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Editor's Column

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

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

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

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

Chief Editor

Dr. Rajeshkumar A. Shrimali

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AN ANALYTICAL STUDY OF INDIAN START-UPS UNICORNS

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ABSRTACT:

Start - ups action plan is a unique initiative of Government of India to become self-reliance. Government wants to enhance the economic development through creation of such class of people who are job creators instead of job seekers. This easy entry to start - ups opens the way for development of Unicorns. Those private firms which have crossed the valuation of $ 1 Billion are given the status of Unicorns which play an important role in the economic development of the country. The first Unicorn in India was born in 2011 but the year 2021 has shown the fast pace of growth of unicorns in India. The present paper will try to find out the year wise, sector wise, listed and city wise growth pattern of Unicorns in India.in this paper, Research has been done about the top 105 unicorn startups in India in 2023.India is the land of the third largest startup ecosystem in the world. The research involved using non-probability sampling to select a number of Unicorns from various industries. Secondary data was used to triangulate information about the selected Unicorns startups. For this research the study period is 12 years of data starting from year 2011-2022 and city wise Bengaluru continues to be India’s Silicon Valley with nine of this year’s unicorns originating from there. Out of 105 only 08 Unicorns listed.

KEYWORDS: Start-ups, Unicorns, India, Economic Development

INTRODUCTION:

Since the launch of the 'Start-Up India' initiative in 2016, businesses have had governmental support and technological advancements in terms of better online connectivity and digitisation, attracting marquee investors and building global solutions. The unicorns are spread across the country, from Bengaluru to Delhi-NCR to Mumbai. A surge in the number of start-ups or unicorns creates greater job opportunities and spawns innovation, as entrepreneurs pool funds in new businesses.

Over the past few years, the Indian government has introduced several initiatives to boost the start-up ecosystem to augment investor confidence. The steps among 19 specific action plans include the flagship Start up Indiainitiative, Atal Innovation Mission (AIM), Fund of Funds by Sidbi, The Biotechnology Ignition Grant (BIG) scheme, tax benefits and simplification of the start-up registration process.

What is a unicorn?

Unicorn, a term coined by venture capitalist Aileen Lee, refers to a privately held start-up valued at over $1 billion,

Start-ups whose valuation exceeds $10 billion are known as 'decacorn' or a 'super unicorn'.

OBJECTIVE OF THE STUDY:

- To analyse year wise growth of Unicorns in India
- To analyse sector wise growth of Unicorns.
- To identify cities with the greatest number of Unicornsin India.
- To know year wise listed Unicorns in India.

RESEARCH METHODOLOGY:

The research involved using non-probability sampling to select a number of Unicorns from various industries due to the lack of direct information from these unicorns as they are majorly privately held corporations with restricted information available to the outsiders. Secondary data was used to triangulate information about the selected Unicorns startups.At the time of writing this paper, there were about 105 Unicorn startups present in India with information scattered throughout the internet in the form of direct information from the sample’s website, interviews, articles published on well-established newspapers, reports from research companies as well as information from government sources.

The study period of this research is 12 years of data starting from 2011-2022.

LITERATURE REVIEW:

(startup, 2023) The Indian economy is in expansion mode and the start-ups are slowly gaining their footing all across the country. The unicorns are the best examples of how to capture the consumer base effectively for longer periods. More start-ups can become unicorns if the right lessons are learned and implemented.Proper branding and strategy, use of deep technology, consumer acquisition strategy execution will lead to attracting venture capitalists and more investments which are the bedrock of any startup.The Indian government’s policies like Make in India, Digital India, Atmanirbhar, etc show the enthusiasm to attract talents that should be taken advantage of by early-stage startups.

(The Indian Unicorn Landscape, 2023) The Indian Unicorns are flourishing in the fast-paced and dynamic economy of today. These startups are not only developing innovative solutions and technologies but are generating large-scale employment. Till FY 2016-17, approximately one unicorn was being added every year. Over the past four years (since FY 2017-18), this number has been increasing exponentially, with a whopping 66% Year-on-Year growth in the number of additional unicorns being added every year. As of 07th September 2022, India is home to 107 unicorns with a total valuation of $ 340.79 Bn. Out of the total number of unicorns, 44 unicorns with a total valuation of $ 93.00 Bn were born in 2021 and 21 unicorns with a total valuation of $ 26.99 Bn were born in 2022.

(Kaur, february 2023) The Government of India is empowering the start - ups growth in India through various initiatives and Action Plans designed to address all the issues related to Start up ecosystem. The Action Plan basically covers the simplification of procedures, giving support in the form of various fundings and incentives as well as the industry - Academia Collaborations. 8 This emphasizes the best elements of the Indian economy that foster and sustain the rise of the Unicorns in India. A steep rise in the Unicorn Growth has been noticed in the year 2021 where almost equal number of Unicorns grow in a single year as compared to the total number of unicorn growth since inception of this concept.

(Khanna, 2021) In an economy it is important to identify the relationships among various phenomenon and in thisstudy,they tried to establish one between the sudden rise in the success of Unicorn startups and a crisis event/period. It observed a definitive push, among the sample of Unicorn startups, that such startups received due to their inherent capabilities that would otherwise take time to be accepted by the stakeholders such as government, consumers, investors.The wormhole jump is observed in action from sectors ranging from finance to education as well as food.

(Unusual Investment Tales) India saw an extraordinary increase in the number of unicorns as reflected in the monetaryoutflows incurred by Venture Capitals despite various lockdowns and slow rollout of vaccines (Shadab Nazmi, 2021). The year 2020 saw the second highest deal value especially in the EdTech, FoodTech and enterprise SaaS industries (Sheth, Krishnan, &Upmanyu, 2021). It is a classic case of “Survival of the fittest” as its concept is extrapolated onto the startup business environment, where the ‘tech’ integrated industries saw a wormhole jump. With going ‘touchless’ and ‘wireless’ being the drivers of innovation, more businesses felt the unprecedented need to establish an online presence, coupled with the end consumers in India having access to low-cost high-speed internet.

Investors in Unicorns:

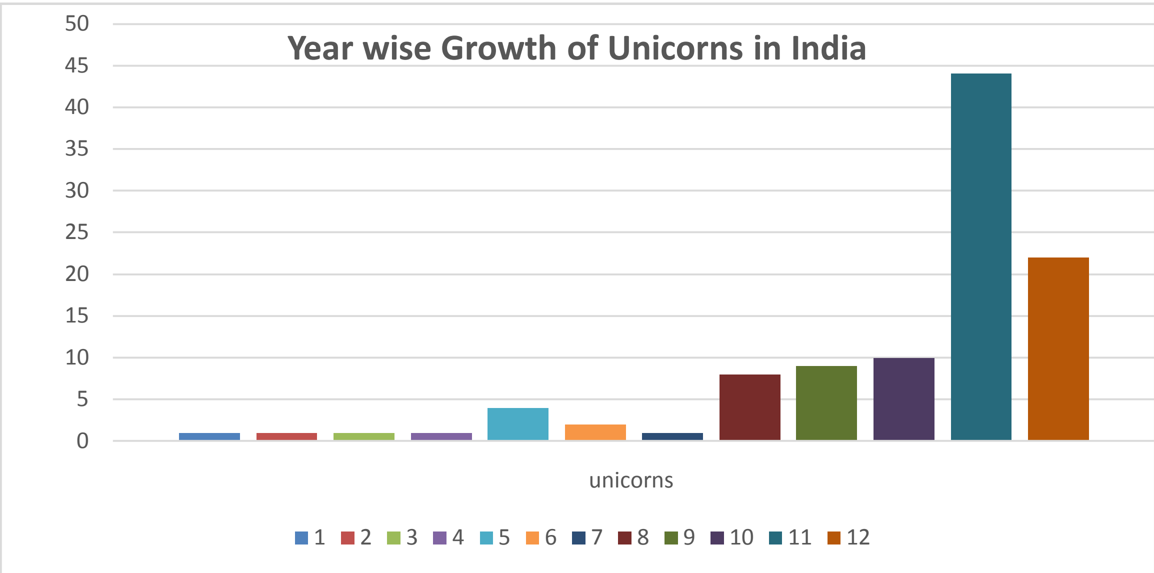
The robust nature of the Indian startup ecosystem is evident in 2022 year-to-date when, as per a YourStory Report2, in H1 2022 891 funding deals were recorded, 82.8% higher in comparison to H1 2021 (541 deals). Over $ 17 Bn funding was raised by startups, 1.8x of funding raised in H1 2021 ($ 9.4 Bn). Sequoia Capital India has been the most active investor, followed by Tiger Global Management, Kunal Shah (Founder, CRED), Better Capital, Inflection Point Ventures, LetsVenture, Accel, Blume Ventures, 9Unicorns, and Alpha Wave Global.

Leading sectors inviting funding include FinTech, EdTech, Ecommerce, Social Network,FoodTech, Logistics and Supply Chain, Media and Entertainment, D2C Brands, SaaS, and HealthTech. FinTech, EdTech and Ecommerce accounted for 19.7, 9.4 and 6.2 percent of total funding.

Additionally, there also has been a shift in the traditional way of funding, wherein startups are now looking at exercising alternate routes such as crowdfunding, revenue-based financing, venture debt, bank loans, etc. Startups such as Zerodha, which have been bootstrapping since inception are changing the unicorn funding norms and promoting independence and revenue generation since the early stages. Since the onset of COVID-19, an unconventional trend observed is the new entries to the unicorn club without any billion-dollar ticket size investment.

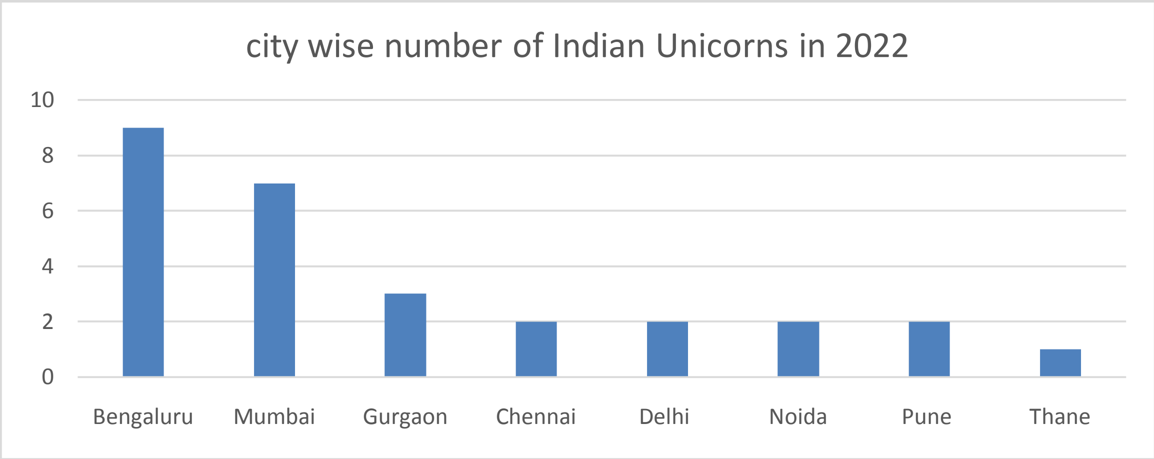
Year wise Growth of Unicorns in India:

The number of unicorns that India has been producing has been increasing for the years. Case in point, from 2011 to 2014, the country produced only one unicorn per year. But this figure jumped to four in 2015, further to eight in 2018, nine in 2019, 10 in 2020 and a whopping 28 in 2021 (and we are only nine months into this year). This trend, more than anything else, is indicative of the maturing start-up ecosystem of India and the investors' faith to put their moolah in the country's start-ups.



City wise Growth of Unicorns in India:

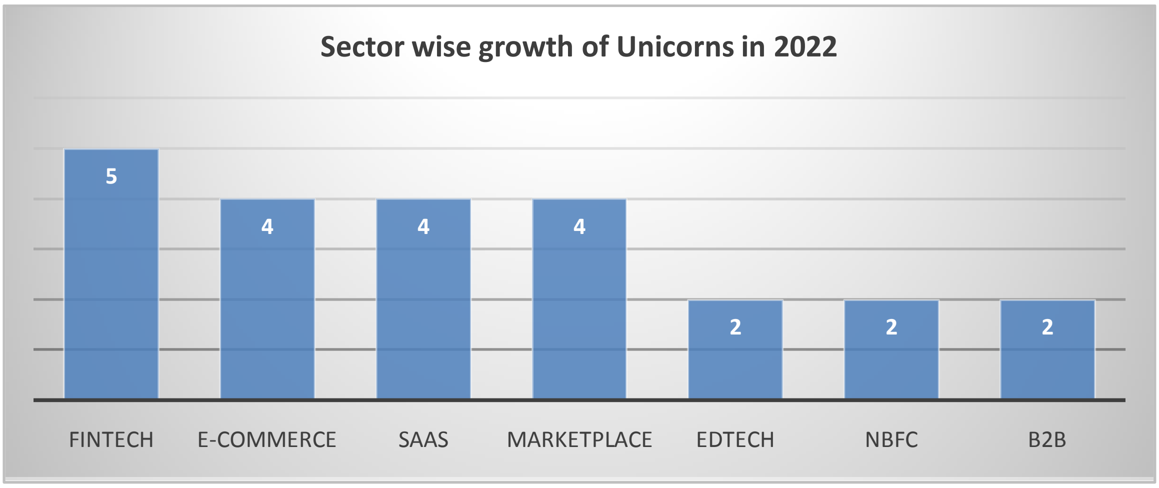
Among the cities that are home to these firms, Bengaluru continues to be India's Silicon Valley with nine of this year's unicorns originating from there. Mumbai comes right after with seven unicorns, followed by Gurgaon with three, Chennai, Delhi, Noida, and Pune with two each, and Thane with one unicorn.



Sector wise Growth of Unicorns in India:

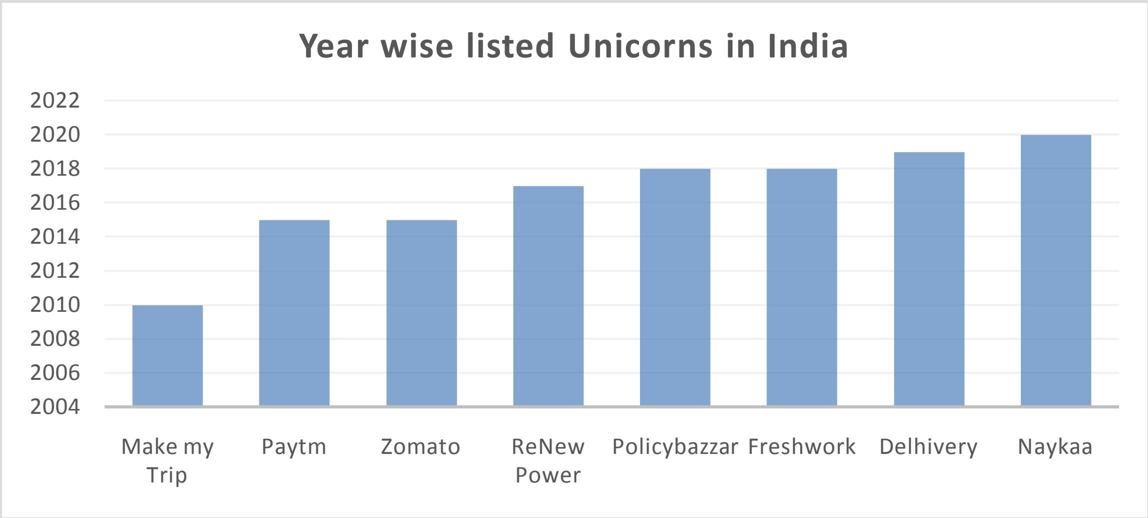
Fintech has garnered the highest number of unicorns among sectors - five this year, thus far. It is closely followed by e-Commerce, SaaS (Software as a Service), marketplace (manufacturing services, jobs, used cars and handyman services) segments with four unicorns each, and edtech, NBFC (Non-Banking Financial Companies), B2B (business to business) sectors with two unicorns each. The other unicorns in 2021's list belongs in segments such as gaming, cryptocurrency, logistics services, social media and conversational messaging.

This trend can be observed in other countries such as the UK and China as well. For instance, according to data from CB Insights, eight of the nine unicorns that the UK has produced so far this year, belong in the fintech space. In China as well, the fintech sector leads along with hardware space with four unicorns each, followed by artificial intelligence, edtech, health, internet software and services, supply chain, logistics and delivery sectors with three unicorns each.



listed Unicorns in India:

Total 105 Unicorns are operating in India out of which 08 Unicorns are only listed in the year 2010 - Make my trip, 2015 - Paytm and Zometo, 2017 – ReNew Power, 2018 – Policybazzar and Freshworks, 2019 – Delhivery, 2020 – Nykaa got listed. By the trend it can be said that India Unicorns need to be listed for better formation of Corporate Governance.



Conclusion:

Year wise growth is found higher in 2021 out of 12 years. In terms of city choice, the emerging opportunities are higher in metropolitan in compare with other city it may be lack of infrastructure and other facilities by that prefer choice is Bengaluru. And by the sector wise Fintech has garnered the highest number of unicorns among sectors. For future research it would be useful to do a quantifiable study as more of these Unicorns become public and launch an IPO (as seen with Zomato Ltd.) as it would facilitate a possibility of delving into the exact numbers

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Artificial Intelligence and Future of Accounting Professions

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-:<u>Introduction</u>:-

Accountants have embraced waves of automation over many years to improve the efficiency and effectiveness of their work. But to date technology has not been able to replace the need for expert knowledge and decision-making. Indeed, previous generations of 'intelligent' systems have generally demonstrated the continuing power of human expertise and the limits of machines.

Artificial intelligence (AI) has been an aspiration of computer scientists since the 1950s, and it has seen tremendous progress in recent years. Examples of AI are already an integral part of many of our online activities, and will become increasingly embedded in everything we touch and do. These systems do not replicate human intelligence. Indeed, some experts would dispute the use of the term 'AI' at all to describe current machine learning systems. However, on a task-bytask basis, systems increasingly produce outputs that far exceed the accuracy and consistency of those produced by humans.

In the short to medium term, AI brings many opportunities for accountants to improve their efficiency, provide more insight and deliver more value to businesses. In the longer term, AI raises opportunities for much more radical change, as systems increasingly take over decisionmaking tasks currently done by humans. This report outlines a framework for embracing the opportunities created by increasingly intelligent systems, based on three questions.

1. **What is the long-term vision for AI and accountancy?**

We need to envision how intelligent systems can enable better decisions in business, and understand how accountants can help this process.

2. **How do artificial and human intelligence work together?**

We need to develop an understanding of what is new about the technology, how it can 'turbo charge' the capabilities of humans, and its limits.

3. **How are accountants using AI capabilities?**

We need to explore real-world examples of accountants using AI systems, including the specific benefits and limitations, to help us develop the longer-term vision.

What is the long-term vision for AI and the profession?

In the coming decades, intelligent systems will take over more and more decision-making tasks from humans. While accountants have been using technology for many years to improve what they do and deliver more value to businesses, this is an opportunity to reimagine and radically improve the quality of business and investment decisions – which is the ultimate purpose of the profession.

In order to realise this potential, the profession needs to focus on the fundamental business problems it aims to solve, and imagine how new technologies can transform its approach to them.

FOCUS ON PURPOSE

Accountants want to help organisations and economies work better by giving good advice and making good decisions. After all, accounting is not an end in itself. All the activities associated with accounting ultimately aim to help people make good decisions about the allocation of resources, and hold others to account for their decisions. This underpins investment, growth and confidence in all organisations and economies.

More intelligent systems enable radically different approaches to this ultimate objective and the kinds of fundamental business problems the profession aims to solve. Investors need to gain confidence and trust in the financial results of companies; companies and governments need to ensure the correct levels of tax are paid; management needs to decide how to spend organisational resources, and be held accountable for those decisions. Solving these kinds of fundamental problems is essential for companies and economies to succeed and are at the heart of the accountancy profession.

There may also be new problems that can be transformed with new data and more intelligent systems. As an example, the UN Global Goals represent a broad consensus of what we, as humans, want the world and society to look like in the coming decades. In all cases, there is an enormous amount of work to do to achieve those goals. At the very least, we need effective measurement to enable informed decisions on the allocation of financial and other resources to achieve the goals. We also need accountability for those decisions.

The starting point for creating a longer-term vision is therefore to focus on the profession's ultimate purpose of better decisions, and identify the fundamental business problems that better decisions will solve.

EXPLOIT POWERFUL TECHNOLOGIES

It is then important to recognise and exploit the power of new technologies effectively. This report highlights the strength of machine learning approaches to AI, and deep learning methods in particular, which are regularly leading to major advancements in many areas of research. But it is a complex and ever changing technological context. Other areas of technology will interact with AI and have a significant impact on business in the future, like blockchain or quantum computing. In addition, the pace of change in capabilities can be very fast, and the nature of learning-based and data-driven systems enable continual improvement. To fully exploit powerful new technologies, we need to be clear about their unique characteristics and how they can help to solve real problems. There is typically a long time from building a working technology to getting the maximum value from it. Often, technology can be a solution looking for a problem to solve, or simply enables us to replicate how we do things using different tools.

Instead, we need to encourage debate, interaction and learning between technology experts, business and the profession to reimagine the way that we solve fundamental business problems with the help of new technologies.

THINK RADICALLY

In doing this, the profession also needs to be open to more profound change and avoid just defending or incrementally improving the status quo. Where AI enables greater insight from data, it helps human experts make better decisions and provide better advice. Indeed, evidence suggests that humans and computers working together in areas as diverse as chess and medicine produce better results than human or computers in isolation.

However, as systems continue to get more powerful, they will be able to move further into complex decision areas, potentially replacing humans altogether in many cases and enabling entirely different solutions, services and models. When looking at the longer term, therefore, the profession must think beyond incremental improvements to existing processes. Furthermore, it needs to reflect on the specific skills and qualities that accountants bring to businesses. This goes beyond technical knowledge to incorporate qualities such as professional scepticism, gaining and applying insight from numbers, and ensuing that numbers can be trusted.

This also means engaging positively in debates on, for example, the role of human judgement in more complex business areas. There may well be uniquely human characteristics, such as leadership, empathy and creativity, which will never be replaced by computers. And we should not underestimate the adaptability and ingenuity of humans. However, ‘human judgement’ is often just a substitute for lack of data – powerful computers with access to new sources of data may well supersede the need for human judgement in the vast majority of cases. Attempts to deny the potential of computers to surpass many human capabilities, and simply to protect current models and ways of doing things, are likely to end in failure.

How do artificial and human intelligence work together?

AI systems today can be very powerful and are improving quickly. They provide outputs that can be extremely accurate, replacing and, in some cases, far superseding human efforts. However, they do not replicate human intelligence. We need to recognise the strengths and limits of this different form of intelligence, and build understanding of the best ways for humans and computers to work together.

HUMAN DECISION-MAKING

Humans make decisions in two different ways.

INTUITION

Much of our thought process is instinctive and unconscious, taking place very quickly and with little effort. This type of thinking is rooted in recognising patterns based on what has happened before, and is often described as intuitive.

REASONING

We also use logic and reason in order to answer questions and make decisions. This conscious process uses our knowledge and typically takes over when intuition has not produced a satisfactory

intuition has not produced a satisfactory

answer. This process takes time and effort.

Accountants, as expert decision makers, use both ways of thinking – they apply their knowledge to specific situations to make reasoned decisions, but also make quick intuitive decisions based on extensive experience in their field.

Our intuitive thinking is particularly powerful, reflecting quick learning and high levels of flexibility. It provides the foundation for our language, vision, sensing, understanding of the everyday world and ways of interacting with others. However, it is not perfect. It is subject to many biases and inconsistencies, explored in detail by psychologists such as Daniel Kahneman.

• Availability bias – more recent or common examples tend to come to mind, which can skew our decision-making processes.

• Confirmation bias – we tend to see only things that are consistent with our existing views.

• Anchoring – we are strongly influenced by prior suggestions.

APPROACHES TO AI

Research in AI focused for many years on replicating human reasoning capabilities, for example, representing knowledge and encoding logic-based rules and decision trees. This was the approach taken in expert systems, which became popular in the 1980s and 1990s. These systems attempted to capture the explicit knowledge of experts, and build it into rules engines that would make decisions or recommendations.

This approach had some success but it rarely produced results that could be seen as akin to human intelligence. While there were a variety of technical issues with such systems, they were ultimately defeated by the complexity of the real world, and the extent to which we rely on intuitive thinking. We were unable to articulate our knowledge and decision-making rules clearly enough. This meant that systems could not cope with complex or ambiguous circumstances, or where things changed.

Recent successes in AI take a very different approach. Rather than trying to impose a topdown model of rules, they take a bottom-up approach and learn rules based on observation of what happened previously. This uses pattern recognition and is known as machine learning. While there are many fields of research into AI, improvements in machine learning are the main drivers behind the hype around AI today and the focus of this report.

By combining approaches in machine learning with developments in other areas of AI, such as knowledge representation and reasoning, computers can be used to complement and increasingly improve on both ways of human thinking.

STRENGTHS OF MACHINE LEARNING

In many ways, these developments in AI are quite profound. Machine learning techniques tap into our own cognitive strengths – pattern recognition and learning – rather than attempting to define complex rules. The most sophisticated techniques in this area – based on artificial neural nets and deep learning – are enabling major breakthroughs in areas such as natural language processing, translation, machine vision and game playing.

This approach could also enable computers to move far further into decision-making processes than was previously possible, when they were defeated by the complexity and ambiguity of pre-defined rules. Indeed, research in areas such as medical imaging and diagnosis increasingly shows machines producing far more accurate results than humans do. While there is nothing new about algorithms performing better and more consistently than many experts, AI systems 'turbo charge' this capability and potentially lead to much more powerful decision tools than have previously been possible. This reflects three features about models and the algorithms they contain.

1) LARGE DATA VOLUMES
2) COMPLEX AND CHANGING PATTERNS
3) CONSISTENCY

These capabilities are particularly important for organisations aiming to exploit the increasing amount of big data that is available to them. Humans alone simply cannot analyse and extract insight from the volumes of data being created today. It is essential to work with machine learning techniques to gain meaning from, and make best use of, big data.

LIMITS OF MACHINE LEARNING

While these models can be very powerful, there are still limits to their abilities. Machine learning is not a general AI and models are not particularly flexible. Models learn to carry out very specific tasks based on a given set of data.

Data quantity and quality is fundamental, and not all problems have the right data to enable the machine to learn. Many models require substantial amounts of data. The big breakthroughs in areas such as computer vision and speech recognition rely on very large training data sets – millions of data points. Although that is not the case with all areas of machine learning, success depends on having sufficient data of the right quality.

Data often reflects existing bias and prejudice in society. Consequently, while models can potentially eliminate human biases, they can also entrench societal biases that already exist.

Furthermore, not every problem will be suitable for a machine learning approach. For example, there needs to be a degree of repeatability about the problem so that the model can generalise its learning and apply it to other cases. For unique or novel questions, the output may be far less useful.

The outputs of machine learning models are predictions or suggestions based on mathematical calculations, and not all problems can be resolved in this way. Other considerations may need to be factored into decisions, such as ethical questions, or the problem may require deeper root cause analysis.

Different levels of predictive accuracy will also be appropriate in different circumstances. It does not particularly matter if recommendation engines, for example, produce inaccurate recommendations. In contrast, high degrees of confidence are required with medical diagnosis or compliance tasks. Providing explicit confidence levels alongside the output of models can be useful decision aids in themselves. But they emphasise the limits of models, the dangers of inappropriate reliance on them and the need to retain the involvement of humans in many decision processes.

How are accountants using AI capabilities?

Although AI techniques such as machine learning are not new, and the pace of change is fast, widespread adoption in business and accounting is still in early stages. In order to build a positive vision of the future, we need to develop deep understanding of how AI can solve accounting and business problems, the practical challenges and the skills accountants need to work alongside intelligent systems.

ACCOUNTING PROBLEMS

Accountants apply their technical knowledge about accounting and finance to help businesses and stakeholders make better decisions. To support their decision-making and advice, accountants need high quality financial and non-financial information and analysis. This is reflected in a wide range of accountancy roles across business and practice to capture, prepare, check and communicate information, to undertake analysis, and to make a wide variety of decisions.

Accountants have been deploying technology for many years to help them provide better advice and make better decisions. Technology can help them do this by solving three broad problems:

- providing better and cheaper data to support decision-making;
- generating new insights from the analysis of data; and
- freeing up time to focus on more valuable tasks such as decision-making, problem solving, advising, strategy development, relationship building and leadership.

The very nature of machine learning techniques lend themselves to substantial improvements across all areas of accounting, and can equip accountants with powerful new capabilities, as well as automate many tasks and decisions.

Therefore, it is important to identify accounting and business problems where machine learning is likely to be particularly fruitful and where problems may be less suitable for these techniques. This will ensure that adoption efforts are driven by business need, rather than simply technology capabilities. To date, there has been limited use in real-world accounting but early research and implementation projects include:

• using machine learning to code accounting entries and improve on the accuracy of rulesbased approaches, enabling greater automation of processes;

• improving fraud detection through more sophisticated, machine learning models of ‘ normal’ activities and better prediction of fraudulent activities;

• using machine learning-based predictive models to forecast revenues; and

• improving access to, and analysis of, unstructured data, such as contracts and emails, through deep learning models.

PRACTICAL CHALLENGES

Data volumes and quality are crucial to the success of AI systems. Without enough good data, models will simply not be able to learn.

Transactional accounting data is well-structured and high quality, and therefore should be a promising starting point for developing models. However, given long-standing issues around data in many organisations, especially those with complex and unintegrated legacy systems, this is still likely to be a major challenge in practice. Smaller organisations may not have enough data to enable accurate results. Similarly, there may not be enough data about very specific problems to support good models. Powerful models may need external sources of data, which may not always be possible to access at an appropriate cost.

Furthermore, it is difficult to know in advance how successful machine learning will be. Models learn on the basis of a specific dataset. Therefore, building experience of both successful and less successful cases will help to inform future adoption.

Another more principled limit will be privacy and ethics, especially where AI systems are drawing on personal data. Fraud detection, for example, may draw on the text of emails sent by employees, which will encounter legal and ethical limits.

Adoption will also be ultimately driven by the economics and business case around AI. This will reflect two different ways that organisations will adopt machine learning capabilities.

First, machine learning is increasingly becoming integrated into business and accounting software. As a result, many accountants will encounter machine learning without realising it, similar to how we use these capabilities in our online searching or shopping activities. This is how smaller organisations in particular are most likely to adopt AI tools.

Second, conscious adoption of AI capabilities to solve specific business or accounting problems will often require substantial investment. While there is a lot of free and open source software in this area, the use of established software suppliers may be required for legal or regulatory reasons. Given the data volumes involved, substantial hardware and processing power may be needed, even if it is accessed on a cloud basis. As a result, AI investments will likely focus on areas that will have the biggest financial impact, especially cost reduction opportunities, or those that are crucial for competitive positioning or customer service. Other areas, while potentially beneficial, may lack a strong investment case. Likewise, using machine learning to develop more intelligent products in specialist accounting areas may lack the market potential to justify investment from software developers.

ROLES AND SKILLS

Organisations will also need access to the right skills. Clearly, this starts with technical expertise in machine learning. But, as with data analytics, these technical skills need to be complemented by deep understanding of the business context that surrounds the data and the insight required.

Accounting roles are already changing in response to new capabilities in data analytics. Indeed, accountants are well placed to work effectively with data analytics, as they combine high levels of numeracy with strong business awareness. These trends will accelerate with AI. Some roles will continue to emphasise technical accounting expertise and human judgement to deal with difficult and novel cases. Other roles may expand to increase collaboration and partnering with other parts of the organisation to help them derive the right meaning from data and models. There will also be new jobs. For example, accountants will need to be involved in training or testing models, or auditing algorithms. They may need to get involved in projects to help frame the problems and integrate results into business processes. Other accountants may be more directly involved in managing the inputs or outputs, such as exception-handling or preparing data.

This evolution will be reflected in the skills required of accountants. Some roles, such as training models, may require deep knowledge of machine learning techniques. In other areas, accountants may just need a more superficial knowledge of machine learning to be able to have informed conversations with experts and other parts of the business. Critical thinking and communication skills are likely to become increasingly important.

In addition to skills, accountants may need to adopt new ways of thinking and acting in order to make the most of machine learning tools. For example, spending more time on predictive and proactive activity – eg, putting predictions in context, or building capabilities to change course quickly – will need different ways of thinking.

INSTITUTIONAL ISSUES

Accounting has a wider institutional context, and regulators and standard setters also need to build their understanding of the application of AI and be comfortable with any associated risks. Without this institutional support, it is not possible to achieve change in areas such as audit or financial reporting. Therefore, the active involvement of standard setters and regulators in these areas is essential.

For example, standard setters in audit will want to examine where auditors are using these techniques to gain evidence, and understand how reliable the techniques are. Such bodies are already debating the impact of data analytics capabilities on audit standards, and consideration of machine learning should build on those discussions.

There are particular issues in this context concerning the transparency of models. We do not fully understand how the most complex models – such as deep learning models – derive their outputs. If organisations and audit firms increasingly rely on black box models in their operations, more thinking will be required about how we gain comfort in their correct operation.

Regulators can also actively encourage and even push adoption where it is aligned to their work. Much of the investment in this area, for example, is coming from financial services organisations to support regulatory compliance and pressure from regulators.

NEP 2020: A new way to build education system through Value based education.

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Abstract

The National Policy on Education (NPE), 1986, which had been in place for 34 years, was replaced with the NEP 2020, the first education policy of the twenty-first century. This policy, which is based on the fundamental pillars of Access, Equity, Quality, Affordability, and Accountability, is in line with the 2030 Agenda for Sustainable Development and seeks to transform India into a thriving knowledge society and a global knowledge superpower. By enhancing both school and college education and making it more holistic, flexible, multidisciplinary, and appropriate for the needs of the 21st century, NEP is focused on bringing out each student's individual talents. Value based education is likely to help the nation fight against all kinds of prevailing fanaticism, ill-will, violence, dishonesty, corruption, exploitation and drug abuse. Curriculum in schools, colleges and higher study institutes have to develop key qualities like regularity, punctuality, cleanliness, self-control, industriousness, sense of duty, desire to serve, responsibility, enterprise, creativity, etc. Implementing Value Based Education is our modern challenge and is an opportunity for Religions to show their ability to work together with academia to create enlightened citizens for the good of the nation. This paper mainly focused on importance of value-based education through NEP 2020.

Key words: Value – based education, NEP 2020, Education

Introduction

Education is fundamental for achieving full human potential, developing an equitable and just society, and promoting national development. Providing universal access to quality education is the key to India's continued ascent, and leadership on the global stage in terms of economic growth, social justice and equality, scientific advancement, national integration, and cultural preservation. The global education development agenda reflected in the Goal 4 (SDG4) of the 2030 Agenda for Sustainable Development, adopted by India in 2015 - seeks to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" by 2030. Such a lofty goal will require the entire education system to be reconfigured to support and foster learning, so that all of the critical targets and goals (SDGs) of the 2030 Agenda for Sustainable Development can be achieved. The rich heritage of ancient and eternal Indian knowledge and thought has been a guiding light for this Policy. The pursuit of knowledge (Jnan), wisdom (Pragyaa), and truth (Satya) was always considered in Indian thought and philosophy as the highest human goal. The aim of education in ancient India was not just the acquisition of knowledge as preparation for life in this world, or life beyond schooling, but for the complete realization and liberation of the self. Indian culture and philosophy have had a strong influence on the world. These rich legacies to world heritage must not only be nurtured and preserved for posterity but also researched, enhanced, and put to new uses through our education system. The purpose of the education system is to develop good human beings capable of rational thought and action, possessing compassion and empathy, courage and resilience, scientific temper and creative imagination, with sound ethical moorings and values. It aims at producing engaged, productive, and contributing citizens for building an equitable, inclusive, and plural society as envisaged by our Constitution. The purpose of the education system is to develop good human beings who are capable of rational thoughts and action. Education should instil in children the virtues of compassion and empathy, courage and resilience, scientific temper and creative imagination, with sound ethical moorings and values. In order for us to build an equitable, inclusive, and plural society as was envisaged by the drafting committee of our Constitution, these life skills are critical. The founder of our country, Swami Vivekananda always used to say that energetic youth will change the picture of India. Today we have the vision to make India a global superpower and the mission is to prepare world citizens. The vision is to instil among the learners a deep-rooted pride in being Indian, not only in thought, but also in spirit, intellect, and deeds. The New Education Policy will develop knowledge, skills, values, and dispositions that support responsible commitment to human rights, sustainable development and living, and global well-being, thereby reflecting a truly global citizen. Education is a methodical effort toward learning basic facts about humanity. And the core idea behind value education is to cultivate essential values in students. Value education is important to help everyone in improving the value system they hold and put them to use. Value education in India from the ancient times has held a prime place of importance. From the Gurukul stage, the child learnt not only skills of reading and archery but more the philosophy of life in relation to its impermanence. Hence, education in India was born of this vision to achieve one's experience in the absolute as a spark of the divine, and in this process practice of one's duty accompanies the acquisition of knowledge. Values such as cultural values, universal values, personal values, social values, national integration, and character building were imbibed in students. (Patil and Patil 2021). An education system rooted in Indian ethos that contributes directly to transforming India, that is Bharat, sustainably into an equitable and vibrant knowledge society, by providing high-quality education to all, and thereby making India a global knowledge superpower. The curriculum and pedagogy of our institutions must develop a deep sense of respect towards the fundamental duties and Constitutional values, bonding with one's country, and a conscious awareness of one's roles and responsibilities in a changing world. To instill a deep-rooted pride in being Indian, not only in thought, but also in spirit, intellect, and deeds, as well as to develop knowledge, skills, values, and dispositions that support responsible commitment to human rights, sustainable development and living, and global well-being, thereby reflecting a truly global citizen.

Methodology

The data have prepared through various on line and offline research articles, books and other contents.

Result and discussion

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. These elements must be incorporated considering 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. The world is undergoing rapid changes in the knowledge landscape. With various dramatic scientific and technological advances, such as the rise of big data, machine learning, and artificial intelligence, many unskilled jobs worldwide may be taken over by machines, while the need for a skilled workforce, particularly involving mathematics, computer science, and data science, in conjunction with multidisciplinary abilities across the sciences, social sciences, and humanities, will be increasingly in greater demand. With climate change, increasing pollution, and depleting natural resources, there will be a sizeable shift in how we meet the world’s energy, water, food, and sanitation needs, again resulting in the need for new skilled labour, particularly in biology, chemistry, physics, agriculture, climate science, and social science. The growing emergence of epidemics and pandemics will also call for collaborative research in infectious disease management and development of vaccines and the resultant social issues heightens the need for multidisciplinary learning. There will be a growing demand for humanities and art, as India moves towards becoming a developed country as well as among the three largest economies in the world. Indeed, with the quickly changing employment landscape and global ecosystem, it is becoming increasingly critical that children not only learn, but more importantly learn how to learn. Education thus, must move towards less content, and more towards learning about how to think critically and solve problems, how to be creative and multidisciplinary, and how to innovate, adapt, and absorb new material in novel and changing fields. Pedagogy must evolve to make education more experiential, holistic, integrated, inquiry-driven, discovery-oriented, learner-centre, discussion-based, flexible, and, of course, enjoyable. The curriculum must include basic arts, crafts, humanities, games, sports and fitness, languages, literature, culture, and values, in addition to science and mathematics, to develop all aspects and capabilities of learners; and make education more well-rounded, useful, and fulfilling to the learner. Education must build character, enable learners to be ethical, rational, compassionate, and caring, while at the same time prepare them for gainful, fulfilling employment. This National Education Policy 2020 is the first education policy of the 21st century and aims to address the many growing developmental imperatives of our country. This Policy proposes the revision and revamping of all aspects of the education structure, including its regulation and governance, to create a new system that is aligned with the aspirational goals of 21st century education, including SDG4, while building upon India's traditions and value systems. The National Education Policy lays particular emphasis on the development of the creative potential of each individual. It is based on the principle that education must develop not only cognitive capacities - both the 'foundational capacities 'of literacy and numeracy and 'higher-order' cognitive capacities, such as critical thinking and problem solving – but also social, ethical, and emotional capacities and dispositions. The aim must be for India to have an education system by 2040 that is second to none, with equitable access to the highest-quality education for all learners regardless of social or economic background. NEP is promoting Indian value-based education with all-inclusive ecodevelopment of Holistic Education, Bharatcentric Education, Development of Knowledge-based Society, and Emphasis on Knowledge-based Education. Students will be better prepared before they reach college, will have opportunities to explore their passion and interests, and will learn to study in a better manner. Teamwork, resilience, and communication are enhanced. All in all, the NEP seems like a good deal (India Today, 2020).

The promotion of Indian arts and culture is important not only for the nation but also for the individual. Cultural awareness and expression are among the major competencies considered important to develop in children, in order to provide them with a sense of identity, belonging, as well as an appreciation of other cultures and identities. Indian arts of all kinds must be offered to students at all levels of education, starting with early childhood care and education. Teaching and learning of Indian languages need to be integrated with school and higher education at every level. For languages to remain relevant and vibrant, there must be a steady stream of high-quality learning and print materials in these languages including textbooks, workbooks, videos, plays, poems, novels, magazines, etc Languages must also have consistent official updates to their vocabularies and dictionaries, widely disseminated, so that the most current issues and concepts can be effectively discussed in these languages. A number of initiatives to foster languages, arts, and culture in school children: greater emphasis on music, arts, and crafts throughout all levels of school; early implementation of the three-language formula to promote multilingualism; teaching in the home/local language wherever possible; conducting more experiential language learning; the hiring of outstanding local artists, writers, craftspersons, and other experts as master instructors; accurate inclusion of traditional Indian knowledge including tribal and other local knowledge throughout into the curriculum, across humanities, sciences, arts, crafts, and sportsetc. The policy envisages a broad-based multi-disciplinary holistic education at the undergraduate level for integrated, rigorous exposure to science, arts, humanities, mathematics and professional fields having imaginative and flexible curricular structures, creative combinations of study, integration of vocational education and multiple entry/exit points. A holistic and multidisciplinary education will help develop well-rounded individuals who possess critical 21st century capacities in fields across the arts, humanities, languages, sciences, social sciences, and professional, technical, and vocational fields; an ethic of social engagement; soft skills, such as communication, discussion and debate; and rigorous specialization in a chosen field or fields. Such a holistic education shall be, in the long term, the approach of all undergraduate programmes, including those in professional, technical, and vocational disciplines. NEP 2020 is shifting from the concept of rote learning and emphasizes the importance of the holistic development of students. Early Childhood Care and Education are one of the key aspects of NEP 2020. With the assistance of the new education policy, young children have access to early childhood care and education, allowing them to engage and thrive in the educational system for the rest of their lives. To begin with, foundational literacy and numeracy are the key themes of NEP 2020. According to NEP 2020, by the time students' complete class 3, they ought to achieve foundational learning standards. Therefore, the government urges all the states to take up implementation plans and provide them with study resources to accomplish this. NEP-2020 seeks to implement both informal and formal education models. Formal learning in the classroom is through the teacher's instructions and books. The new policy endeavors to take learning beyond the classroom and inspire students to learn from practical experience. From the preliminary stages of education, students will be exposed to multilingualism that will have a great cognitive advantage. A concerted effort will be put in to promote contemporary subjects such as Data Analytics, Artificial Intelligence and Machine Learning which are being touted as the career of the future. A student-centric approach will be developed to replace the current teacher-centric approach, in which the students will have the choice to select the subjects they want to learn. Keeping in view the reputation of the rich culture and languages of India Sanskrit can be offered at all levels of school and higher education. rather than compartmentalization of humanities, art and sciences and between 1academic and vocation: education, which is indeed a revolutionary shift (Rani 2022). The policy lays particular emphasis on the development of the creative potential of each individual. It is based on the principle that education must develop not only cognitively but also social, ethical, moral and emotional capacities and dispositions.The NEP 2020 interweaves on the all-encompassing entities of education viz, advancement in science and technology, art and culture, vocational education, sports, ethos and moral values and transparency with a holistic approach. The distinctive spirit of this policy is to develop good human beings capable of rational thought and action, possessing compassion and empathy, courage and resilience, scientific temper and creative imagination, with sound ethical moorings and values.The policy aims at producing engaged, productive, and contributing citizens for building an equitable, inclusive, and pluralistic society. With humans becoming more of a corporatized mechanical machine, moral values have been kept at the backburner. In our middle schooling, Moral

Science cum Moral Education was a compulsory subject up to middle school. The impact that subject had on us can be considered dramatically positive in terms of human values. In my opinion that particular subject like other subject such as Science and Maths has its essence to a high quality of life.Moral education declined in schools because it was considered unnecessary as it has a religious connotation with the word "moral." With each society having a set of morals, it was felt that the moral values would overlap and would lead to a detrimental cascading effect. With moral education as a subject accompanied by many initiatives on programmes, courses and project work by concerned stakeholders on moral values doesn't stop me from hoping that the NEP 2020 will become a really successful and accomplishing one bringing Indian education many levels above which will be envied by other Nations. (Kambam 2022). Education plays a strong role in building nation; education decides the future of the nation, the destiny of its people. The impact is going to be a durable one in terms of growth and development of the state and subject. The role of education and its importance can't be ignored in today's scenario. The expansion and development is seen if we compare the pre independence and post-independence era. After 34 years Indian Govt. is going to change the way India will study, this is the third amendment in the education policy. There are several changes planned in new National Education Policy 2020 that may actually affect all the stakeholders (Kalyani Pawan, 2020). The National Education Policy-2020 laid a roadmap for progressive education keeping essence of ancient ethos of Indian tradition, culture, values, to build new country with futuristic vision. India has got rich historical heritage with education rooted in it since ages. NEP 2020 is formulated after wide consultations with stakeholders from all the sectors. It is aimed to provide multi-disciplinary skill-based education to generate employment; It is aimed at increasing enrollment of students in all kind of educational institutions by 2030. This will require massive changes in present conventional education system. Hence, it also needs to introduce accountability of each stakeholder at all level.

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The Art of Cinema in System of Constructing New Learning Method in Education

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Abstract :

National Education Policy is a path which paves the way for enhance and upgrade the education system in India. The New Education Policy or NEP 2020 brings about several significant changes to the current education system. This policy replaces the 34-year-old National Policy on Education (NPE) 1986, making this new policy the first education policy of the 21st century.

It is not just a policy but eye opener tool for improve new knowledge for teachers and students. Till today students and teachers were not aware about such kind of vast changes will be possible in education. All undergraduate education will be liberal that will integrate the arts, sciences, humanities, mathematics, professional and vocational courses and offer choices to students. Students can now choose both history and physics as subjects of study. The NEP opens many doors for students to gather information in different way from each and every fields , education becomes flexible for students. This 21st century teacher uses audio visual methods for teaching and because of this students can grasp and learn more better than just walk and talk method. Teachers use many educational instruments for teaching in better way which can be easily understood by students. Now a days literature converted on screen,

Students are more prefer to watch movie or cinema then reading a book. With the help of technology classroom becomes media classroom. In this age audio visual classroom becomes more priority for teachers and learners for share their knowledge in conventional way. Students of this generation, are exposed to various types of media and technology for increase their knowledge .

The new policy states that there will be no rigid separation of learning areas, like curricular, co-curricular and extra-curricular. Through this technological development, in literature the modern concept arise of utilizing movies as a tool for providing education. In literary area students are using movies, games, video game as a literary material for accumulate further information in literary education.

This research paper is focus on the development of film adaptation theory in education system and art of cinema constructing new learning method in education. Watching cinema be the method of education, art of cinema emerges as a new teaching method. Film adaptation be the part of literature ,film adaptation becomes important instrumental tool or method for educational purpose. Objectives of this paper are analysis essentials of cinema and original written text in education. To examine what are the differences between narrations of text and movies or cinema. To investigate Impact of film on the mind of students, cinema takes the place of materials in classrooms. To check students can easily accept to watch movie is better than to read books . Cinema becomes methodology of understanding the concept of subjects. There are questions arise how cinema be the essential part of education? Is cinema is better than reading material? Are students satisfied to gain knowledge form watching movies or cinema ?

This research is descriptive based on the study of the art of cinema in system of constructing new learning method for education , for this literary criticism is used in this study. There are also demonstrations method, comparative method, analytical method, used for research. The technique of data analysis in this study is textual analysis method with qualitative methodology and interpret data that was collected. In the findings of research, researcher analyzed that films ,ultimately a technique to be the method of teaching in education. There is a movie nameBhoolBhulaiyaa (transl. Labyrinth) is a 2007 Indian Hindi-language comedy horror film directed by Priyadarshan through this movie students can understand the mental psychology of of human. Students can easily grasp the psychological concept of books form movies.

Students are more interested and involved to watch movie or cinema but it's useful when films gave correct information about their subjects or education there are many movies based on educational books but not all are directed as per books.There is change observes because limitations of production of movies or cinema. Comparison is not possible between cinema and book they both have their own characteristics and elements but in 21st century watching cinema is prerequisite tool for education it's necessary for teachers to equip their classroom with film or cinema constructing as method of teaching.

Key words

Cinema: motion picture ,Constructing :to build or make something, Method : a way of doing something

Introduction:

National Education Policy is a path which paves the way for enhance and upgrade the education system in India. The New Education Policy or NEP 2020 brings about several significant changes to the current education system. This policy replaces the 34-year-old National Policy on Education (NPE) 1986, making this new policy the first education policy of the 21st century. There is also some interesting tweets on The New Education Policy 2020, that there is vast change occurred in education system. The NEP proposes that there will be no rigid separation among Arts and Science and commerce streams. It is not just a policy but eye opener tool for improve new knowledge for teachers and students. Till today students and teachers were not aware about such kind of vast changes will be possible in education. All undergraduate education will be liberal that will integrate the arts, sciences, humanities, mathematics, professional and vocational courses and offer choices to students. A student can now choose both history and physics as subjects of study.The NEP opens many doors for students to gather information in different way from each and every fields , education becomes flexible for students. In arts, sciences, humanities, mathematics, professional and vocational coursesstudents enhance their knowledge by using technology and technological innovation that related to their subjects. It's aims to promote Indian arts, languages, and culture at all levels. In this 21st century teacher uses audio visual methods for teaching and because of this students can grasp and learn more better than just walk and talk method. Teachers use many educational instruments for teaching better way which can be easily understood by students. Now a days literature converted on screen. Students are more prefer to watch movie or cinema then reading a book.With the help of technology classroom becomes media classroom.In this age audio visual classroom becomes more priority for teachers and learners for share knowledge in conventional way. Students of this generation, are exposed to various types of media and technology for increase their knowledge . The new policy states that there will be no rigid separation of learning areas, like curricular, co-curricular and extra-curricular.Through this technological development, in literature the modern conceptarise of utilizing movies as a tool for providing education.Now a days students are using movies, games, video game as a literary material for accumulate further information in literary education . This research paper is focus on the development of film adaptation theory in education system and art of cinema constructing new learning method in education. Film be the part of education ,film becomes important instrumental tool or method for educational purpose.Objectives of this paper are analysis essentials of cinema and original written text in education. To examine what are the differences between narrations of text and movies or cinema. To investigate Impact of film on the mind of students, cinema takes the place of materials in classrooms. To check students can easily accept to watch movie is better than to read books .Cinema becomes methodology of understanding the concept of subjects. There is a question arise how cinema be the essential part of education? Is cinema is better than reading material? Are students satisfied to gain knowledge form watching movies or cinema ? This research is descriptive based on the study of the art of cinema in system of constructing new learning method for education for this literary criticism is used in this study. There are also demonstrations method, comparative method, analytical method, The technique of data analysis in this study is textual analysis method with qualitative methodology and interpret data that was collected. In the findings of research, researcher has analyzed that films ,ultimately a technique to narrate story from books or novels. Students are more interested and involved to watch movie or cinema but it's useful when films gave correct information about their subjects or education there are many movies based on educational books but not all are directed as per books there is change observe because limitations of production of movies or cinema. Comparison is not possible between cinema and book they both have their own characteristics and elements but in 21^{st} century watching cinema isprerequisite tool for education it's necessary for teachers to equip their classroom with film or cinema constructing as method of teaching.

Review of Literature :

In Review of related Literature research has analyzed detail previous studies about the study of art of cinema constructing new learning method in educationin the previous research papers, articles, thesis, books, related to research and examine how this research will be different from other research.

It include different kinds of aspects of film theory. Researcher has gone through 7 articles and other references like *Film Adaptation as anInstructional Tool in the Teaching of Literature* by R. Tamil Selvi

(Assistant Professor, Department of EnglishPSG College of Technology, Coimbatore, Tamilnadu, India.) in her article she has described about how film adaptation becomes important instrument for teaching literature and it's impact on the mind of students.

The Novel Adaptation Film as a Teaching Language and Literature Media in their article Ariff Mohamad, HasrinaBaharum and Ahmad KhairMohdhave examined the film (movie) adaptation of the novel as a mediator materials of instruction that can be used in the teaching of Malay language and literature in schools, particularly secondary schools. This film adaptation involves a movie whose story is taken from novels. The transfer from text to film is a relevant attempt for understanding in the learning process.

*Adaptation To Learners' Learning Styles In A Multi-Agent E-Learning System*by

Pham Quang Dung and Adina Magda Florea both have shared their view about Adaptation to learners' learning styles can help education systems improve learning efficiency and effectiveness. the combination of education and the web leads us to web-based education (WBE) that has become a very important branch of educationaltechnology.

There are also many articles, thesis, journals , websites, and books which has been referred by researcher. The r aims of this paper is to give new insight to the society that art of cinema constructing new learning method in education. Both written materials and film have their own function. Additionally, students and teachers hopefully understand that cinema has it's own way to convey the message and watching cinema becomes teaching method in education.

Methodology of Research:

This research is descriptive based on the study of the art of cinema in system of constructing new learning method in education for this literary criticism is used in this study. There is also demonstrations method, comparative method, analytical method, The technique of data analysis in this study is textual analysis method with qualitative methodology and interpret data that was collected.

Data sources are to support the research studied the materials related to the data requires such as books, journals, articles and other studies which are closely to the topic and the theory used. The data taken from the official websites and relevant sources available on internet.

Technique of data collection and data analysis:

The data is the cinema or movies related to education or other words educational movie. The movie in the form of phrases, sentences, dialogues, conversations and explanations related to the topic. The researcher hasselected carefully the data needed in the written materials and movies. There are some steps which the researcher uses. They are reading the materials several times while making the data related to the research, watching the movie for several times while noting the data related to the research. After doing both the researcher classified the data from both written materials and movie which are related to the topic, and examine how watching cinema is more encouraging than read any text. **Comparative method** is about looking at an object of study in relation to another. The object of study is normally compared across space and/or time. Find out the comparison between original source and adaptation of Bollywood movies.Comparison between written materials and cinema how cinema be the method in teaching or education .**Descriptive Studies** A descriptive study is one in which information is collected without changing the environment. Collect information about movies and original sources. Describe the phenomenon of useful information grasp by students through watching cinema related their subjects. Find techniques of film adaptation form original Sources and how literature or educational materials converted into cinema .**Qualitative research** is a type of research that aims to gather and analyse non-numerical (descriptive) data in order to gain an understanding of individuals' social reality, including understanding their attitudes, beliefs, and motivation. Analysed interest of students to gain information and knowledge by watching cinema than other materials. **film is analysed** in terms of cinematography, sound, and editing. One way of analysing films is by shot-by-shot analysis, though that is typically used only for small clips or scenes.

(a) Analyse works of fiction and drama for plot structure, setting, characterization, theme, and narrative point of view, which portrayed in cinema and how it's leave their impact in the mind of students..

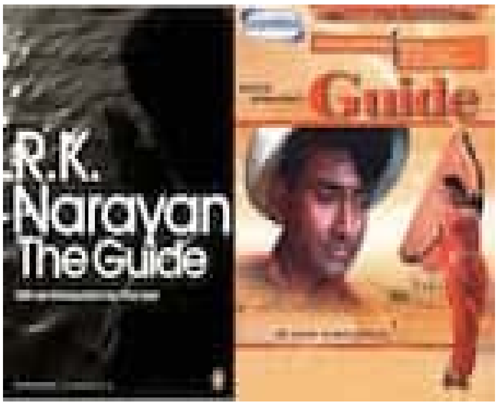
(b) Critically analyse film through careful examination of adaptations of literary texts, focusing on character development, dramatic structure and performance. All elements are being memorised by students in the end of movie or class.

(c) Learn and utilize the terminology of film analysis, shared with literary discussion(character, plot, theme, and setting) and those specific to the cinema (lighting, dialogue, special effects, etc.).

Result :

An adaptation is the translation of a literary work, like a poem, novel, short story, or play, into another genre, like a musical, film, television series, or play. From ancient time there are stories adapted from books like Mahabharata, Ramayana, Upanishad, Panchatantra. From childhood to old age every person know about this particular books from watching cinema. In 21st century in the age of childhood , students are watching nursery rhymes and start to sing rhymes with understanding of meaning. Cinema becomes important part of our lives society watch cinema and try to copy some particular ideas and live life according that movies. Cinema leave it’s impressive impact on social reform there are many movies based on social reform , historical incidents, cultural concepts and so on. Cinema becomes essential materials or instrumental tool for teaching in easy way. Students are more convenient to watch movies and related that movies or part of movies with their syllabus or subjects. Many times it's happen that after watching cinema students are encourage to read book. Cinema encourages students to read any written material. Students listen and forget but they see or watch they easily understood. There are many movies which are based on original sources or text, in that case teacher uses this method of watching cinema and teaching that text with description and it's fact students can remember more about movies than text.

A product of this technological development, the modern concept of utilizing movies as a tool for providing education continues to find new suitors with each passing day. With textbooks often failing to entice the younger students, combining learning with a source of entertainment seems like the ideal way of getting the most out of them. There are many movies based on text which popularised more famous than text , the social media lovers are searching cinema which transforms as movies from texts or written materials one can never ignore this fact . Many authors have given Bollywood movies, which werebecame huge blockbusters .



These all movies based on text , there is happen that students are not aware about original sources but they watch movies or cinema and be familiar with original source. Students are more interested to watch movie or cinema than reading a books. Cinema can be an important method for constructing education in literature and other fields.

Conclusion:

George Bluestone, whose 1957 study, *Novels into Film* has long been recognized as the basis for much film adaptation study, separates the experience of reading and watching as passive and active endeavours, clearly favouring the active: “We observe that the word symbols in written language must be translated into images of things, feelings and concepts through the process of thought. Where the moving picture comes to us directly through perception, language must be fulfilled through the screen of conceptual apprehension” . One can watch that feeling ,thought are completely different elements of watching cinema. Through watching cinema students are more interested to know about their subjects and be more passionate for their studies.

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George Bluestone,*Novels into Film*

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FUTURE OF FINANCE IN A DIGITAL ERA

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Abstract:

AT Present, the application of digital technology to financial services, is reshaping the future of finance– a process that the COVID-19 pandemic has accelerated. The on-going digitization of financial services and money creates opportunities to build more inclusive and efficient financial services and promote economic development. Fintech is transforming the financial sector landscape rapidly and is blurring the boundaries of both financial firms and the financial sector. This presents a paradigm shift that has various policy implications, including: Foster beneficial innovation and competition, while managing the risks .Broaden monitoring horizons and re-assess regulatory perimeters as embedding of financial services blurs the boundaries of the financial sector. Be mindful of evolving policy trade-offs as fintech adoption deepens. 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.

Kew words: Digital transformation in finance -roadmap, Digital Future of Finance eBook, Operating modelsWorkforce and workplace.

Introduction :-

While a number of leading finance organizations are using pilots to experiment with new technologies, we aren't yet seeing evidence of scalable, transformational change. The roadmaps to that future are still being drawn. The technologies needed to reimagine Finance are here and they will only get better. Plus, we can learn a lot from other business functions. Modern factories give us a glimpse of what automation can deliver. Smart contracts show us new ways of tracking assets. The lessons are out there. We don't have to reinvent the wheel. We can focus instead on adapting and adopting. Here's the bottom line. The business leaders that Finance supports are people first. They see how technology is making their personal lives better and easier. That's what they want for Finance, too. The needs of the business are growing. The pace of innovation is accelerating. CFOs can either plan for change, or plan to retire**.** CFOs need a finance function that drives the strategic ambitions of the enterprise. To create more business impact, finance functions may need to reimagine their strategy, leadership, operating model, talent and/or technology.

The keys to transforming the finance function successfully:

1- Evaluate, prioritize and scope activities in a finance transformation roadmap that focuses on differentiators of success.
2- Create a future-state design with best practices, case studies and tools to support your business case.
3- Implement strategies that create value for business partners.
4- Keep finance transformation projects on schedule, on budget and sustainable.

5- Finance transformation is also known as digital finance transformation because it is the pathway to a more autonomous model, fit for the digital age

Sixty-nine percent of business leaders say digitalization initiatives are accelerating, and most expect digital technologies to dramatically transform their industry by 2026.

These pressures meet at the CFO, who now faces a critical dual mandate: Lead the finance function through a digital transformation and enable the organization to accelerate digitalization.

Successful finance transformation hinges on a roadmap that addresses these three things:

Align finance strategy to the business. Don't pay attention to historical spend, industry benchmarks and traditional frameworks. Instead, focus on your unique corporate strategy and the right level of finance resources to help the business succeed.

Prioritize high-value services. Allocate resources to the services, markets and products that deliver the most business value, while scaling back or eliminating low-value finance services.

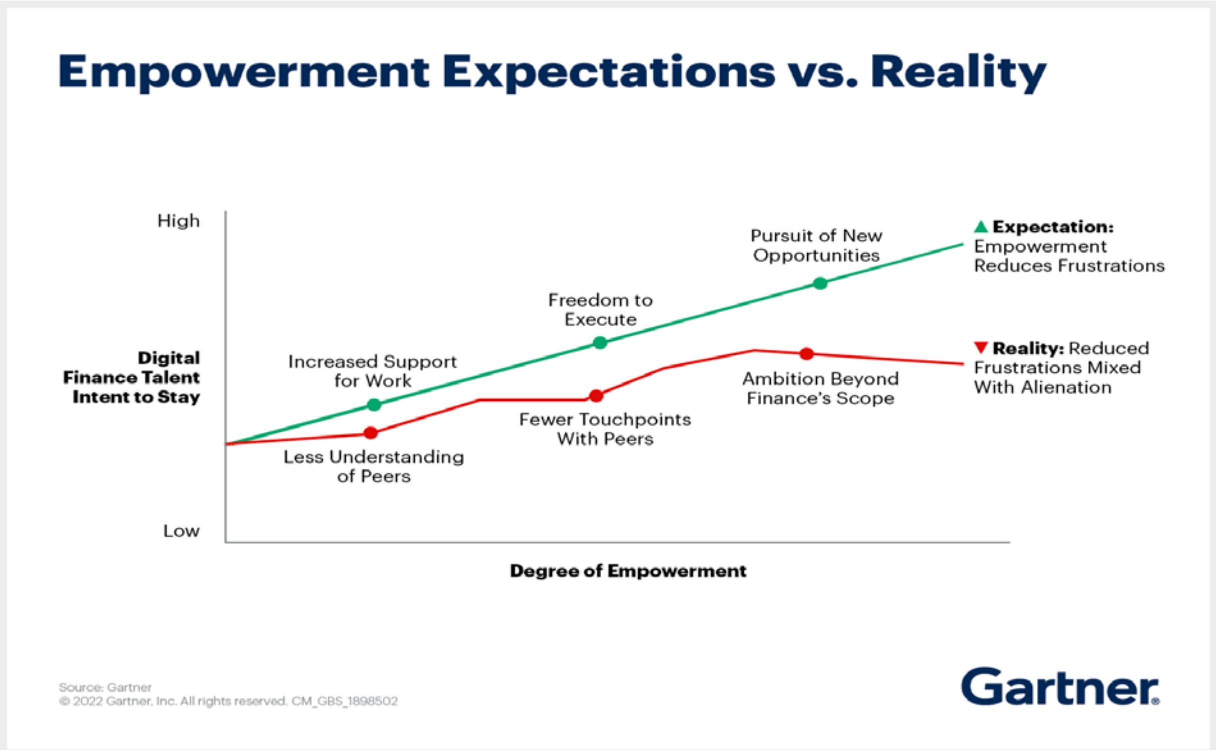
Manage expectations. Rather than aiming for universal stakeholder satisfaction, shape customer expectations and force them to choose between what they want versus what they need.

About the Digital Future of Finance eBook

The Gartner global team of over 2,200 experts has unparalleled access to the latest digital and technology trends shaping finance leaders and their organizations. This exclusive new Digital Future of Finance research is fueled by our understanding of how digitalization trends are impacting the future of finance — and the progressive solutions that leading CFOs are using to deliver digital transformation that enables sustainable growth. Through the months ahead, we will continue to deliver cutting-edge digitalization insights that will help to lead your finance function into the new digital era.

Eight predictions for finance (digital technology) in 2025

The methodology for generating our predictions is straightforward. We look carefully at what finance leaders are doing and at the technology that's available, and then we ask these questions: What would be possible if we combined different technologies to reimagine the future? How would the work of finance get done and who would do it? How could finance contribute even more to the success of the company?



1-The finance factory Transactions will be touchless as automation and blockchain reach deeper into finance operations.

Work- Traditional processes—and the silos around them— will disappear as the focus of Finance shifts to design, configuration, and maintenance of systems. Finance will excel in translating business practices and governance models into automated processes. Realtime metrics and monitoring will be indispensable. Workforce As the workforce is augmented by robots and cognitive agents, Finance will need humans who can build and connect systems that interact with other systems. Some will be traditional employees, and others may be contractors or freelancers. In either case, there will be a premium on talent that understands technology and business. These professionals are already in short supply. The shift to a hybrid workforce, including new combinations of on- and off-balance sheet workers, will grow.

Workplace-The workforce in Finance will change; its reach into the business will expand. Leading organizations will implement finance command centres, where small groups of professionals can monitor the full array of processes using smart dashboards. Chatbots and voice integration will go mainstream, giving stakeholders the benefit of seamless, intuitive interactions with technology and data. One result will be new levels of agility, especially for supporting M&A and divestment activities.

In the years ahead, cloud-based ERP, automation, and cognitive innovation will continue apace, creating opportunities to radically simplify processes and free up people. Adding blockchain to the mix will only accelerate this trend. As this transition picks up speed, the capacity of humans to add value will be unleashed.

Some find it interesting to speculate about finance disappearing under the crush of digital disruption, but we don't see that happening. Yes, finance will likely be leaner, but that will mostly be a function of headcount in operational finance (order-to-cash, procure-to-pay, transactional accounting, etc.). Meanwhile, expectations for support from business finance and specialized finance will continue to grow.

2-The role of Finance With operations largely automated, Finance will double down on business insights and service. Success is not assured.

Work - Business partnering will shift upstream from budgeting and reporting to include scenario planning, advanced forecasting, and better visualization. Teams of business partners will come together to focus on the most complex commercial decisions, moving around the business as needed. Information required to make decisions will appear "just in time," fully integrated into overall management processes. Routine forecasts will be handled by algorithms that are constantly evaluated by small resource pools including data scientists, story-tellers, and cognitive psychologists. Finance will have a bigger say in how decisions get made throughout the enterprise.

Workforce -Computers will handle routine requests from business leaders, giving Finance the opportunity to be more proactive. People will spend less time preparing data for analysis, and more time asking "What does this tell me about the business?" and "How can the business close gaps in performance expectations?" Answering these questions requires an understanding of financing and capital, and being able to advise on resource deployment. This is a big shift from how many in Business Finance operate today.

Workplace- Agility will become a prized quality as finance organizations have to deliver differentiated service levels to different parts of the business. For highperforming units, a finance business partner might co-locate and join the business's leadership team. Under-performers might also get hands-on support, but for remedial purposes. Combinations of people and technology will be the glue that keeps teams connected.

The skills required by finance professionals will change, likely dramatically, as new combinations of technology and human workforces permeate the workplace.

Whether finance continues to direct the resources currently under its control will be dependent on its ability to add value. That will require quality insights and exceptional customer service. Some finance organizations will evolve into full-fledged business service centers.

Companies know that sharing knowledge across disciplines is a good thing, even if it creates headaches. Learn what it takes to make the most of blurring boundaries.

3-. Finance cycles: Finance goes real time. Periodic reporting will no longer drive operations and decisions—if it ever did.

Work- Stakeholder expectations for information and insights will increase dramatically. Continuous tracking of sales, cash flow, inventories, and more will be the norm. Information quality will be overseen by people monitoring machines that do the work.

Workforce -Finance will place big bets on data scientists and design professionals who can engineer automated reporting, forecasting, and end-to-end processes. The mix of talent will challenge old-school leaders. These new employees will be working alongside traditional business analysts to deliver real-time information and insights to finance customers. Augmented by artificial intelligence, they'll provide deep learning and pattern recognition that extend the capabilities of humans alone.

Workplace - Finance organizations will be flatter and more distributed, with agile teams taking advantage of instant and easy access to data, no matter where or how it's generated. Batch processing will become a term that triggers nostalgia for a bygone era. Systems will deliver streaming data with no latency. Seamless, touch less, integrated information platforms make it all possible.

When both actuals and forecasts can be produced instantly on demand, traditional cycles become less relevant. The old distinction between operational and analytical data begins to disappear. Finance organizations will still need to meet external demands for cyclical information, but outside investors may also want more frequent performance information. Leading organizations will be operating with a new mantra: There is no close. You're not forecasting once a month or quarterly. It's all happening in real-time.

Many finance cycles today are driven by technology and data-processing limitations. Things happen on a regular schedule because that's the only way they can happen. When information becomes instantly available to those who need it, traditional cycles become unnecessary. That frees people up to focus on discovering new insights and acting on them.

4- Self-service Self-service will become the norm. Finance will be uneasy about this.

Work -Accountants using spread sheets will be replaced by technology that does 90% of the work without human intervention. Higher-value work requires cross functional collaboration among business people, technology teams, and finance strategists.

Workforce -It won't be possible to buy all the talent needed to answer all the routine questions business leaders have. Companies that want to thrive in the brave new world will cultivate the skill sets necessary for a self-service culture. Make sure you're accessing and developing people who understand the importance of great customer experiences.

Workplace- Security is always important, but it takes on new urgency in a self-service world. The data lakes that Finance oversees will be exposed to whole new sets of business users. Chatbots will become the primary mechanism by which people interact with technology and data

There are plenty of business people who don't need hand-holding when it comes to basic finance. If they could get their questions answered by a digital voice on their smart phones, they'd be happy to do so. Activities ranging from budget queries to report production and more will be automated. Over time, smart agents will learn what kinds of business information an individual needs, and deliver that information proactively. As that future unfolds, data in spread sheets will be replaced by visually rich information that is intuitively accessible and easy-to-use.

With growing expectations for responsiveness and quality from finance, getting self-service right is paramount. When your customers are having to take care of themselves, the last thing finance needs is for them to be frustrated or unhappy.

5. Operating models New service-delivery models will emerge as robots and algorithms join a more diverse finance workforce—think about the integration of freelancers, gig workers, and crowds. Companies will assess the benefits of automation against onshore and offshore operations.

Work - People will do more human work including exception based and insight driven activities—work that is investigative in nature—as organizations realize the potential of automation and block chain. Gone are the days of copying and pasting special values from a contract, invoice, or other document into an ERP system. Leading finance organizations are designing automation tools to do this work.

Workforce- Finance operations will depend on growing collaboration among Finance, IT, and the business. Many organizations will turn to Centres of Innovation to foster understanding and communication across disciplines. Teams will include experts in robotics, block chain, and cognitive technologies, with diverse talent models that leverage portfolios of freelance, gig, and crowd workers. They'll move from project to project, embedding capabilities across the enterprise, creating more integration, and eliminating silos. Those open to learning and development will see the most opportunity for professional and personal growth.

Workplace - Members of cross-functional teams will grow by learning from each other. New leadership and teaming models, focused on intense levels of collaboration, will grow. They'll tackle problems and challenges too complex to be addressed by any individual or group with the same skill set. The finance workplace will need to enable and facilitate collaboration across a broad range of interdisciplinary teams. Easy-to-use collaboration technology is critical.

Companies will assess the benefits of automation against onshore and offshore operations. Automation provides a new lever for managing costs, one that gives finance organizations the opportunity to revaluate how they're organized, where work gets done, and what kinds of processes no longer require human intervention. Finance-as-a-service will gain traction beyond mid-market companies.

Companies may see significant disruption in the offshoring and outsourcing space, with individual suppliers and their capabilities looking quite different than they do today. At the same time, the need to build dynamic, cross-functional teams will strain finance organizations that aren't preparing now for what's ahead. As with all changes, good leaders will be essential for navigating these transitions.

6- Finance applications and micro services challenge traditional ERP. Big vendors will be prepared.

Work - As more companies move to cloud-based ERP, they're choosing to become more standardized—with their systems operating like smart phones that download updates overnight. Instead of building customized systems, companies will buy what they need from the growing marketplace of apps and micro services. The work of Finance will be about understanding how these new services work together to streamline processes and deliver insights.

Workforce - The days of "human middleware" are coming to an end. Technology is getting smarter—integrating itself into ERP platforms without needing people to intervene. Instead of "being the app," your people will be focused on "using the app" to give business leaders the information they need to make smarter, faster decisions.

Workplace- Companies invested heavily in custom applications will face the increasingly high cost of complexity. Not only does complexity drive the need for continuous training and development, it also demands specialized talent.

ERP vendors are already building digital technologies like automation, block chain, and cognitive tools into their products, but that won't forestall competition. Look for the landscape to shift as new players enter the ERP space with specialized applications and micro services that sit on top of—and integrate with—ERP platforms. Cloud-based ERP will help ensure that you're constantly updated on the latest release.

Finance is entering a golden age of technology. As cloud becomes the norm for ERP, finance applications and micro services will proliferate. You'll be able to drastically reduce the complexity and cost of technology, without sacrificing functionality.

7- **Data The proliferation of APIs will drive data standardization, but it won't be enough. Companies will still be struggling to clean up their data messes.**

Work - Data governance is a bit like flossing. We know it's important, but we don't do it enough. That helps explain why data quality is a persistent challenge for finance organizations. Over the next few years, however, it would be wise to add Chief Data Officer to your job description. The work itself is down in the weeds, but you need to know that it's getting done.

Workforce -Every finance organization needs at least one data evangelist, someone with the passion and the clout to drive continuous data improvement. Think of it as a moon shot—a concentrated effort over the course of a few years. Start by establishing sustainable protocols, and then begin the hard work of getting your data house in order.

Workplace -Data is a technology issue, but it's also a cultural issue. If you don't have leaders who value data quality, your organization will struggle with data challenges that keep people from doing their best work. Instead of delivering insights and services to the business, these organizations are constantly backfilling, distracted by questions of data integrity and completeness.

Few companies are doing the hard work needed to align and integrate data—which means they won't capture the full value of digital transformation. Those hoping for a silver bullet to solve their data problems will be disappointed. Automation and cognitive will make it easier to get the work done, but it's still going to be hard and tedious. What are we talking about? Commas, abbreviations, data-entry fields, nomenclature, and hundreds of similar factors. It's not glamorous, and it's not glitzy. But it is important.

Data problems hide beneath the surface for many CFOs, some of whom don't fully appreciate the heavy lifting required to fulfil their requests. That's partly because the problems involve technical issues, and partly because there's little motivation for people to elevate the problems to the corner office. No one wants to be the bearer of bad tidings.

8- **Workforce and workplaceEmployees will be doing new things in new ways, some of which will make CFOs uncomfortable.**

Work -With rule-based work largely automated, the focus shifts to business-facing analysis and exception based investigations. More time will be spent on proactive support. Tools like predictive modelling, self-service reporting, and digital assistants enhance the capacity for employees to provide more advice on strategic interventions.

Workforce -The workforce of the future will bristle with cross functional teams and constant collaboration. Finance organizations will need their people to be more flexible and open than they've ever been. Data scientists will work alongside business analysts to solve problems no individual could solve alone. Everyone will need more technical literacy, just as everyone will need a customer-service mind-set.

Workplace - As the finance workplace evolves to embrace more self-service, expect to see digital assistants filling in where analysts used to operate. This technology will serve both customers of Finance and workers in Finance with new tools that make it easier to get information and make sense of it. This shift will elevate the importance of visualization, as well as tools to keep people well-connected. Ironically, the future may require more physical proximity for teams, especially in the early phases of projects and work planning

Finance talent models are evolving quickly, with a premium placed on data scientists, business analysts, and storytellers. This represents a dramatic shift for many finance organizations. To get ready, make sure your new hires represent the future you're striving for. Important qualities include a strong customer service orientation, flexibility, and good collaboration skills—in addition to the technical capabilities needed for specific jobs. Also, all of your people should be able to contribute to elevating the value of finance in terms of communication, impact, and influence. Make every new hire count.

Preparing for the future - Finance 2025: Digital transformation in finance

We're looking towards the future with eight predictions for the finance function of 2025. The technologies needed to reimagine finance are here and they will only get better. It's crunch time.

None of us knows for certain what the future will hold, but we all have a responsibility to be thinking about what's likely to happen, and to prepare for it. In the finance function, that means working now to get the right people and technology in place to take advantage of the inevitable disruption ahead. That's not likely to happen without a clear vision and strategy for finance in a digital world. Now is the time to step back and make sure your roadmap to that future is clear.

With that in mind, below are eight predictions for finance in 2025, based on what finance leaders are doing and the technology available today. Once you've taken a glance through the predictions, consider:

Conclusion : Shaping the future of finance:

When Sumerian merchants first recorded livestock sales on clay tablets, finance technology was born. Five thousand years later, technology has evolved into a new class of digital tools reshaping every aspect of the business. No matter what future you see for your finance organization, one thing is clear: That future is now. If you're going to compete in the digital world, your organization needs to forecast and manage more effectively and become more efficient.

An integrated technology platform that leverages a modern digital finance architecture and disruptive technologies to showcase the art of the possible across operational, business and specialized finance for deeper, more accurate insights that speed time to outcome.Implementing new technologies is relatively easy compared to changing your talent model. They're obviously connected, but cultural and organizational shifts related to your workforce may take much more time and care to get right. Your finance organization should be looking at every new hire through the 2025 lens.

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Promotion of Indian Languages/Literature and Indian Knowledge System.

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India is a treasure trove of culture, developed over thousands of years and manifested in the form of arts, works of literature, customs, traditions, linguistic expressions, artefacts, heritage sites, and more. Crores of people from around the world partake in, enjoy, and benefit from this cultural wealth daily, in the form of visiting India for tourism, experiencing Indian hospitality, purchasing India's handicrafts and handmade textiles, reading the classical literature of India, practicing yoga and meditation, being inspired by Indian philosophy, participating in India's unique festivals, appreciating India's diverse music and art, and watching Indian films, amongst many other aspects. It is this cultural and natural wealth that truly makes India, "Incredible !ndia", as per India's tourism slogan. The preservation and promotion of India 's cultural wealth must be considered a high priority for the country, as it is truly important for the nation 's identity as well as for its economy.

The promotion of Indian arts and culture is important not only for the nation but also for the individual. Cultural awareness and expression are among the major competencies considered important to develop in children, in order to provide them with a sense of identity, belonging, as well as an appreciation of other cultures and identities. It is through the development of a strong sense and knowledge of their own cultural history, arts, languages, and traditions that children can build a positive cultural identity and self-esteem. Thus, cultural awareness and expression are important contributors both to individual as well as societal well-being.

The arts form a major medium for imparting culture. The arts - besides strengthening cultural identity, awareness, and uplifting societies - are well known to enhance cognitive and creative abilities in individuals and increase individual happiness. The happiness/well-being, cognitive development, and cultural identity of individuals are important reasons that Indian arts of all kinds must be offered to students at all levels of education, starting with early childhood care and education.

Language, of course, is inextricably linked to art and culture. Different languages 'see ' the world differently, and the structure of a language, therefore, determines a native speaker 's perception of experience. In particular, languages influence the way people of a given culture speak with others, including with family members, authority figures, peers, and strangers, and influence the tone of conversation. The tone, perception of experience, and familiarity/'apnapan' inherent in conversations among speakers of a common language are a reflection and record of a culture. Culture is, thus, encased in our languages. Art, in the form of literature, plays, music, film, etc. cannot be fully appreciated without language. In order to preserve and promote culture, one must preserve and promote a culture's languages.

Unfortunately, Indian languages have not received their due attention and care, with the country losing over 220 languages in the last 50 years alone. UNESCO has declared 197 Indian languages as 'endangered '. Various unscripted languages are particularly in danger of becoming extinct. When senior member(s) of a tribe or community that speak such languages pass away, these languages often perish with them; too often, no concerted actions or measures are taken to preserve or record these rich languages/expressions of culture.

Moreover, even those languages of India that are not officially on such endangered lists, such as the 22 languages of Eighth Schedule of the Constitution of India, are facing serious difficulties on many fronts. Teaching and learning of Indian languages need to be integrated with school and higher education at every level. For languages to remain relevant and vibrant, there must be a steady stream of high-quality learning and print materials in these languages including textbooks, workbooks, videos, plays, poems, novels, magazines, etc. Languages must also have consistent official updates to their vocabularies and dictionaries, widely disseminated, so that the most current issues and concepts can be effectively discussed in these languages. Enabling such learning materials, print materials, and translations of important materials from world languages, and constantly updating vocabularies, are carried out by countries around the world for languages such as English, French, German, Hebrew, Korean, and Japanese. However, India has remained quite slow in producing such learning and print materials and dictionaries to help keep its languages optimally vibrant and current with integrity.

Additionally, there has been a severe scarcity of skilled language teachers in India, despite various measures being taken. Language-teaching too must be improved to be more experiential and to focus on the ability to converse and interact in the language and not just on the literature, vocabulary, and grammar of the language. Languages must be used more extensively for conversation and for teaching-learning.

A number of initiatives to foster languages, arts, and culture in school children have been discussed in Chapter 4, which include a greater emphasis on music, arts, and crafts throughout all levels of school; early implementation of the three-language formula to promote multilingualism; teaching in the home/local language wherever possible; conducting more experiential language learning; the hiring of outstanding local artists, writers, craftspersons, and other experts as master instructors in various subjects of local expertise; accurate inclusion of traditional Indian knowledge including tribal and other local knowledge throughout into the curriculum, across humanities, sciences, arts, crafts, and sports, whenever relevant; and a much greater flexibility in the curriculum, especially in secondary schools and in higher education, so that students can choose the ideal balance among courses for themselves to develop their own creative, artistic, cultural, and academic paths.

To enable the key latter initiatives, a number of further actions will be taken in tandem at the higher education level and beyond. First, to develop and teach many of the courses of the type mentioned above, an excellent team of teachers and faculty will have to be developed. Strong departments and programmes in Indian languages, comparative literature, creative writing, arts, music, philosophy, etc. will be launched and developed across the country, and degrees including 4- year B.Ed. dual degrees will be developed in these subjects. These departments and programmes will, in particular help to develop a large cadre of high-quality language teachers - as well as teachers of art, music, philosophy and writing - who will be needed around the country to carry out this Policy. The NRF will fund quality research in all these areas. Outstanding local artists and craftspersons will be hired as guest faculty to promote local music, art, languages, and handicraft, and to ensure that students are aware of the culture and local knowledge where they study. Every higher education institution and even every school or school complex will aim to have Artist(s)-in-Residence to expose students to art, creativity, and the rich treasures of the region/country.

More HEIs, and more programmes in higher education, will use the mother tongue/local language as a medium of instruction, and/or offer programmes bilingually, in order to increase access and GER and also to promote the strength, usage, and vibrancy of all Indian languages. Private HEIs too will be encouraged and incentivized to use Indian languages as medium of instruction and/or offer bilingual programmes. Four-year B.Ed. dual degree programmes offered bilingually will also help, e.g. in training cadres of science and mathematics teachers to teach science bilingually at schools across the country.

High-quality programmes and degrees in Translation and Interpretation, Art and Museum Administration, Archaeology, Artefact Conservation, Graphic Design, and Web Design within the higher education system will also be created. In order to preserve and promote its art and culture, develop high-quality materials in various Indian languages, conserve artefacts, develop highly qualified individuals to curate and run museums and heritage or tourist sites, thereby also vastly strengthening the tourism industry.

The Policy recognizes that the knowledge of the rich diversity of India should be imbibed first hand by learners. This would mean including simple activities, like touring by students to different parts of the country, which will not only give a boost to tourism but will also lead to an understanding and appreciation of diversity, culture, traditions and knowledge of different parts of India. Towards this direction under 'Ek Bharat Shrestha Bharat', 100 tourist destinations in the country will be identified where educational institutions will send students to study these destinations and their history, scientific contributions, traditions, indigenous literature and knowledge, etc., as a part of augmenting their knowledge about these areas.

Creating such programmes and degrees in higher education, across the arts, languages, and humanities, will also come with expanded high-quality opportunities for employment that can make effective use of these qualifications. There are already hundreds of Academies, museums, art galleries, and heritage sites in dire need of qualified individuals for their effective functioning. As positions are filled with suitably qualified candidates, and further artefacts are procured and conserved, additional museums, including virtual museums/e-museums, galleries, and heritage sites may contribute to the conservation of our heritage as well as to India's tourism industry.

India will also urgently expand its translation and interpretation efforts in order to make highquality learning materials and other important written and spoken material available to the public in various Indian and foreign languages. For this, an Indian Institute of Translation and Interpretation (IITI) will be established. Such an institute would provide a truly important service for the country, as well as employ numerous multilingual language and subject experts, and experts in translation and interpretation, which will help to promote all Indian languages. The IITI shall also make extensive use of technology to aid in its translation and interpretation efforts. The IITI could naturally grow with time, and be housed in multiple locations including in HEIs to facilitate collaborations with other research departments as demand and the number of qualified candidates grows.

Due to its vast and significant contributions and literature across genres and subjects, its cultural significance, and its scientific nature, rather than being restricted to single-stream Sanskrit Pathshalas and Universities, Sanskrit will be mainstreamed with strong offerings in school - including as one of the language options in the three-language formula - as well as in higher education. It will be taught not in isolation, but in interesting and innovative ways, and connected to other contemporary and relevant subjects such as mathematics, astronomy, philosophy, linguistics, dramatics, yoga, etc. Thus, in consonance with the rest of this policy, Sanskrit Universities too will move towards becoming large multidisciplinary institutions of higher learning. Departments of Sanskrit that conduct teaching and outstanding interdisciplinary research on Sanskrit and Sanskrit Knowledge Systems will be established/strengthened across the new multidisciplinary higher education system. Sanskrit will become a natural part of a holistic multidisciplinary higher education if a student so chooses. Sanskrit teachers in large numbers will be professionalized across the country in mission mode through the offering of 4-year integrated multidisciplinary B.Ed. dual degrees in education and Sanskrit.

India will similarly expand its institutes and universities studying all classical languages and literature, with strong efforts to collect, preserve, translate, and study the tens of thousands of manuscripts that have not yet received their due attention. Sanskrit and all Indian language institutes and departments across the country will be significantly strengthened, with adequate training given to large new batches of students to study, in particular, the large numbers of manuscripts and their interrelations with other subjects. Classical language institutes will aim to be merged with universities, while maintaining their autonomy, so that faculty may work, and students too may be trained as part of robust and rigorous multidisciplinary programmes. Universities dedicated to languages will become multidisciplinary, towards the same end; where relevant, they may then also offer B.Ed. dual degrees in education and a language, to develop outstanding language teachers in that language. Further, it is also proposed that a new institution for Languages will be established. National Institute (or Institutes) for Pali, Persian and Prakrit will also be set up within a university campus. Similar initiatives will be carried out for institutes and universities studying Indian arts, art history, and Indology. Research for outstanding work in all these areas will be supported by the NRF.

Efforts to preserve and promote all Indian languages including classical, tribal and endangered languages will be taken on with new vigour. Technology and crowdsourcing, with extensive participation of the people, will play a crucial role in these efforts.

For each of the languages mentioned in the Eighth Schedule of the Constitution of India, Academies will be established consisting of some of the greatest scholars and native speakers to determine simple yet accurate vocabulary for the latest concepts, and to release the latest dictionaries on a regular basis (analogous to the successful efforts for many other languages around the world). The Academies would also consult with each other, and in some cases take the best suggestions from the public, in order to construct these dictionaries attempting to adopt common words whenever possible. These dictionaries would be widely disseminated, for use in education, journalism, writing, speechmaking, and beyond, and would be available on the web as well as in book form. These Academies for Eighth Schedule languages will be established by the Central Government in consultation or collaboration with State Governments. Academies for other highly spoken Indian languages may also be similarly established by the Centre and/or States.

All languages in India, and their associated arts and culture will be documented through a web-based platform/portal/wiki, in order to preserve endangered and all Indian languages and their associated rich local arts and culture. The platform will contain videos, dictionaries, recordings, and more, of people (especially elders) speaking the language, telling stories, reciting poetry, and performing plays, folk songs and dances, and more. People from across the country will be invited to contribute to these efforts by adding relevant material onto these platforms/portals/wikis. Universities and their research teams will work with each other and with communities across the country towards enriching such platforms. These preservation efforts, and the associated research projects, e.g., in history, archaeology, linguistics, etc., will be funded by the NRF.

Scholarships for people of all ages to study Indian Languages, Arts, and Culture with local masters and/or within the higher education system will be established. The promotion of Indian languages is possible only if they are used regularly and if they are used for teaching and learning. Incentives, such as prizes for outstanding poetry and prose in Indian languages across categories, will be established to ensure vibrant poetry, novels, nonfiction books, textbooks, journalism, and other works in all Indian languages. Proficiency in Indian languages will be included as part of qualification parameters for employment opportunities

ભારતમાં વ્યાવસાયિક શિક્ષણ

પ્રસ્તુતકર્તા
પ્રા.ડૉ.ભેનીબેન અરજણભાઈ મોઢવાડિયા
વ્યાખ્યાતા
શ્રી શારદાપીઠ આર્ટ્સ કોમર્સ
એન્ડ કોલેજ ઓફ એજ્યુકેશન,દ્વારકા

વર્તમાન પરિસ્થિતીમાં વિજ્ઞાન અને ટેક્નોલોજીવિકાસની દુનિયામાં હરણફાળ ભરી રહ્યા છે જગત દિવસનેદિવસે વધુનેવધુ સંકુચિત બની રહ્યું છે. આ તબક્કે વ્યવસાય જગત સંક્રાંતિકાળમાંથી પસાર થઈ રહ્યું છે વ્યવસાયોની તક વધી છે સાથે-સાથે શૈક્ષણિક તકો અને સગવડોમાં પણ વૃદ્ધિ થઈ રહી.છેઆપણી આસપાસ વિવિધ વ્યવસાયોની દુનિયા.છેએ વ્યવસાયો અંગેની માહિતીને આપણે વ્યાવસાયિક માહિતી ગણાતી શકીએ

વ્યાવસાયિક શિક્ષણ એ બે શબ્દોનું સંયોજન છેજેમાં પહેલો શબ્દ વ્યવસાય અને બીજો શબ્દ છે શિક્ષણ"વ્યવસાય" શબ્દનો અર્થ તાલીમ સાથે શિક્ષણ અર્થાત વ્યાવસાયિક શિક્ષણ એવું શિક્ષણ છેજેમાં વ્યાવસાયિક કામગીરી સંબંધિત માહિતી પ્રદાન કરે છે. વ્યવસાયો અંગેની માહિતીને આપણે વ્યાવસાયિક માહિતી ગણાવી શકીએવ્યાવસાયિક માહિતી એટલે અમુક વ્યવસાય પસંદ કરવામાં, તે માટે તૈયારી કરવામાં, તેમાં પ્રવેશ મેળવવા તેમ જ વ્યવસાયમાં પ્રગતિ કરવા માટે આપવામાં આવતી માહિતી એવો અર્થ લઈ શકાય. ટૂંકમાં વ્યવસાયની પસંદગી વ્યવસાય માટેની તૈયારીતેમાં પ્રવેશ અને અનુકૂલન અંગેની ચોકસાઈવાળી અને ઉપયોગી માહિતીનો સમાવેશ વ્યાવસાયિક માહિતીમાં કરી શકાયપર્યટન, ખાણી-પીણી, કમ્પ્યુટર નેટવર્કિંગ, બૅન્કિંગ અને ફાઈનાન્સ, ફેશન ડિઝાઈનીંગ, પ્રોપર્ટી મેનેજમેંટ અને અન્ય ઘણાં ક્ષેત્રોમાં નોકરીના વિવિધ કાર્યો માટે વ્યાવસાયિક શિક્ષણ આપવામાં આવે છે વિધાર્થીઓ તેમની કુશળતા અનેરૂચિઓ અનુસાર ઉપલબ્ધ વિવિધ પ્રકારના અભ્યાસક્રમોમાંથી પસંદગી કરી શકે છે.

વ્યાવસાયિક શિક્ષણની વ્યાખ્યા

વ્યાવસાયિક શિક્ષણનો અર્થ માનવ શરીર અર્થાત શારીરિક ક્રિયાનું શિક્ષણ પણ હોય શકે છેવ્યાવસાયિક શિક્ષણમાં માણસ તેની મગજ કરતાં તેના હાથથી વધુ કામ કરે છેજેમ કે ચામડાનું કામ, લાકડાનું કામ, ધાતુનાં કામ, ચિત્ર વગેરે

-જાન ડી વાય અનુસાર"વ્યાવસાયિક શિક્ષણ વ્યક્તિઓને ચોક્કસ કાર્ય માટે સક્ષમ બનાવે, છેમાં તેમની ચોક્કસ સેવાઓ દ્વારા સમાજમાં તેમની અંદર રહેતી વિશિષ્ટતાનું પ્રદાન કરે."છે

-સામાજિક વિજ્ઞાનના વિશ્વ ભંડાર, "વ્યાપક અર્થમાં વ્યાવસાયિક શિક્ષણમાં તમામ પ્રકારના શિક્ષણનો સમાવેશ થઈ શકે છે જેના દ્વારા વ્યક્તિને આજીવિકા મેળવવા માટે તાલીમ આપવામાં આવે"છે

વ્યાવસાયિક શિક્ષણ એ આધુનિક યુગની નવી માંગ છેવ્યાવસાયિક શિક્ષણના મહત્વને ધ્યાનમાં રાખીને તેનો રાષ્ટ્રીય પાઠ્યક્રમ સંરચના ૨૦૦૫(NCE૨૦૦૫) માં પણ સમાવેશ કરવામાં આવ્યો છે હાલમાં એ જ શિક્ષણને ગુણવતાયુક્ત શિક્ષણનું સ્થાન આપવામાં આવે છે જે વિધાર્થીઓને રોજીરોટી કમાવવા સક્ષમ બનાવે છે૧૯૬૪માં કોઠારી કમિશને શિક્ષણ ક્ષેત્રે વ્યાવસાયિક શિક્ષણ ઉમેરવાનો પ્રથમ પ્રયાસ કર્યો હતો

વ્યાવસાયિક શિક્ષણ શું છેવ્યાવસાયિક શિક્ષણના હેતુ અને શિક્ષણમાં તેની જરૂરિયાત વિશે વિગતવાર માહિતી મેળવીશું

સામાન્ય રીતે શિક્ષણને વ્યવસાય સાથે જોડવાને વ્યાવસાયિક શિક્ષણ કહેવામાં આવે છેપરંતુ હકીકતમાં વ્યાવસાયિક શિક્ષણનો અર્થ આના કરતાં વધુ વ્યાપક છે. વ્યાવસાયિક શિક્ષણ વિધાર્થીઓને વ્યવસાય પસંદ કરવાની અને વ્યવસાય સંબંધિત લાયકાત પ્રાપ્ત કરવાની તક પૂરી પડે છે રાષ્ટ્રીય શિક્ષણ પંચ ૧૯૬૪૬૬ ની ભલામણો દ્વારા વ્યાવસાયિક શિક્ષણની રજૂઆત કરવામાં આવી હતી. જેના આધારે રાષ્ટ્રીય શિક્ષણ નીતિ ૧૯૮૬ એ તેની મંજૂરી આપી અને તે શિક્ષણનું માધ્યમ બન્યું . ભારતમાં વિધાર્થીઓને વ્યાવસાયિક શિક્ષણ આપવા માટે એક કાઉન્સીલની રચના કરવાનું કહેવામાં આવ્યું હતું જે વ્યાવસાયિક શિક્ષણના અમલીકરણ અને નીતિ નિર્માણની યોજના બનાવે છે આને ધ્યાનમાં રાખીને કેન્દ્ર દ્વારા જોઇન્ટ કાઉન્સીલ ઓફ વોકશનલ એજ્યુકેશન (JCVE) ની સ્થાપના કરવામાં આવી હતી

<u>વ્યાવસાયિક શિક્ષણનું મહત્વ</u>

માનવ જીવનમાં વ્યાવસાયિક શિક્ષણનું ખૂબ મહત્વ છે આ શિક્ષણનું મહત્વ રોજિંદા જીવનમાં દરેક ક્ષેત્રમાં અતિ ઉપયોગી છે. વાહનવ્યવહાર વાહનોનો ઉપયોગ, વિવિધ વંશભૂષા, રોગોની સારવાર, રહેણીકરણી, સાંસ્કુતિક વાતાવરણની જાળવણી, માનસિક વિકાસ , સંગીત નૃત્ય , નાટક , ચિત્રકામ જેવા કામો માટે આ શિક્ષણ આવશ્યક વ્યાવસાયિક શિક્ષણ આજીવિકા મેળવી શકાય એવું શિક્ષણ અને તાલીમ પ્રદાન કરે છેકહેવાય છે કે માણસ રોટલી વિના જીવી શકતો નથી ભૂખ્યા ભજન પણ થતું નથી રોટી, કપડાં અને આવાસ એ માણસની પ્રાથમિક જરૂરિયાત છેઆ પ્રાપ્ત કરવા દરેક માણસે કામ કરવું પડશે પરંતુ યોગ્ય તાલીમ વિના આ કામ મુશ્કેલ.છે

વ્યાવસાયિક શિક્ષણ દ્વારા વ્યક્તિ વિવિધ તાલીમ માધ્યમો દ્વારા તેની જરૂરિયાત પૂરી કરી શકેસાંસ્કૃતિક રસની પરિપૂર્ણતા માટે આ શિક્ષણ જરૂરી છે. જે આ શિક્ષણ વ્યક્તિને આધ્યાત્મિક સુંદરતા અને આનંદ આપે છે આ શિક્ષણનું મહત્વ એટલા માટે પણ છે કે તે માત્ર વ્યક્તિની પ્રગતિનું સાધન નથી પરંતુ સમાજ અને રાષ્ટ્રની પ્રગતિરાષ્ટ્રીય એકતા, આંતરરાષ્ટ્રીય ભાઈચારા જેવા કાર્યોમાં પણ યોગદાન આપે છે . સમાજ, જ્ઞાતિ અને રાષ્ટ્રનો વિકાસ ત્યારે જ થાય છે જ્યારે ડોક્ટર , એંજીનિયર, ટેક્નીશિયન, કારીગરો વગેરે સમાજનું એક અંગ બની રહેલા-

કૌશલ્ય, વાણિજ્ય-વ્યવસાય અને ટેકનિકલ એંજીનિયરની દ્રષ્ટિએ વિકસિત રાષ્ટ્રો આધુનિક વિશ્વ મંચ પર સરળતાથી નોંધપાત્ર પ્રતિષ્ઠા મેળવે છે તેથી જ વ્યાવસાયિક શિક્ષણને વધુ મહત્વપૂર્ણ ગણવામાં આવે છે

આજે શિક્ષણનો વ્યાપ વધ્યો છે. હજારોની સંખ્યામાં વિધાર્થીઓ ઉચ્ચ અભ્યાસ મેળવી યુનિવર્સિટીઓમાંથી બહાર પાડે છે પરંતુ તેઓને મનપસંદ વ્યવસાયની તક પ્રાપ્ત થતી નથીજેનાં અનેક કારણોમાંનું એક કારણ વ્યાવસાયિક માહિતીનો અભાવ છે આ તબક્કે વ્યાવસાયિક માહિતીની અગત્ય વધે,છેજે વ્યાવસાયિક માહિતીના અગત્ય નીચેના મુદ્દાઓમાં રજૂ કરી શકાય

- વિધાર્થીઓને પોતાની બુદ્ધિ, અભિયોગ્યતા, અભિરુચિઓ અને આવશ્યકતા પ્રમાણે વ્યવસાયની સંપૂર્ણ સમજણ પ્રાપ્ત થાય છે.
- વિધાર્થીઓને વ્યવસાયની પસંદગી અને તે અંગેના આયોજન માટે આ માહિતી મદદરૂપ બને છે
- વિધાર્થીઓને તેમના અભ્યાસકાળ દરમિયાન જ યોગ્ય વ્યવસાય તરફ અભિમુખ કરવામાં આ માહિતી મદદરૂપ બને છે
- યોગ્ય વ્યક્તિને યોગ્ય વ્યવસાયમાં જોડાવા માટે આ માહિતી માર્ગદર્શન પૂરું પાડે.છેપરિણામે વ્યક્તિ અને વ્યવસાય બંનેનો વિકાસ થાય છે દેશની વ્યાવસાયિક ક્ષમતા વધે છે તેમ જ દેશની આર્થિક સદ્ધરતામાં વૃદ્ધિ થાય છે
- પસંદગીના વ્યવસાય દ્વારા વ્યક્તિને એક પ્રકારનો વ્યાવસાયિક કાર્યનો સંતોષ પ્રાપ્ત છે.
- વ્યક્તિ અને વ્યવસાય વચ્ચેના કજોડને દૂર કરવામાં આ માહિતી ઉપકારક બને છે
- વિકાસશીલ દેશોમાં વિકાસ પામતા અવનવા વ્યવસાયો અને પરિવર્તન પામતા વ્યવસાયો અંગેની માહિતી પૂરી પડી બેરોજગારી તેમ જ બેકારીનો પ્રશ્ન કઈક અંશે હલ કરી શકાય તેમ જ દેશની માનવશક્તિનો યોગ્ય ઉપયોગ થઈ શકે
- શિક્ષણ વિધાલયોમાં અભ્યાસક્રમને વ્યવસાયલક્ષી બનાવવા માટે પણ વ્યાવસાયિક માહિતી ઉપયોગી બને છે

- વ્યક્તિગત રીતે પણ આ માહિતી વ્યક્તિને વ્યવસાયમાં ગોઠવવામાં , અનુકૂલન સાધવામાં અને માનવ શક્તિનો અસરકારક ઉપયોગ કરવામાં મદદરૂપ બને છે
- આમ આજની વ્યાવસાયિક પરિસ્થિતિના સંદર્ભમાં વ્યાવસાયિક માહિતીનું મહત્વ અનેકઘણું વધી જાય છે

વ્યાવસાયિકની સંકલ્પના

આજનું કોઈ પણ સ્તરનું શિક્ષણ ખૂબ જ માહિતીસભર બની ગયું છે શિક્ષણ પૂર્ણ કર્યા પછી દરેક કામના જગતમાં દાખલ થયું છે, પરંતુ આજનું શિક્ષણ સૌને આ પ્રકારની તક આપતું નથીજેઓ એન્જિનિયરિંગ, પોલિટેકનિક, આઈ.ટી.આઈ., મેડિકલ જેવી વિધાશાખાઓમાં જાય છે તેઓને નોકરી માટે પૂરતી તક મળે છેઅન્ય ક્ષેત્રોમાં આ પરિસ્થિતિ એટલી સ્પષ્ટ નથી આજે વિશ્વ વિધાલયોમાંથી ડિગ્રી મેળવીને બહાર પડતાં સ્નાતકોની સંખ્યા ખૂબ જ મોટી છેપરંતુ આ ડિગ્રીને નોકરીની તકો સાથે સીધો સંબંધ ન હોવાથી ઘણા યુવાનો બેકાર બને.છેકેટલાક પદવીદાન સમારંભોમાં તો વિધાર્થીઓએ માગણી કરી છે કે અમને ડિગ્રી નહીં, નોકરી આપો' આનું કારણ સ્પષ્ટ છે. અંગ્રેજોના સમયથી આપણી શિક્ષણપ્રથા કારકુન પેદા કરનાર બની.છે શિક્ષણપ્રથા "Work oriented" નથી. આજે દેશમાં ડિગ્રીધારીઓ ઉપરાંત ટેકનિકલ જાણકારો જેવા કે મિકેનિક, ડ્રાફ્ટમેન, ટર્નર, ફિટર, વાયરમેન, ટી.વી., રેડિયો રીપેરરનિ જરૂર છે જ્યારે દેશમાં ૧૮૦ જેટલાં વિશ્વવિધાલયો અને લગભગ ૬૦૦૦ જેટલી કોલેજો અને સ્નાતકો અને અનુસ્નાતકો બહાર પાડે છે , જેઓમાં કોઈ વ્યવસાય કરવાની ક્ષમતા અને ટેકનિકલ જાણકારીનો અભાવ જણાય છે. આ માટે વ્યવસાયલક્ષી શિક્ષણ આપવું જોઈએ એવી ભલામણો થતી રહી છે. વ્યાવસાયિક શિક્ષણનો વ્યાપ વિશાળ છે શિક્ષણપંચે (૧૯૬૪-૬૬) વ્યાવસાયિક શિક્ષણની વ્યાખ્યા નીચે મુજબ કરી.છે

૧ થી ૩ વર્ષના સમયગાળા દરમિયાન પૂર્ણ થઈ શકે તેવા અત્યંત બિંદુવાળા અનેકવિધ અભ્યાસક્રમો આ શિક્ષણ તબક્કે યોજવા જોઈએ. આવા અભ્યાસક્રમોમાં પૂર્વપ્રાથમિક અને પ્રાથમિક શિક્ષકો માટેના, ઔધોગિક તાલીમ સંસ્થાઓ દ્વારા સંચાલિત દસમાં ધોરણને અંતે પ્રવેશ આપી શકાય તેવા,ખેતી અને ઉદ્યોગ માટે મધ્યમ કક્ષાના કારીગરો તૈયાર કરવા માટેના,વૈદકીય અને સ્વાસ્થ્ય સેવાઓ માટે સહાયક કર્મચારીઓ તૈયાર કરવાના, દાક્તરી કામ અને ગૃહવિજ્ઞાનના અભ્યાસક્રમોનો સમાવેશ થવો જોઈએ. આવા અભ્યાસક્રમો જ માધ્યમિક શિક્ષણને અંત્યબિંદુ તરફ લઈ જનાર બની રહેશે

આમ તો કોઈ પણ અભ્યાસક્રમ કે તાલીમ જો વ્યક્તિને તેની રોજીરોટી મેળવી સ્વસ્થ નાગરિક જીવન જીવવામાં મદદરૂપ થાય તો તે વ્યાવસાયિક શિક્ષણ કહેવાય.એટલું સ્પષ્ટ છે કે આ અભ્યાસક્રમો એવા હોવા જોઈએ કે જેને ઉચ્ચ શિક્ષણમાં જવું નથી અને કોઈ પણ વ્યવસાયનું જ્ઞાન મેળવી સ્વરોજગારી દ્વારા કે નોકરી દ્વારા આગળ વધવું છે તેમની જરૂરિયાતોને સંતોષી,વ્યક્તિ પોતાનો રસ, ચીવટ અને વલણને અનુરૂપ વ્યવસાયમાં જોડાય અને આગળ વધે તે આ શિક્ષણનો હેતુ છેઆજની શિક્ષણપ્રથામાં ૫૦ ટકા કરતાં વધારે વિધાર્થીઓ ઉચ્ચતર માધ્યમિક શિક્ષણથી આગળ વધી શકતા નથીજેઓ ઉચ્ચતર માધ્યમિક શિક્ષણ પૂર્ણ કરે છે તેમનામાં કોઈ પણ પ્રકારની વ્યાવસાયિક ક્ષમતા હોતી નથી. જો આવા વિધાર્થીઓને માધ્યમિક કે ઉચ્ચતર માધ્યમિક કક્ષાએ તેમની ક્ષમતાઓનું વિશ્લેષણ કરી યોગ્ય વ્યાવસાયિક શિક્ષણ આપવામાં તે આજની જરૂરિયાત છે . આ પ્રકારના અભ્યાસક્રમો ટૂંકા ગાળાના ૧ થી ૩ વર્ષના હોવા જોઈએ, જેમાં વિધાર્થીને કોઈ પણ એક ધંધા, રોજગાર કે કામનો પ્રત્યક્ષ અનુભવ મળવો જોઈએ. માત્ર સૈદ્ધાંતિક બાબતોના ભારણવાળો આ અભ્યાસક્રમ ન હોય તે જરૂરી છે અભ્યાસક્રમને અંતે વિધાર્થી સ્વરોજગારી મેળવી શકે અથવા અન્ય ઉધોગોમાં નોકરી મેળવી શકે તે અગત્યનું છે

આમ, વ્યવસાયલક્ષી શિક્ષણનો મુખ્ય હેતુ વિધાર્થીઓને કોઈ ચોક્કસ ધંધા રોજગાર તરફ વાળવાનો છે આમ થાય તો ઉચ્ચ શિક્ષણમાં જતો ગાડરિયો પ્રવાહ રોકાશે બેકારીની સમસ્યા હલ થશે માનવશક્તિનો સક્ષમ રીતે ઉપયોગ થશે ઉચ્ચ શિક્ષણ મેળવી બેકાર બનવાને બદલે પોતાની ક્ષમતા પ્રમાણે ઉધોગધંધામાં જોડાઈ પોતાની ક્ષમતાઓને ઉપયોગ કરી સ્વમાનભેર જીવન જીવી શકશે

વ્યવસાયકરણની અગત્ય

આપણો દેશ વિકસિત દેશ છે હજુ ઘણી બધી સિદ્ધિઓ હાંસલ કરવાની બાકી છેગરીબી, બેકારી, વસ્તીવિસ્ફોટ નિરક્ષરતા જેવા અનેક પ્રશ્નોનો સામનો કરવાનો છે આ માટે વિકસતા અર્થતંત્રમાં ઉધોગ, વ્યાપાર, પરિવહન, ખેતી તથા અન્ય ક્ષેત્રોમાં આવશ્યક કુશળ માનવધન તૈયાર કરવાનું છે. આ માટે શિક્ષણમાં વ્યવસાયીકરણ કરવું જરૂરી છે. શિક્ષણ લેતા વિધાર્થીઓમાં ભિન્ન-ભિન્ન કૌશલ્યો પડેલાં છે. આ કૌશલ્યોના સઘન વિકાસ માટે અને તે દ્વારા માનવ શક્તિનો સક્ષમ ઉપયોગ કરવામાં વ્યવસાયીકરણ ખૂબ જ જરૂરી છે આ સાથે એ પણ ધ્યાન રાખવાનું છે કે વ્યાવસાયિક શિક્ષણને માત્ર રોજગારીની તાલીમ જ ન બનાવી દેવાય તે દ્વારા વિશિષ્ટ વાતાવરણ પૂરું પાડી યુવક-યુવતીઓને સ્વસ્થ નાગરિક જીવન માટે પણ તૈયાર કરવાનાં છે આ ઉપરાંત શિક્ષણના વિવિધ સ્તરેથી અનેક વિધાર્થીઓ અનેક પરિબળોને કારણે અભ્યાસ અધવચ્ચેથી પડતો મૂકે છે અને કામની શોધમાં નીકળે છે, પરંતુ તેમની પાસે ચોક્કસ કામ કરવાની શક્તિ હોવા છતાં તે અંગેની વિશેષ તાલીમ અને જ્ઞાનનો અભાવ હોવાથી તેઓ પાછા પડે છે. આવા શિક્ષણ છોડનારને કોઈને કોઈ વ્યવસાય તરફ વાળવા માટે વ્યાવસાયિક શિક્ષણ જરૂરી છે.

૧૯૭૬માં N.C.E.R.T. દ્વારા “Iligher secondary and its vocationalisation” નામનો અહેવાલ તૈયાર થયેલો. ૧૯૭૮માં તેની સમીક્ષા પણ કરવામાં આવેલી, જેના સંદર્ભમાં આંધ્રપ્રદેશ, ગુજરાત, કર્ણાટક, મહારાષ્ટ્ર, તામિલનાડુ, દિલ્હી, પોંડીચેરી અને ગોવામાં વ્યવસાયલક્ષી શિક્ષણની શરૂઆત કરવામાં આવેલી, જેમાં લગભગ ૮૪,૦૦૦ વિધાર્થીઓ જોડાયા હતા. જેમાં વૈદકીય સારવાર, ખેતીવાડી, વેપાર અને વાણિજ્ય, ગૃહવિજ્ઞાન જેવા અનેક વિષયોનો સમાવેશ કરવામાં આવ્યો હતો. આમાંથી મોટા ભાગના વિધાર્થીઓને નોકરી મળી કેટલાક સ્વરોજગારી મેળવી ગુજરાન ચલાવે છે

વ્યવસાયલક્ષી શિક્ષણનાં ધ્યેયો

૧) આપણાં દેશના વિકસતા અર્થતંત્રમાં ઉધોગ , વેપાર , પરિવહન, ખેતી તથા અન્ય ક્ષેત્રોમાં આવશ્યક કુશળ કારીગરો , કર્મચારીઓ તૈયાર કરવા

૨) પ્રત્યેક તાલીમાર્થીને તેની પૂરી શક્તિઓ ખીલવવાની તક આપવી

૩) જરૂરી કૌશલ્યનો સઘન વિકાસ એવી રીતે સાધવો જેથી માનવબળનો શક્તિશાળીને સૂક્ષ્મ ઉપયોગ થઈ શકે તેમ જ સારું ને વધારે ઉત્પાદન થઈ શકે

૪) વ્યાવસાયિક શિક્ષણને માત્ર રોજગારીની તાલીમ ન બનાવી દેતાં પોતાના વ્યવસાયના વિશિષ્ટ વાતાવરણમાં રહીને પણ સારા નાગરિક જીવન માટે યુવક-યુવતીઓને તૈયાર કરે એવી રીતે તેનું નિર્માણ થવું જોઈએ

૫) જે તે વ્યવસાયનાં ઓજારો, યંત્રો, સાધનસામગ્રી અને પ્રક્રિયાઓનો ઉપયોગ અને દેખભાળ અંગે તાલીમાર્થીને આવશ્યક જ્ઞાન અને કૌશલ્યો મળવાં જોઈએ

૬) તાલીમની યોજના અને વસ્તુ એવાં હોવા જોઈએ કે તાલીમ પૂરી કર્યા પછી એની અંતિમ નીપજ કોઈ પણ લાભદાયક ધંધા રોજગારમાં યોગ્ય રોજગાર મેળવીને અથવા સ્વતંત્રપણે કોઈ વેપાર ઉધોગ શરૂ કરીને પોતાના જીવનનિર્વાહ માટે નચિંત બની શકે.

અપેક્ષા એવી છે કે અહી એનું ઔપચારિક શિક્ષણ પૂરું થાય. અલબત, ધંધા-રોજગારમાં કામ કરતાં-કરતાં પોતાની વ્યાવસાયિક સજ્જતા વધારવાની ઘણી તકો તો તેને પૂરી પાડવી જોઈએ જ

કોઠારી શિક્ષણપંચે આગામી ૨૦ વર્ષમાં ધંધાકીય માધ્યમિક શિક્ષણના વિસ્તરણનો જે અંદાજ તૈયાર કર્યો છે તે પ્રમાણે આગામી ૨૦ વર્ષમાં નીચલી માધ્યમિક કક્ષાએ ધંધાકીય શિક્ષણનું વિસ્તરણ કરી તેનું પ્રમાણ ૨૦ ટકા જેટલું ઓછામાં ઓછું બનાવવું પડશે એટલે કે નીચલી માધ્યમિક કક્ષાએ ભણતાં કુલ વિધાર્થીઓ પૈકી ૨૦ ટકા ધંધાકીય અભ્યાસક્રમો શિખતા હોવા જોઈએ. ઉચ્ચતર માધ્યમિક કક્ષાએ આ પ્રમાણ ૫૦ ટકા જેટલું ઊંચું બનતું રહેશે આ પ્રમાણ ભૂતકાળના અપૂરતા ધંધાકીય શિક્ષણના વિકાસની

તુલનામાં ઘણું ઊંચું લાગે છે પણ વિદેશોની તુલનામાં તે એટલું ઊંચું નથીઆજેય જાપાનમાં ૬૦ ટકા અને પશ્ચિમ જર્મનીમાં ૭૦ ટકા માધ્યમિક શાળાના વિધાર્થીઓ ધંધાકીય શિક્ષણ મેળવી રહ્યા છે

ઉપસંહાર:

દેશમાં વધતી જતી શિક્ષિત બેરોજગારી રોકવા માટે વ્યાવસાયિક શિક્ષણ એ ખૂબ જ જરૂરી છેઆપણાં દેશના સામાજિક અને આર્થિક વિકાસ માટે તમામ વ્યવસાયોમાં કુશળ વ્યવસાયિકો વિકસાવવા માટે વ્યાવસાયિક શિક્ષણની જરૂર છેજે વિધાર્થીઓએ આગળ શિક્ષણ મેળવી શકે એવી પરિસ્થિતી ન હોય તોએવા વિધાર્થીઓએ વ્યાવસાયિક શિક્ષણ મેળવીને કોઈ વ્યવસાય પસંદ કરવો જોઈએ આવી પરિસ્થિતીમાં વિધાર્થીઓ માટે વિવિધ વિકલ્પોમાંથી તેમના રસ અને રુચિ પ્રમાણેનો વ્યવસાય પસંદ કરવો જોઈએ. તેમના માટે વ્યાવસાયિક શિક્ષણ આશીર્વાદરૂપ છે તેમના માટે ટેકનિકલ કૌશલ્ય પ્રાપ્ત કરવા અને રોજગારીની તક વ્યાવસાયિક શિક્ષણ પૂરી પાડે છે. યોગ્ય સંસ્થાઓમાંથી વ્યાવસાયિક શિક્ષણ પ્રાપ્ત કરીને યુવાનો રાષ્ટ્રોની પ્રગતિમાં નોંધપાત્ર યોગદાન આપશે વ્યાવસાયિક શિક્ષણ ગરીબી રેખા નીચે જીવતી મહિલાઓને સ્વરોજગાર પેદા કરવાની તક પૂરી પાડે છે

સંદર્ભ સૂચિ:

- શૈક્ષણિકને વ્યાવસાયિક માર્ગદર્શન પરિશીલન
- અધ્યયન-અધ્યાપન પ્રક્રિયા
- વ્યાવસાયિક શિક્ષા એવં પ્રશિક્ષણ ડો.અખંડ પ્રતાપસિંહ
- શિક્ષણની વિસ્તરતી ક્ષિતિજો

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(Abstract)

આપણા બંધારણમાં શિક્ષણનું સાર્વત્રિકકરણની જોગવાઈ કરવામાં આવી છે તે અનુસાર શિક્ષણનું સાર્વત્રિકકરણમાં આ વિવિધ યોજનાઓ મદદરૂપ થશે. રાષ્ટ્રના અનેક મહાનુભવોના પ્રતિભાવો અને સૂચનો મેળવી નીતિનું ઘડતર કરવામાં આવી રહ્યું છે ત્યારે તેમની બધી જ યોજનાઓ સાર્થક થશે . આ યોજનાઓમાં પ્રારભિક શિક્ષણની યોજના, માધ્યમિક શિક્ષણની યોજના, સ્નાતક સુગમ્ય અભ્યાસક્રમની યોજના, ઉચ્ચ શિક્ષણમાં મલ્ટી ડિસિપ્લિનરી ક્રેડિટની યોજના, ડિજિટલ સ્ટ્રક્ચર માટે યુનિટની યોજના, ત્રિભાષા ફોર્મ્યુલાની યોજના, ઇન્ટર્નશિપ કોન્સેપ્ટની યોજના, ઓપન લર્નિંગ ઓપ્શનની યોજના, ECCE ફ્રેમવર્ક ની યોજના, પરીક્ષાઓનું સંચાલન માટે પરખ 'સ્થાપિત કરવા ની યોજના, વિદ્યાર્થીઓની વિચારશક્તિ ખીલવવા ની યોજના, ટેક્નોલોજી આધારિત સામગ્રીના વિકાસની યોજનાની સમીક્ષા કરવામાં આવી છે.

(1) પ્રસ્તાવના:

રાષ્ટ્રીય શિક્ષણ નીતિ હેઠળ શિક્ષણનું સાર્વત્રિકકરણ કરવામાં આવશે , માટે શિક્ષણને વૈશ્વિક સ્તરે લઈ જવાના ઉદ્દેશ્ય સાથે વૈશ્વિક જ્ઞાન મહાસત્તા બનાવવાની નેમ સાથે રાષ્ટ્રીય શિક્ષણ નીતિ હેઠળ વિવિધ યોજનાઓ ઘડવામાં આવી છે. આપણા બંધારણમાં શિક્ષણનું સાર્વત્રિકકરણની જોગવાઈ કરવામાં આવી છે , તે અનુસાર શિક્ષણનું સાર્વત્રિકકરણમાં આ વિવિધ યોજનાઓ મદદરૂપ થશે. શૈક્ષણિક પ્રક્રિયામાં નવી માહિતી તકનીકોનો પરિચય, કમ્પ્યુટર તકનીકનો ઉપયોગ સાથે વર્તમાન શિક્ષણ પ્રણાલીને જાળવવા, દિશા આપવા સામૂહિક તેમજ વયક્તિક શિક્ષણ પદ્ધતિઓના ઉપયોગ પર ધ્યાન કેન્દ્રિત કરવાની વર્ગખંડ અને તેની બહારની વિવિધ યોજનાઓ તૈયાર કરવામાં આવી રહી છે જે નવસર્જનાત્મક પદ્ધતિને સિંચે છે . જે માટે રાષ્ટ્રના અનેક મહાનુભવો ના પ્રતિભાવો અને સૂચનો મેળવી નીતિનું ઘડતર કરવામાં આવી રહ્યું છે. નવી શિક્ષણ નીતિનો ડ્રાફ્ટ ઈસરોના ભૂતપૂર્વ વડા ડૉ. કે. કસ્તુરીરંગનની અધ્યક્ષતામાં તૈયાર કરવામાં આવ્યો છે. રાષ્ટ્રીય શિક્ષણ નીતિ (NEP) 2020 ને વડા પ્રધાન નરેન્દ્ર મોદીની અધ્યક્ષતામાં કેન્દ્રીય કેબિનેટ દ્વારા મંજૂર કર્યા પછી અમલમાં મૂકવામાં આવી છે

(2) શિક્ષણની તરેહ

નવી રાષ્ટ્રીય શિક્ષણનીતિ-૨૦૨૦ની શિક્ષણની તરેહ ૫+૩+૩+૪ છે

(3) પ્રારભિક શિક્ષણનીયોજના :

નવું માળખું મુજબ પ્રથમ પાંચ વર્ષના શિક્ષણમાં ત્રણ વર્ષ પ્રી -પ્રાયમરી અને ધોરણ 1 તથા 2 સહિતનું પાયાનું મૂળભૂત શિક્ષણ, ત્યારબાદ ત્રણ-ત્રણ ના તબક્કામાં નિમ્ન પ્રાથમિક ધોરણ 3 થી 5 અને ઉચ્ચ પ્રાથમિક ધોરણ 6 થી 8 નો

સમાવેશ થય છે. (1) આ એક ફંડામેન્ટલ સ્ટેજ પાંચ વર્ષનું મલ્ટીલેવલ પ્લે કે એક્ટિવિટીના આધારે લર્નિંગનું છે. જેમાં ત્રણ વર્ષ આંગણવાડી હેઠળ પ્રી - સ્કૂલમાં (ઉંમર 3 -6 વર્ષ) તથા બે વર્ષ ધોરણ એક અને બે (ઉંમર વર્ષ 6-8) નો સમાવેશ થાય છે. (2) આ એક પ્રિપરેટરી સ્ટેજ ત્રણ વર્ષ ભણતર રમત-ગમત સાથે જોડાયેલું એક્ટિવિટીના આધારે અને ઈન્ટરેક્ટિવ લર્નિંગ સ્ટેજ છે. જેમા ત્રણ વરસ ધોરણ ત્રણ , ચાર, અને પાંચ (ઉંમર વર્ષ 8 - 11)નો સમાવેશ થાય છે. (3) આ એક મિડલ સ્ટેજ ત્રણ વર્ષનું ગણિત, સાયન્સ, આર્ટ, સોશિયલ સાયન્સ અને હ્યુમનિટીઝમાં એક્સપેરિમેન્ટ આધારે લર્નિંગનું છે. જે ત્રણ વર્ષમાં ધોરણ 6, 7 અને 8 (ઉંમર વર્ષ 11-14)નો સમાવેશ થાય છે.

(4) માધ્યમિક શિક્ષણની યોજના :

માધ્યમિક શિક્ષણના ચાર વર્ષમાં ધોરણ 9 થી 12 નો સમાવેશ થય છે . આ એક સેકન્ડરી સ્ટેજ ચાર વર્ષ મલ્ટીડિસિપ્લિનરી સ્ટડી, ક્રિટિકલ થિન્કિંગ ઉપર ભાર મૂકે છે . વિષયોની પસંદગીમાં બાળકોના રસને મહત્વ આપે છે . અભ્યાસના 4 વર્ષમાં ધોરણ ૯ થી ૧૨ (ઉંમર 14-18 વર્ષ)નો સમાવેશ થાય છે.

(5) સ્નાતક સુગમ્ય અભ્યાસક્રમની યોજના :

અંડર ગ્રેજ્યુએટ શિક્ષણ 3-4 વર્ષનું હશે . વિદ્યાર્થી પોતાના રસ મુજબ વિષયોની પસંદગી કરી શકે તે માટે સુગમ્ય અભ્યાસક્રમ**ની યોજના બનાવવવામાંઆવી છે.** જે વિદ્યાર્થીઓ કોઈ કારણસર ઉચ્ચ શિક્ષણમાં પ્રવેશ મેળવ્યા બાદ અભ્યાસક્રમ પૂર્ણ કરી ન શકે, તેઓ ભવિષ્યમાં કોઈપણ સમયે તે સેમેસ્ટરમાં પુનઃ પ્રવેશ મેળવી શકશે . આ જ રીતે સ્નાતક અભ્યાસક્રમના વિદ્યાર્થીઓ પાસે અનેક વિકલ્પો પણ હશે, જેમાં ૧ વર્ષ બાદ સર્ટિફિકેટ, ૨ વર્ષ બાદ ડિપ્લોમા, ૩ વર્ષ બાદ ડિગ્રી અને ૪ વર્ષ બાદ ઓનર્સની ડિગ્રી મેળવી શકશે . ઓનર્સની ડિગ્રી મેળવનાર વિદ્યાર્થી સીધા જ પીએચડીમાં પ્રવેશ મેળવી શકશે . ઉચ્ચ શિક્ષણમાં એકેડેમિક બેન્ક ઓફ ક્રેડિટની સ્થાપના કરવાની યોજના છે . તેના દ્વારા વિદ્યાર્થી અલગ અલગ ઉચ્ચ શિક્ષણ સંસ્થાઓથી પ્રાપ્ત ક્રેડિટ ભવિષ્યમાં ડિગ્રી મેળવવામાં ઉપયોગ કરી શકશે

(6) ઉચ્ચ શિક્ષણમાં મલ્ટી ડિસિપ્લિનરી ક્રેડિટની યોજના :

ઉચ્ચ શિક્ષણ માટે શિક્ષણનીતિ-૨૦૨૦માં વિદ્યાર્થીઓ માટે મલ્ટી ડિસિપ્લિનરી એપ્રોચ અપનાવાયો છે . હવે વિદ્યાર્થીઓ મલ્ટી ડિસિપ્લિનરી ક્રેડિટ મેળ વશે. એકથી વધુ સ્કિલની તાલીમ સમાંતરે મેળવી શકશે. એક સંસ્થામાંથી બીજી સંસ્થામાં જઈ અભ્યાસ કરી શકશે. વિદ્યાર્થી ચોક્કસ ક્રેડિટ જમા કરી અભ્યાસક્રમમાંથી બ્રેક લઈ શકશે અને પુનઃ જોઈન કરી શકશે. સ્થાનિક કોલેજોને મહત્તમ સ્વાયત્તતા આપવા માં આવશે. મેડિકલ અને કાયદાના શિક્ષણને છોડીને સમગ્ર હાયર એજ્યુકેશન માટે હાયર એજ્યુકેશન કમિશન ઓફ ઈન્ડિયા બનાવવામા આવશે. તે UGCનું સ્થાન લેશે. IIT અને IIM કક્ષાના મલ્ટી- ડિસીપ્લીનરી એજ્યુકેશન અને રિસર્ચ યુનિવર્સિટી બનાવવામા આવશે . તે ગ્લોબલ સ્ટાન્ડર્ડને ફોલો કરશે . ટોપ બોડી તરીકે નેશનલ રિસર્ચ ફાઉન્ડેશન બનાવવામા આવશે જેનો ઉદ્દેશ્ય હાયર એજ્યુકેશનમાં રિસર્ચને વિકસિત કરવાનો તેમજ ક્ષમતા વધારવાનો હશે. યુનિવર્સિટીની વ્યાખ્યા બદલી તેમાં રિસર્ચ-ફોકસ્ડ યુનિવર્સિટીથી ટીચીંગ ફોકસ્ડ યુનિવર્સિટી અને ડિગ્રી આપનારી સ્વાયત્ત કોલેજ સામેલ હશે

(7) ડિજિટલ સ્ટ્રક્ચર માટે યુનિટની યોજના :

સ્કૂલ-કોલેજ માટે ઓનલાઈન એજ્યુકેશનની જરૂરિયાતોને પૂરી કરવા માટે એક ડિજિટલ સ્ટ્રક્ચર , ડિજિટલ કન્ટેન્ટ અને કેપેસિટી બિલ્ડિંગ માટે સમર્પિત યુનિટ બનાવવામા આવશે . શિક્ષણને આંતરરાષ્ટ્રીય સ્વરૂપ આપવા માટે ટોપ ગ્લોબલ રેન્કિંગ ધરાવતી યુનિવર્સિટી અથવા કોલેજોને ભારતમાં બ્રાન્ચ ખોલવાની મંજૂરી આપવામા આવશે

(8) ત્રિભાષા ફોર્મ્યુલા**ની યોજના :**

નવી શિક્ષણ નીતિમાં ધોરણ 5 સુધી બાળકો સાથે વાતચીતનો માધ્યામ માતૃભાષા / સ્થાનિક ભાષા / ક્ષેત્રીય ભાષા રહેશે. વિદ્યાર્થીઓને શાળાના દરેક સ્તર અને ઉચ્ચ શિક્ષણમાં સંસ્કૃત એક વિકલ્પ તરીકે પસંદ કરવાનો અવસર મળશે. ત્રિભાષા ફોર્મ્યુલામાં આ વિકલ્પ સામેલ રહેશે. પરંપરાગત ભાષાઓ અને સાહિત્યના પણ વિકલ્પ હશે. અમુક વિદેશી ભાષાઓને પણ માધ્યમિક સ્તરે એક વિકલ્પ તરીકે પસંદ કરી શકાશે . ભારતીય સંકેત ભાષા મતલબ કે સાઇન લેંગ્વેજને પણ સામેલ કરવામા આવશે અને મૂકબધિર વિદ્યાર્થીઓના ઉપયોગ માટે રાષ્ટ્રીય અને રાજ્ય સ્તરી પાઠ્યક્રમ વિકસિત કરવામા આવશે

(9) ઈન્ટર્નશિપ કોન્સેપ્ટની યોજના :

નવી સિસ્ટમમાં સંપૂર્ણ ફોકસ વ્યવહાર પર આધારિત શિક્ષણ પર રહેશે . શાળામાં ધોરણ 6થી જ વ્યવસાયિક શિક્ષણ શરૂ થઈ જશે. તેમાં ઇન્ટર્નશિપ સામેલ રહેશે જેથી બાળકોને ઉદ્યોગ અથવા સંસ્થામાં જઈને ફર્સ્ટહેન્ડ એક્સપીરિયન્સ આપી શકાય.

(10) ઓપન લર્નિંગ ઓપ્શનની યોજના :

ધોરણ 3, 5 અને 8 માટે ઓપન લર્નિંગ વિકલ્પ રહેશે જેથી સ્કૂલથી બહાર રહેતા વિદ્યાર્થીઓને ફરી અભ્યાસ સાથે જોડી શકાય. તેની સાથે ધોરણ 10 અને 12 સમકક્ષ માધ્યમિક શિક્ષા કાર્યક્રમ , વોકેશનલ કોર્સ, વયસ્ક સાક્ષરતા અને લાઈવલીહુડ પ્રોગ્રામ પ્રસ્તાવિત છે.

(11) ECCE ફ્રેમવર્ક **ની યોજના :**

ECCEનો અર્થ થાય અર્લી ચાઈલ્ડહુડ કેર એન્ડ એજ્યુકેશન. તેમાં બાળપણને બાળકની જે દેખરેખ કરવામા આવે છે. NCERT તેના માટે નેશનલ કોર્સ અને એજ્યુકેશનલ સ્ટ્રક્ચર બનાવશે . બાળકોની દેખરેખ અને અભ્યાસ માટે આંગણવાડી કાર્યકર્તા અને બેઝિક ટીચર્સને સ્પેશ્યલ ટ્રેનિંગ આપવામા આવશે. ત્રણથી આઠ વર્ષની ઉંમરના બાળકોને બે ભાગમાં વહેંચવામા આવ્યા છે. પહેલા ભાગમાં 3-6 વર્ષના બાળકો ECCEમાં રહેશે. ત્યારબાદ 8 વર્ષ સુધી તે પ્રાઈમરીમાં અભ્યાસ કરશે.

(12) પરીક્ષાઓનું સંચાલન માટે પરખસ્થાપિત કરવાની યોજના :

નવી શિક્ષણ નીતિમાં નિયમિત અને ક્રિએટિવ એસેસમેન્ટ કરવાની યોજના છે. ધોરણ 3, 5 અને 8મા સ્કૂલની પરીક્ષાઓ થશે. તેને એક કચેરી દ્વારા સંચાલિત કરવામા આવશે. ધોરણ 10 અને 12ની બોર્ડની પરીક્ષાઓ ચાલુ રહેશે. તેનું સ્વરૂપ બદલી જશે. નવું નેશનલ એસેસમેન્ટ સેન્ટર 'પરખ'સ્થાપિત કરવામા આવશે.

(13) વિદ્યાર્થીઓની વિચારશક્તિ ખીલવવાની યોજના :

નવી શિક્ષણનીતિમાં વિચારશક્તિ ખીલવવા પર વધુ ભાર મૂકે છે. વિચાર ક્ષમતા વિકસાવવા માટે બાળકોને પ્રશ્નોત્તરી આધારિત, સંશોધન આધારિત, ચર્ચા આધારિત, પૃથક્કરણ આધારિત, સંયોગીકરણ આધારિત અને વિશ્લેષણ આધારિત શિક્ષણપદ્ધતિઓ દ્વારા અધ્યયન પર ભાર મૂકવામાં આવે છે.

(14) ટેક્નોલોજી આધારિત સામગ્રી વિકાસનીયોજના :

રાષ્ટ્રીય શિક્ષણનીતિનો ઉદ્દેશ ટેક્નોલોજી આધારિત ઘણી સામગ્રી અને અભ્યાસક્રમોને વિકસાવવાનો છે . વર્ચ્યુઅલ લેબ્સના માધ્યમથી લાખો વિદ્યાર્થીઓને શ્રેષ્ઠ શિક્ષણ આપી શકાય છે. તમામ વિષયોનો અભ્યાસ ટેક્નોલોજીના માધ્યમથી શક્ય બન્યો છે. ઈ-અભ્યાસક્રમ, વર્ચ્યુઅલ લેબ, ઓનલાઈન-શિક્ષણની ગુણવત્તા માટે રાષ્ટ્રીય શૈક્ષિક ટેક્નોલોજી ફોરમ (NETF) ગઠિત કરવામાં આવશે.

(15) ઉપસંહાર :

વર્તમાન શિક્ષણની વ્યવસ્થામાં ત્રણ સ્તર છે અને નવી સિસ્ટમમાં પાંચ સ્તર છે . દરેક સ્તરે કૌશલ્ય ધરાવતી પેઢીનું નિર્માણ કરવાની દિશામાં એક મહત્વપૂર્ણ શરૂઆત છે. 6 થી 9 વર્ષના બાળકો માટે મૂળભૂત સાક્ષરતા અને સંખ્યાજ્ઞાન પર ફોકસ રહેશે. તેના માટે નેશનલ મિશન બનશે . ત્રીજા ધોરણ સુધીના બાળકોનો પાયો મજબૂત બને . 5મા ધોરણ સુધીમાં આવતા બાળકોને ભાષા અને ગણિત સાથે સામાન્ય જ્ઞાન તેના લેવલ પ્રમાણેનું હશે . ડિસ્કવરી અને ઇન્ટરેક્ટિવનેસ તેનો આધારે રમતા રમતા બાળકોને શિખવવામા આવશે . ધોરણ-6ના બાળકોને કોડિંગ શીખવવામા આવશે . 8મા ધોરણના બાળકોને પ્રયોગના આધારે શિખવવામા આવશે. ધોરણ-9 થી 12 સુધીના બાળકો માટે મસ્ટી ડિસીપ્લીનરી કોર્સ હશે તે સાયન્સ સાથે મ્યૂઝિક લઈ શકશે. કેમિસ્ટ્રી સાથે બેકરી, કુકિંગ પણ કરી શકશે. ધોરણ 9-12માં પ્રોજેક્ટ બેઝ્ડ લર્નિંગ પર ભાર રહેશે. તેનાથી બાળક જ્યારે 12મું ધોરણ પૂર્ણ કરશે ત્યારે તેની પાસે એક સ્કિલ હશે જે તેને ભવિષ્યમાં રોજગાર માટે કામ લાગી શકે છે. નવી વ્યવસ્થા સ્કિલ આધારિત શિક્ષણનું મહત્વ વધારશે, યુવાનોની રોજગાર ક્ષમતા વધશે.

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A STUDY ON PERFORMANCE OF INDIA POST PAYMENTS BANK THROUGH COMPARATIVE STATEMENTS

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ABSTRACT

This research paper mainly focuses on the current performance of India Post Payments Bank in India. A new category of Bank into the Indian Financial System namely Payments Bank was introduced in 2014 by Reserve Bank of India. India Post Payments Bank (IPPB) was founded in 1st September , 2018 by the Department of Post , Ministry of Communication with 100 % equity owned by Government of India. IPPB is gearing up to lead the next revolution of Banking as one of the largest financial inclusion networks in India , covering urban and rural areas. This paper also contains the role of India Post Payments Bank.

Key words : Payments Bank , IPPB , Department of Post , Government of India , Financial Inclusion.

Introduction:

The formation of a new category of Bank called Payments Bank was recommended by the Nachiket Mor Committee which was formed by RBI. All the Payments Banks in India set up under the Companies Act , 2013 and the Banking Regulation Act , 1949. India Post Payments Bank (IPPB) acts as a Public Limited Company. India Post Payments Bank was launched as a pilot project on 30th January 2017 in Ranchi and Raipur. IPPB provides efficient banking services to its customers. IPPB offers Saving Accounts , Current Accounts , Money Transfer Service , Bill & Utility Payments and many other valuable services to its customers. Doorstep Banking Service is offered by India Post Payments Bank to its customers. There are 650 IPPB branches across India. The Corporate office of India Post Payments Bank is located at New Delhi. Shri J Venkatramu is a Managing Director and Chief Executive Officer of IPPB. India Post Payments Bank has vast area networks to provide its valuable banking services to its customers. The Combinations of Digital Technology and Physical Infrastructure is a strong force to enumerate in today's emerging digital economy creating a Phygital Platform for Rural India.

In Now a days , IPPB addresses the Banking and Financial needs of over 5 crore customers in India. Thus , India Post Payments Bank plays remarkable role in the Indian Banking Sector.

Review of Literature :

Dr. N. Prakash and Ms. Suganya Sampat (2021) have observed that Payments Banks are becoming the most popular means of digital transactions. India Post Payments Bank will reach the unbanked rural areas of India in future. Millions of Indians will avail the Banking Services of IPPB in rural area.

Dr. V. Venkatachalam (2019) has noticed that India Post is the largest in the country with its extraordinary goodwill by its vast network. Indian people have a great faith and trust on postal financial services. IPPB will generate employment opportunities and will reduce poverty.

Anusha Goel (2015) has observed that Payments Bank model is potentially an important innovation. Payments Banks will help to increase the scale and efficiency of the financial inclusion process. Information Technology is going to be key for service quality and efficiency of Payments Banks.

Objectives of the Study :

(1) To study services offered by India Post Payments Bank.

(2) To analyse the comparative statements of IPPB with a view to knowing the performance of IPPB for the year 2021-22.

(3) To provide necessary suggestions.

Research Methodology :

This research is descriptive analysis. Secondary Data is used for the research. Useful Secondary Data is collected from Annual Reports of the India Post Payments Bank , journals , magazines , websites and newspapers etc. Comparative Statements tool is used for analysis.

Services offered by India Post Payments Bank :

India Post Payments Bank offers the following services to its customers:

Deposits : India Post Payments Bank provides facilities to open saving and current accounts. It offers various types of saving accounts like Premium Saving Account , Digital Saving Account , Regular Saving Account and Basic Saving Account. India Post Payments Bank offers the facility of a Current Account to the small merchants and individual businessmen.

Mobile Banking : IPPB offers a simple , secure and easy to use Mobile Banking service through a IPPB App. To its customers.

SMS Banking : Customers of IPPB can quickly access their accounts details on their mobile phones , simply by sending an SMS to the IPPB's SMS Banking number. This service is accessible anywhere 24 x 7.

Phone Banking : IPPB provides a facility of Phone Banking service in 13 languages through the IVR (Interactive Voice Response) mode and 8 languages through the agent assisted channel.

IPPB and POSA Linkage : The IPPB savings account allows the customers to link the account with POSA (Post Office Savings Account). POSA offers 4 % rate of interest per annum.

Domestic Money Transfer : IPPB has made Money Transfer products like IMPS , NEFT , RTGS and assisted UPI available for its customers. This product design brings seamless remittance experience to the customers backed by technology interface through Postman/GDS/AccessPoints Counters and simultaneously ensures hassle free fund transfer service for the migrant population.

CELC Services : IPPB provides Child Enrolment Lite Client (CELC) services. It is an android based application through which facilities like child enrolment , mobile number updation and Aadhaar search are being provided.

Doorstep Banking : IPPB offers the opportunity to its customers to enjoy banking facilities at their homes with its Doorstep Banking services. The Customers can open a bank account , transfer funds , deposit cash , withdraw cash , recharge or pay bills , buy insurance and much more with its Doorstep Banking Services facility at nominal charges.

Social Security Schemes : IPPB provides an opportunity to avail Pradhan Mantri Jeevan Jyoti Yojana. Pradhan Mantri Jeevan Jyoti Yojana is a social security scheme launched by the

Government of India. This scheme will help the customers to secure their family's future with a life cover amount of Rs.2 lakhs.

Debit Cards : India Post Payments Bank offers Debit Cards facilities to its customers. IPPB presents RuPay Virtual Debit Card to promote Government of India's digital payments mission. This Debit Cards allows IPPB customers to do digital transactions on ecommerce / online websites for buying of goods / services / paying bills etc.

Other Services : India Post Payments Bank also offers many other valuable services to its customers.

Data Analysis :

In this research paper Comparative Statements tool is used for analysis. Financial Statements of IPPB for F.Y. 2020-21 and F.Y. 2021-22 are collected with a view to comparision. Comparative Statements are as given below:

Comparative Profit & Loss Statements for the Year Ending on 31-3-2021 and 31-3-2022

[Rs. in 000's]

Particulars	**Note No. (Schedule)**	**31-3-2021 (Rs.)**	**31-3-2022 (Rs.)**	**Increase / Decrease (Rs.)**	**Increase / Decrease (%)**
Income :					
(I) Interest Earned	13	804430	1284559	480129	59.69
(II) Other Income	14	1326009	3327482	2001473	150.94
(III) Total Income (Revenue) [I + II]		**2130439**	**4612041**	**2481602**	**116.48**
Expenditure :					
(IV) Interest Expended	15	459081	711243	252162	54.93
(V) Operating Expenses	16	4940231	5595450	655219	13.26
(VI) Provisions & Contingencies		-63434	-98479	35045	55.25
(VII) Total Expenditure		**5335878**	**6208214**	**872336**	**16.35**

[IV + V + VI]					
(VIII) Net Profit / Loss [III – VII]		**-3205439**	**-1596173**	**-1609266**	**-50.20**

Comparative Balance sheet Statements as on 31-3-2021 and 31-3-2022

[Rs. in 000's]

Particulars	Note No. (Schedule)	31-3-2021 (Rs.)	31-3-2022 (Rs.)	Increase / Decrease (Rs.)	Increase / Decrease (%)
(I) Capital & Liabilities :					
(1) Capital	1	12550000	14550000	2000000	15.94
(2) Reserves & Surplus	2	-8103856	-9819377	1715521	21.17
(3) Deposits	3	22996851	36917218	13920367	60.53
(4) Borrowings	4	169964	-	-169964	-100
(5) Other Liabilities & Provisions	5	3004437	3363240	358803	11.94
Total		**30617396**	**45011081**	**14393685**	**47.01**
(II) Assets :					
(1) Cash and Balances with RBI	6	1074128	2672807	1598679	148.84
(2) Balances with Banks & Money at call & short notice	7	6074544	9730653	3656109	60.19
(3) Investments	8	19090898	29008863	9917965	51.95
(4) Advances	9	-	15620	15620	100
(5) Fixed Assets	10	1577433	788712	-788721	-50.00
(6) Other Assets	11	2800393	2794426	-5967	-0.21
Total		**30617396**	**45011081**	**14393685**	**47.01**

Findings and Suggestions :

(A) According to Comparative Profit & Loss Statements:

(1) Interest Earned in the year 2021 was Rs. 8,04,430 thousand and in the year 2022 it is Rs. 12,84,559 thousand. It means Interest Earned is increased by Rs. 4,80,129 thousand and in the form of percentage Interest Earned is increased by 59.69 % as compared to year 2021. This is the good indication for the IPPB. It indicates that the profitability of IPPB is increasing.

(2) Other Income in the year 2021 was Rs. 13,26,009 thousand and in the year 2022 it is Rs. 33,27,482 thousand. It means Other Income is increased by Rs. 20,01,473 thousand and in the form of percentage Other Income is increased by 150.94 % as compared to year 2021. This is also good indication for the IPPB. It indicates that the profitability of IPPB is increasing.

(3) Revenue of IPPB is increased by Rs. 24,81,602 thousand and in the form of percentage It is increased by 116.48 % as compared to year 2021. This is always good indication for the India Post Payments Bank. It shows that the profitability of IPPB is increasing now a days.

(4) Total Expenditures are increased by 16.35 % as compared to year 2021, while Revenue is increased by 116.48 % as compared to year 2021. Thus , the profitability status of the IPPB is very good in year 2022.

(5) Net Loss is decreased by Rs. 16,09,266 thousand and in the form of percentage It is decreased by 50.20 % as compared to year 2021. So , we can say that IPPB will get profit in future.

(B) According to Comparative Balance sheet Statements:

(1) Capital is increased by 15.94 % as compared to year 2021 , while Reserves & Surplus is increased by 21.17 % as compared to year 2021. These are good signs for India Post Payments Bank.

(2) Deposits are increased by 60.53 % and Other Liabilities & Provisions are increased by 11.94 % as compared to year 2021 , while Borrowings are decreased by 100 % as compared to year 2021. These are also good signs for India Post Payments Bank.

(3) Cash and Balances with RBI is increased by 148.84% and Balances with Banks & Money at call & short notice is increased by 60.19 % as compared to year 2021. Thus , liquidity of IPPB is very good in year 2022.

(4) Investments are increased by 51.95% and Advances are increased by 100 % as compared to year 2021 , while Fixed Assets are decreased by 50.00 % and Other Assets are decreased by 0.21 % as compared to year 2021. Thus , overall position of IPPB is good in year 2022.

The trend of all the components of comparative profit / loss statement and balance sheet is increasing for the year 2022 as compared to year 2021. Overall profitability and solvency status of India Post Payments Bank is very good for year 2022. Though IPPB should increase the size of rural banking infrastructure. IPPB needs to more focus on new ways of income generation and should run more financial literacy awareness programmes in India for better result in future.

Conclusion :

India Post Payments Bank was launched with the vision to build the most accessible , affordable and trusted Bank for the common man. Banking Industries play major role in Indian Economy and India Post Payments Bank plays most significant role in Indian Banking Sector. Now a days , the Banking Services of India Post Payments Bank are available at 1,36,053 Banking Access Points and 650 IPPB Branches. Overall performance is good of this Bank for the Financial Year 2021-22. Thus , India Post Payments Bank is gearing up to lead the next revolution of Banking as one of the largest financial inclusion networks in India , covering urban and rural areas.

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ACCOUNTING EDUCATION IN VIRTUAL ENVIRONMENT

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ABSTRACT

Extensive use of information technology in learning is often referred to as a Virtual Learning Environment (VLE). VLEs use Internet technology for communication and dissemination of information with the aim of enhancing learning. Concurrent with these developments, there has been the call for the development of new learning strategies that better support accounting students with the skills expected of. These strategies involve the development of student-centered as well as teacher-centered learning activities and seek to develop not just student understanding of content but also to develop their employability skills. The more technology advances, the more benefits it provides for students at every education level may it be primary education or tertiary education. Technology is the ultimate carrot for students. It's something they want to master. Advances in information technologies have transformed the accounting education. Recognizing the importance of technology in modern education system, several software and computer applications companies are developing innovative and user-friendly applications which can be used in any situation, at any point of time and at any place. Accounting education being the backbone of financial analysis and reporting required to be taught along with the changes in technology. Whether it is auditing, financial accounting or management accounting, information technology tools that are relevant, appropriate and at industry standard level need to be embedded in the accounting context and taught with the help of modern pedagogy. The virtual classroom software can be used for live interactive online classes which is very essential while teaching accounting. Because it includes more practical and conceptual aspects than theories. The virtual learning environment is a fully customized way of studying at any time that offers completely flexible teaching adapted to everyone's personal needs, which results in greater specialization and the possibility of having virtual contact with the assigned teacher via the use of teaching e-tools, such as digital whiteboards, chats, web-conferences or web-videos. Virtual learning not only makes the students smarter but also increases analytical problem-solving skills to a great extent. By implementing the computer technology, the interaction between students and educators is likely to be increased and consequently, the lesson plan may not be able to be

completed within the stipulated duration. Teaching and learning are a two-way communication process, in most occasions the student prefers to remain passive in class and let the educators do the talking. In overcoming this apparent flaw in the tertiary education, the use of virtual environment in teaching accounting courses is arguably pivotal to facilitate active learning as it enables the achievement of different teaching and learning goals simultaneously. The major concern now a day is security and safety of users while using any electronic gadget or any application. The kind of innovation and creativity the cyber criminals are making is also an area of concern in virtual environment. Intervention of government and regulatory agencies for verifying the safety and security strength of those agencies who are providing the facility of virtual learning would be highly helpful. One of the fundamental characteristics in the Millennium era is advanced technology, dynamic business environment, and the unique character of the millennium generation. Education institution, especially accounting education, has to respond to the phenomena and adjusting the education system in line with the need of the current era.

Key Words:

Virtual Learning Environment,

Analytical Skill,

Employability Skill,

Tertiary Education,

Flexible Teaching Methods,

Financial Analysis & Reporting.

INTRODUCTION

Extensive use of information technology in learning is often referred to as a Virtual Learning Environment (VLE). VLEs use Internet technology for communication and dissemination of information with the aim of enhancing learning. Concurrent with these developments, there has been the call for the development of new learning strategies that better support accounting students with the skills expected of. These strategies involve the development of student-centered as well as teacher-centered learning activities and seek to develop not just student understanding of content but also to develop their employability skills. Accounting has a large technological foundation in the real world and accountants work in an information technology-enabled environment irrespective of the role, nature of organization and size. Without embedding current and emerging information technologies in the teaching and learning of accounting and without incorporating various accounting applications and technologies that are IT-based in the curriculum, higher education institutions may not able to produce graduates with skills that are in demand and graduates who are work ready. Limited resources and inadequate interaction between academics and practitioners are the main reasons why the current university accounting education is not able to meet future needs of students and employers.

TECHNOLOGY AND PRESENT ERA

In the world that we currently live in, technology is playing a very vital role. With each passing day a new software or new electronic gadget is being brought into the market that serves to improve our lives in one way or another and make it much easier and also to advance an already existing software or gadget. However, it is not the only role technology has to play in our lives, but also technology is increasingly growing its importance in the field of education. The more technology advances, the more benefits it provides for students at every education level may it be primary education or tertiary education.

EDUCATION AND TECHNOLOGY

The challenging process of educating is in demanding need for solutions on how technology will change education. Society seems to be fascinated by the eruption of technological advancements in the field of education. The effects of technology in the classroom are related to both the teacher and the students. In the past classrooms were lecture driven. With technology involved in education, the students are more active in their learning. The teacher is no longer the center of attention rather they play the role of a facilitator or guide of information. Technology in the classroom allows the students to be more active with the opportunity of communication of information. By technology the students are more likely to generate their own choices on how to obtain, manipulate, or display information. This gives students a higher confidence level. Because of their willingness to work with technology as opposed to a normal classroom setting, it motivates students to learn. Technology is the ultimate carrot for students. It’s something they want to master. Learning to use it enhances their self-esteem and makes them excited about coming to educational institutions.

Technologies also give an opportunity for students and teachers to learn from a broader perspective of learning other skills. Instead of having the social norm of “lecture, notes” type of classes, students get to be active in learning with virtual environment.

ACCOUNTING EDUCATION AND TECHNOLOGY

Though, accounting has such a large technological foundation in the real world, universities, primarily approach them from a theoretical perspective without embedding modern information systems and technologies in the teaching and learning and therefore are not producing graduates with the skills that are in demand. Advances in information technologies have transformed the accounting education. Recognizing the importance of technology in modern education system, several software and computer applications companies are developing innovative and user-friendly applications which can be used in any situation, at any point of time and at any place. Accounting education being the backbone of financial analysis and reporting required to be taught along with the changes in technology.
Whether it is auditing, financial accounting or management accounting, information technology tools that are relevant, appropriate and at industry standard level need to be embedded in the accounting context and taught with the help of modern pedagogy. Accounting education had to evolve in order to acknowledge and to take advantage of latest information technologies. These technologies are very much important in creating a credible simulation and better support to both students and teachers.

Some virtual teaching platforms are proving free access to its users now a day. The virtual classroom software can be used for live interactive online classes which is very essential while teaching accounting. Because it includes more practical and conceptual aspects than theories. As these services can be acquired from any internet browser at any time, it gives more freedom to the users. The present generations of students are better equipped with technologies – they learn to deal with smart phones, tablets and personal computers or any new electronic gadgets from an early age. Therefore, we must take advantage of these shades to implement progressive changes to develop some of their strengths such as teamwork, motivation, allowing them to make difference groups and ease with technology. In virtual environment the educator can automate a major part of the process. Also, the students can go over the class recordings to reinforce classroom learning.

OPPORTUNITIES AND CHALLENGES

The use of virtual learning environments in universities has a lot of advantages over traditional face-to face teaching in a classroom.

- ✓ Every student can connect from anywhere to receive online teaching. The virtual learning environment is a fully customized way of studying at any time that offers completely flexible teaching adapted to everyone's personal needs, which results in greater specialization and the possibility of having virtual contact with the assigned teacher via the use of teaching e-tools, such as digital whiteboards, chats, web-conferences or web-videos.
- ✓ These technologies allow the teacher to offer an almost immediate response. Student feedback in terms of perception and usefulness is stated in student experiences in these virtual learning environments.
- ✓ A virtual environment provides students with absolute autonomy in planning their study and work hours.
- ✓ Only an Internet connection is necessary and one does not even need a computer, as the connection can be made through any electronic devices, such as tablets or smart phones.
- ✓ Virtual learning not only makes the students smarter but also increases analytical problem-solving skills to a great extent. The use of virtual learning in teaching and learning has been argued to provide several advantages to both educators and students. However, despite of its various advantages, there appears to be some major challenges faced by educators in implementing the technology in the classrooms.
- ✓ In order to ensure effective teaching, the educators need to match the teaching style with the learning style of the students, students who are passive learners and depends too much on educators might face difficulties with the use of computer technology, since it requires the students to participate actively in the class where they are expected to interact directly with problem solving.
- ✓ Student who prefer the traditional learning environment, where the educators play an active role to lead the class, might face problem since the learning environment in computer assisted technology requires the student to be active learners rather than the educator to guide them. The learning process is being shifted to student centered environment.

- In addition, applying computer technology in the class requires substantial investment in preparing the infrastructure and facilities to develop a proper learning platform. Along with huge investment, the educators and the technical staff may have to undergo periodical training workshops to enhance their shill set and expertise.

- Another challenge is the educator's readiness in embarking on computer technology-oriented pedagogy. Although they are having expertise in accounting subject, but somehow, they may have a lack of computer- technological skill this shortcoming in turn may hamper the teaching and learning process.

- Furthermore, there is a limited time for educators to finish the content. By implementing the computer technology, the interaction between students and educators is likely to be increased and consequently, the lesson plan may not be able to be completed within the stipulated duration.

SUGGESTIONS TO OVERCOME THE CHALLENGES

- Teaching and learning are a two-way communication process, requiring an active participation on the part of both educator and students. However, in most occasions the

  Student prefers to remain passive in class and let the educators do the talking. In overcoming this apparent flaw in the tertiary education, the use of virtual environment in teaching accounting courses is arguably pivotal to facilitate active learning as it enables the achievement of different teaching and learning goals simultaneously.

- To overcome the challenges first and foremost requirement is virtual infrastructure. With a strong and latest technology having good connectivity can mitigate the fundamental hindrance in virtual learning.

- Along with infrastructure regular training must be provided to the educators, so that they can deliver in the virtual classes in more effective manner.

- The major concern now days is security and safety of users while using any electronic gadget or any application. The kind of innovation and creativity the cyber criminals are making is also an area of concern in virtual environment. Intervention of government and regulatory agencies for verifying the safety and security strength of those agencies who are providing the facility of virtual learning would be highly helpful.

CONCLUSION

Millennium era has contrast different compared to the previous era in terms of the way people communicate, industry, and business practice and how to run the organization. One of the fundamental characteristics in the Millennium era is advanced technology, dynamic business environment, and the unique character of the millennium generation. Education institution, especially accounting education, has to respond to the phenomena and adjusting the education system in line with the need of the current era. Technology advanced must be incorporated with the education process to get the benefits of sophisticated technology in terms of teaching method and media. Furthermore, in terms of the unique characteristics of the millennial generation, accounting education must also adjust teaching method fit with the expectation of generation. The traditional learning process is considered no longer attractive among the present generation students. Therefore, accounting education institution must do innovation by adjusting the education process with the character of the millennial generation.
Legacy accounting: Will you have been an asset or a liability on the world's balance sheet?
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ગુજરાતમાં ઉદ્યોગ સાહસિકતા નવરચિત દેવભુમિ દ્વારકા જિલ્લામાં સંભાવનાઓ અને સમસ્યાઓ

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૧.૧ પ્રસ્તાવના

"તમે ઉધમ કરો કે જેથી તમે જગત અને જગત સર્જકની ગતિની સાથે રહી શકો" – ખલીલ ઝીબ્રાન

જો કોઈ વ્યક્તિ કંઈક નવું વિચારી , સમજી, સર્જન કરી લોકોને આર્થિક રીતે આપે છે તો અર્થશાસ્ત્રની ભાષામાં તેને ઉદ્યોગ સાહસિક કહેવામાં આવે છે. સદિઓથી આપણે જે વસ્તુઓ કે સેવાઓને માણી રહ્યા છીએ કે જેના લીધે આપણું જીવન સરળ બની રહ્યુ છે અને આવનારા દિવસોમાં આનાથી પણ વધારે સારૂ બનાવી સકિશુ તો તેના માટે આપણે સૌ ઉદ્યોગ સાહસિકોના આભારી છીએ.

શુમ્પિટરના મત મુજબ વર્તમાનમાં સાહસિક મહદ અંશે આર્થિક વિકાસમાં ચાવીરૂપ પરિબળ તરીકે જાણીતો છે . તે અર્થતંત્રમાં સતત નાવીન્ય પુરે છે અને તેના દ્વારા નવી નવી ચીજ વસ્તુઓનું ઉત્પાદન હાથ ધરવામાં આવતું હોય છે . આમ ઉદ્યોગ સાહસિક અર્થતંત્ર માટે હદયના ધબકારની જેમ ધબકતો રહે છે

૧.૨ સંદર્ભ સાહિત્યની સમિક્ષા

૧. બર્ના જે.એસ.: (ઇન્ડસ્ટ્રીયલ એન્ટરપ્રિન્યોરશીપ ઈન મદ્રાસ સ્ટેટ લંડન એશીયા પબ્લીશીંગ હાઉસ ૧૯૬૦) બર્નાએ તત્કાલીન મદ્રાસ રાજ્યમાં મેન્યુફેક્ચરીંગના ક્ષેત્રમાં ઉદ્યોગ સાહસિકોના વલણોને તપાસવાનો પ્રયત્ન કર્યો હતો . આ સંદર્ભે તેમના અભ્યાસમાંથી એવો સંકેત પ્રાપ્ત થાય છે કે પરંપરાગત ધંધા અને જ્ઞાતિ જેવા પરિબળો સાહસિકતાના સંચાર સંદર્ભે બહુ જ ઓછો પ્રભાવ ધરાવે છે. તેમના મંતવ્ય મુજબ જ્ઞાતિ, પરંપરાગત ધંધો- સાહસિક બનવા માટે સામાજિક સંમતી કે અસંમતી વગેરે બાબતો આર્થિક બાબતો આર્થિક બાબતોની સરખામણીમાં ખાસ મહત્વ ધરાવતી નથી

૨. કલીંગ : (ઓબસ્ટેકલ્સ ટુ એન્ટરપ્રિન્યોરશીપ) પીટર કિલ્લી "એન્ટરપ્રિન્યોરશીપ અને ઈકોનોમીક ડેવલપમેન્ટ" ધ ફ્રી પ્રેસ ન્યુયોર્ક) કલીંગ દ્વારા તત્કાલીન બંગાળમાં પ્રવર્તમાન ધંધાકીય વલણોનો અભ્યાસ કર્યો હતો . તેમના સંશોધનમાં તેઓએ નોંધ કરી છે તે મુજબ બ્રિટીશરો દ્વારા જે દ્વિમુખી અને ભેદભાવભરી નીતિ અપનાવવામાં આવેલ અને ધંધાકીય પ્રવ્રુતિને એકદમ ગૌણ સ્થાન આપવામાં આવેલ. તે વલણને કારણે તે બંગાળમાં વૈક્તિક સાહસિકતાના વલણોનો વિકાસ ખુબ જ ધીમી ગતિએ થયેલો જોવા મળે છે.

૩. **શેઠ હંસાબેન બી.,** "ભારતમાં ઉદ્યોગ સાહસિકતાના વિકાસનો વિશ્લેષણાત્મક અભ્યાસ : (ગુજરાતના ખાસ સંદર્ભમાં)" મહાશોધ નિબંધ સૌરાસ્ટ્ર યુનિવર્સિટી રાજકોટ. ઉપરોક્ત હાથ ધરવામાં આવેલ મહાશોધ નિબંધમાં આવેલ તારણો દ્વારા સ્પષ્ટ થાય છે કે ગુજરાત ઔદ્યોગીક વિકાસમાં અગ્રેસર રહ્યુ છે. ઉદ્યોગ સાહસિકો માટે ગુજરાતે દસકાઓથી મેદાન મોકળુ રાખ્યુ છે

૧.૩ સંશોધન પદ્ધતિ

પ્રસ્તુત સંશોધન અભ્યાસમાં વર્ણનાત્મક સંશોધન પદ્ધતીનો ઉપયોગ કરવામાં આવેલ છે તેમજ ગૌણ માહિતી પર આધારીત છે પ્રસ્તુત સંશોધન પધ્ધતિ ભુતકાળની તેમજ વર્તમાનની પરિસ્થિતીઓનું વર્ણન કરનાર છે . આ ઉપરાંત પ્રસ્તુત માહિતીમાં કોષ્ટિકરણ અને માહિતીનું વર્ગીકરણ, પ્રુથ્થકરણ કરેલ છે અને જરૂર પડ્યે અન્ય પદ્ધતિઓનો ઉપયોગ કરી યોગ્ય વિશ્લેષણ હાથ ધરવામાં આવેલ છે.

૧.૪ માહિતીનુ વિશ્લેષણ

ગુજરાત રાજ્યમાં ઔદ્યોગિક વિકાસ

ભારતના પશ્ચિમ કિનારે આવેલ ગુજરાત એ 2001ની વસ્તી ગણતરી મુજબ 1,96,022 ચોરસ કિમીનો ભૌગોલિક વિસ્તાર અને 483 લાખની વસ્તી ધરાવતું મહત્વનું રાજ્ય છે. છેલ્લા 44 વર્ષો દરમિયાન રાજ્યે તેના સર્વાંગી આર્થિક વિકાસને વેગ આપ્યો છે અને આર્થિક વિકાસમાં માળખાકીય ફેરફારો જોયા છે . કુલ ગ્રોસ સ્ટેટ ડોમેસ્ટિક પ્રોડક્ટ (GSDP) માં પ્રાથમિક, માધ્યમિક અને તૃતીય ક્ષેત્રોનો હિસ્સો અનુક્રમે 19.3%, 39.2% અને 41.5% રહ્યો છે જે રૂ . 2001-02 માં સ્થિર (1993-94) ભાવે 83537 કરોડ. ઔદ્યોગિક ક્ષેત્રે નાના, મધ્યમ અને મોટા અને ફેક્ટરી ક્ષેત્રોમાં પ્રભાવશાળી વિકાસ જોવા મળ્યો છે.

સ્મોલ સ્કેલ ઈન્ડસ્ટ્રીઝ

ગુજરાતે નાના પાયાના ક્ષેત્રમાં પ્રભાવશાળી વિકાસ કરવાનું ચાલુ રાખ્યું છે. 1961માં માત્ર 2169 નાના પાયાના ઔદ્યોગિક એકમો હતા . 1970 માં SSIની સંખ્યા વધીને 15,849 થઈ ગઈ ; 1980માં 43,712; 1990માં 1,15,384; 2,50,000નો આંકડો પાર કર્યો અને તે 2000માં 2,51,088 હતો. માર્ચ 2003 સુધીમાં નાના પાયાના ઔદ્યોગિક એકમોની સંખ્યા વધીને 2,78,656 થઈ ગઈ.

રાજ્યના કુલ SSI એકમોના 21.96% જેટલા નાના પાયાના ઔદ્યોગિક એકમોની સંખ્યા સૌથી વધુ 61,185 સાથે અમદાવાદ જિલ્લાઓમાં સૌથી આગળ છે . અમદાવાદ પછી 41509 એકમો (14.90%) સાથે સુરત અને 30,077 એકમો (10.80%) સાથે રાજકોટ આવે છે , જે આ ત્રણ જિલ્લાઓમાં કુલ SSI એકમોના 48% છે. આ ઉપરાંત, વલસાડ (17077), વડોદરા (15873), મહેસાણા (14843), ખેડા (13586), ભરૂચ (12766), જામનગર (11846) અને ભાવનગરમાં (11196) 10,000 થી વધુ નાના પાયાના ઔદ્યોગિક એકમો છે.

વિવિધ ઔદ્યોગિક ક્ષેત્રોમાં જ્યાં નાના પાયાના ક્ષેત્રમાં પ્રભાવશાળી વિકાસ થયો છે તેમાં કાપડ , મશીનરી અને અને મેટલ પ્રોડક્ટ્સનો સમાવેશ થાય છે. 60168 એકમો સાથે ટેક્સટાઇલ સેક્ટર SSI એકમોમાં મુખ્ય સ્થાન ધરાવે છે. મશીનરી અને પાર્ટ્સ (22931), મેટલ પ્રોડક્ટ્સ (22218), રબર અને પ્લાસ્ટિક પ્રોડક્ટ્સ (11025), નોન મેટાલિક મિનરલ પ્રોડક્ટ્સ (10831), બેઝિક મેટલ ઈન્ડસ્ટ્રીઝ (8007), પેપર એન્ડ પ્રિન્ટિંગ (7789) અને ઈલેક્ટ્રિકલ મશીનરી એન્ડ એપેરેટસ (6023) SSI માં અન્ય મહત્વપૂર્ણ ઔદ્યોગિક ક્ષેત્રો છે.

ઈન્ડસ્ટ્રીઝ કમિશનરેટ 1993-94 થી SSI નોંધણી ડેટાને કોમ્પ્યુટરાઇઝ કરવાની પ્રક્રિયામાં છે. છેલ્લા આઠ વર્ષની માહિતી દર્શાવે છે કે ગુજરાતને સરેરાશ SSI સેક્ટરમાં દર વર્ષે રૂ.500 કરોડનું રોકાણ મળે છે.

મધ્યમ અને મોટા ઉદ્યોગો

SSI સિવાયના તમામ ઔદ્યોગિક એકમો મધ્યમ અને મોટા ઉદ્યોગો તરીકે આવરી લેવામાં આવ્યા છે . એક ઉદ્યોગસાહસિકે IDR કાયદા હેઠળ આવા પ્રોજેક્ટ માટે GOI પાસેથી મંજૂરી મેળવવી જરૂરી છે. GOI એ મંજૂરી આપવાની પ્રક્રિયાને ઉદાર બનાવી છે. જુલાઈ 1991માં નવી પ્રક્રિયાની શરૂઆતથી , ગુજરાતને 7319 ઔદ્યોગિક મંજૂરીઓ મળી છે જેમાં 6431 ઔદ્યોગિક સાહસિકો મેમોરેન્ડમ (IEM) સ્વીકૃતિઓનો સમાવેશ થાય છે. 100% એક્સપોર્ટ ઓરિએન્ટેડ યુનિટ્સ (EOUs) અને લેટર ઓફ ઈન્ટેન્ટ (LOI) માટે લેટર ઓફ પરમિશન (LOP) આ તમામ દરખાસ્તોનું કુલ રોકાણ રૂ . 2,19,688 કરોડનું છે. ઉદારીકરણ પછીના સમયગાળા દરમિયાન દેશમાં કુલ અંદાજિત રોકાણમાં રાજ્યનો હિસ્સો16% છે.

આ તમામ મંજૂરીઓની સ્થિતિ જાણવા અને પ્રોજેક્ટના ઝડપી અમલીકરણ માટે સહાય પૂરી પાડવા માટે ગુજરાતે 'ઔદ્યોગિક મંજૂરીઓનું મોનિટરિંગ' માટેની સિસ્ટમ શરૂ કરી છે. જાન્યુઆરી 2004 સુધીમાં, રૂ.ના રોકાણ સાથે 3791 પ્રોજેક્ટ હતા. 93927 કરોડનો અમલ કરવામાં આવ્યો છે . આ ઉપરાંત રૂ.ના રોકાણ સાથે 1448 પ્રોજેક્ટ 52839 કરોડ અમલીકરણ હેઠળ છે. આમાં 890 પ્રોજેક્ટનો સમાવેશ થાય છે જેમાં કુલ રૂ .805 રોકાણની શ્રેણીમાં 5 કરોડ, રૂ.ના રોકાણ સાથે 497 પ્રોજેક્ટ. 11426 કરોડની રોકાણ શ્રેણીમાં રૂ . 5 કરોડથી રૂ. 100 કરોડ અને 59 પ્રોજેક્ટ રૂ. 24176 કરોડ પ્રત્યેકનું રોકાણ રૂ.100 કરોડ જેટલું જોવા મળે છે.

અમલીકરણ હેઠળના પ્રોજેક્ટ્સનું જૂથ -વાર વિશ્લેષણ સૂચવે છે કે રાસાયણિક અને પેટ્રોકેમિકલ્સ ક્ષેત્રે મળીને કુલ રોકાણનો 23.4% હિસ્સો ધરાવે છે . ગુજરાતમાં રોકાણ ધરાવતા અન્ય મહત્ત્વના ક્ષેત્રોમાં ઈલેક્ટ્રિકલ ટેલિ એન્ડ ઈલેક્ટ્રોનિક (19.73%), ગ્લાસ સિરામિક અને સિમેન્ટ (7.01%) ઈન્ફ્રાસ્ટ્રક્ચર પ્રોજેક્ટ (6.54%) ટેક્સટાઈલ (5.78%) ધાતુ ઉદ્યોગ (5.32%), ફૂડ પ્રોસેસિંગ (4.19%)નો સમાવેશ થાય છે.

પ્રોત્સાહનો

ગુજરાતે કેપિટલ ઇન્વેસ્ટમેન્ટ સબસિડી અને સેલ્સ -ટેક્સ બેનિફિટ્સના રૂપમાં પ્રોત્સાહનો ઓફર કર્યા છે . 1990-91 થી 2001-02 દરમિયાન, રાજ્યએ કુલ રૂ . 14,858 એકમોને મૂડી સબસિડી પૂરી પાડી હતી . 834.81 કરોડ છે. આ ઉપરાંત રાજ્ય સરકારે કુલ રૂ. 13138 એકમોને વેચાણ-કર પ્રોત્સાહનો મંજૂર કર્યા છે જે 5452.36 કરોડના છે.

ઈન્ફ્રાસ્ટ્રક્ચર

વર્તમાન સ્થાપિત વીજ ઉત્પાદન ક્ષમતા 8845 મેગાવોટ છે. આ ઉપરાંત 8683 મેગાવોટની વીજ ઉત્પાદન ક્ષમતા અમલીકરણ હેઠળ છે .નર્મદા કેનાલની સરદાર સરોવર યોજના , 1079.85 કિમી લંબાઈનું બાંધકામ પૂર્ણ થયું હતું અથવા અમલીકરણ હેઠળ હતું . આ ઉપરાંત 2142 કિ.મી. કેનાલના બાંધકામની લંબાઇ પ્રસ્તાવિત કરવાની છે જે 2021 માં 3980 મિલિયન લિટર પ્રતિ દિવસ આપવામાં આવે છે.

રાજ્યમાં માર્ગ નિર્માણમાં સારી પ્રગતિ જોવા મળી છે. 31.03.02 ના રોજ કુલ રસ્તાની લંબાઈ 74031 કિલોમીટર હતી જેમાં રાષ્ટ્રીય ધોરીમાર્ગો , રાજ્ય ધોરીમાર્ગો, જિલ્લા મહોર રસ્તાઓ અને અન્યનો સમાવેશ થાય છે . રાજ્ય સરકારે માર્ગ વિકાસ માટે ખાનગી ક્ષેત્રની ભાગીદારી માટેની નીતિ રજૂ કરી છે . તેવી જ રીતે બંદર વિભાગમાં પણ મહત્વપૂર્ણ વિકાસ થયો છે. ગ્રીન ફિલ્ડ ડેવલપમેન્ટ માટે ઓળખવામાં આવેલા દસ નવા બંદરોમાંથી . કચ્છમાં મુન્દ્રા કાર્યરત થઈ ગયું છે ઉપરાંત સૌરાષ્ટ્રમાં પીપાવાવ, મરોલી, ધોલેરા અને દહેજમાં અમલીકરણ ચાલી રહ્યું છે.

રાજ્ય સરકારે ઈન્ફ્રાસ્ટ્રક્ચર ડેવલપમેન્ટ પ્લાન VISION-2010 તૈયાર કર્યો છે જેમાં પાવર, બંદર, ઔદ્યોગિક ઉદ્યાનો, રોડ, રેલ્વે અને શહેરી ઈન્ફ્રાસ્ટ્રક્ચર ક્ષેત્રના 383 ઇન્ફ્રાસ્ટ્રક્ચર પ્રોજેક્ટ્સને આવરી લેવામાં આવ્યા છે . 1,16,993 કરોડ છે. પ્રોજેક્ટના અમલીકરણની કામગીરી હાથ પર છે.

રાજ્યમાં 2833880 જોડાણો સાથે 3236 ટેલિફોન એક્સચેન્જ છે. આ સંબંધમાં, 19 ઈન્ટરનેટ નોડ અને 20849 ઈન્ટરનેટ સબસ્ક્રાઈબર માર્ચ, 02 સુધીમાં ટેલિકોમ્યુનિકેશન સુવિધા પૂરી પાડે છે.રાજ્યમાં સરકારી, ગ્રાન્ટ ઇન-એઇડ અથવા સેલ્ફ-ફાઇનાન્સ કોલેજોમાં 9800-ડિગ્રી કરતાં વધુ બેઠકો છે. આ ઉપરાંત ડિપ્લોમા ધોરણે 13815 બેઠકો જેમાં Xમા પર આધારિત 9285 બેઠકો અને XIIમા પર 4530 બેઠકો છે. આ ઉપરાંત, માસ્ટર લેવલની બિઝનેસ એડમિનિસ્ટ્રેશનની 2000થી વધુ બેઠકો અને માસ્ટર લેવલની કમ્પ્યુટર એપ્લિકેશનની 1625થી વધુ બેઠકો . આ ઉપરાંત ઔદ્યોગિક તાલીમ સંસ્થાની 54000 જેટલી બેઠકો. આ તમામ સંસ્થાઓ નવા ઉદ્યોગની સ્થાપના માટે શ્રમ, વ્યવસ્થાપક અથવા વગેરેની પૂરતી અને ગુણાત્મક માનવશક્તિ પૂરી પાડે છે.

દેવભૂમિ દ્વારકા જીલ્લામાં મહત્વની વ્યાપાર થતી ઉત્પાદિત વસ્તુઓ

દરેક ક્ષેત્ર અને પ્રદેશોને કુદરતી સંપતી જુદા પ્રકારની અને જુદી જુદી હોય છે અને જુદા જુદા ક્ષેત્રોમાં તેમજ જુદા જુદા જિલ્લાઓમાં વ્યાપાર થતી ઉત્પાદીત વસ્તુઓ જુદા જુદા પ્રકારની હોય છે કોઈ પ્રદેશમાં કિંમતી ધાતુ ઉત્પાદીત થતી હોય તો તે પ્રદેશ માટે તે ધાતુ મહત્વની ગણાવી શકાય ત્યારે પ્રસ્તુત કોષ્ટકમાં દેવભુમિ દ્વારકા જિલ્લામાં મહત્વની વ્યાપાર થતી ઉત્પાદીત વસ્તુઓ દર્શાવવામાં આવી છે. જે આ મુજબ છે.

ક્રમ	નગરનું નામ	વસ્તુનું નામ
૧	ઓખા	કાચી બોક્સાઈડ
૨	દ્વારકા	મત્સ્ય ઉદ્યોગની વસ્તુઓ, દૂધ ઉત્પાદન
૩	મીઠાપુર	સોડા એસ, મીઠું, સિમેન્ટ
૪	સલાયા	મત્સ્ય ઉદ્યોગની વસ્તુઓ, મીઠું, ફિસિંગ બોટ અને શીપ
૫	ખંભાળિયા	શીંગ તેલ, ફર્નિચર, વૂડ, મશીન પાર્ટસ, કપાસ
૬	શક્તિનગર	કપાસ
૭	રાવલ	ઘી
૮	ભાણવડ	કપાસ

સ્ત્રોત:

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ઉપરોક્ત કોષ્ટકમાં દેવભુમિ દ્વારકા જિલ્લામાં મહત્વની વ્યાપાર થતી ઉત્પાદીત વસ્તુઓ દર્શાવવામાં આવી છે . ઓખા ક્ષેત્રમાં અતિ મહત્વની કાચી બોક્સાઈડ ઉત્પાદીત થાય છે . દ્વારકા ક્ષેત્રમાં મત્સ્ય ઉદ્યોગની વસ્તુઓ, દૂધ ઉત્પાદન જેવી વસ્તુઓનું ઉત્પાદન થાય છે. મીઠાપુર ક્ષેત્રમાં સોડા એસ. મીંઠુ અને સિમેંટ જેવી મહત્વની વસ્તુઓનું ઉત્પાદન થાય છે . સલાયા ક્ષેત્રમાં મત્સ્ય ઉદ્યોગની વસ્તુઓ , મીઠું, ફિસિંગ બોટ અને શીપ જેવી વસ્તુઓ ઉત્પાદીત થાય છે . ખંભાળીયા ક્ષેત્રમાં શીંગ તેલ , ફર્નિચર, વૂડ, મશીન પાર્ટસ, કપાસ જેવી વસ્તુઓ ઉત્પાદીત થાય છે . શક્તિનગર ક્ષેત્રમાં કપાસનું ઉત્પાદન, રાવલ ક્ષેત્રમાં ઘી અને ભાણવડ ક્ષેત્રમાં કપાસનું ઉત્પાદન થાય છે.

દેવભુમિ દ્વારકા જિલ્લામાં આવેલા ઔદ્યોગિક વસાહતો અને તેનો વિસ્તાર(વર્ષ-૨૦૧૯-૨૦૨૦)

પ્રસ્તુત કોષ્ટકમાં દેવભુમિ દ્વારકા જિલ્લામાં આવેલી ઓદ્યોગીક વસાહતો અને તેનો વિસ્તાર વર્ષ ૨૦૧૯૨૦ના સંદર્ભમાં દર્શાવવામાં આવેલ છે. જે આ પ્રમાણે છે.

ક્રમ	ઔદ્યોગિક વસાહતો નામ	તાલુકાનું નામ	વર્ષના અંત સુધીમાં સંપાદન કરેલ કુલ જમીન			કુલ બંધાયેલ શેડ	કુલ ફાળવેલ શેડ	કુલ પ્લોટની સંખ્યા	તે પૈકી ફાળવેલ પ્લોટની સંખ્યા
			હેક્ટર	આર.એ	ચો.મી.				
૧	ખંભાળીયા	ખંભાળીયા	૧૦	૫૭	૨૫	૪	૪	૬૯	૬૯
૨	ભાણવડ	ભાણવડ	૩	૪૩	૩૭	૦	૦	૨૭	૨૬
૩	ભાટીયા	કલ્યાણપુર	૧	૧	૧૭	૫	૫	૧૬	૧૬
૪	આરંભડા	ઓખામંડળ	૨૨	૭૬	૩૭	૧૦	૧૦	૧૮૪	૧૮૦
કુલ			૩૬	૧૭૭	૧૧૬	૧૯	૧૯	૨૯૬	૨૯૧

સ્ત્રોત: annual-book 2019-20

ઉપરોક્ત કોષ્ટકમાં દર્શાવ્યા મુજબ દેવભુમિ દ્વારકા જિલ્લામાં કુલ ૪ જેટલી ઔદ્યોગીક વસાહતો જોવા મળે છે . જેમાં ખંભાળીયા તાલુકામાં ખંભાળીયા, ભાણવડ તાલુકામાં ભાણવડ, કલ્યાણપુર તાલુકામાં ભાટીયા અને ઓખામંડળ તાલુકામાં આરંભડા જેમાં ૧૦ હેક્ટર જમીન વર્ષના અંત સુધીમાં સંપાદન થયેલ આ પ્રમાણ ભાણવડમાં ૩ હેક્ટર , ભાટીયામાં માત્ર ૧ હેક્ટર અને આરંભડામાં સૌથી વધુ ૨૨ હેક્ટર આમ કુલ મળીને સમગ્ર દેવભુમિ દ્વારકા જિલ્લામાં ૩૬ હેક્ટર જમીન વર્ષના અંતે સંપાદન થયેલ.

ખંભાળીયામાં કુલ ૪ શેડ ફાળવેલ જેમાં ૪ શેડ બંધાયેલ, ભાણવડમાં કુલ ૦ શેડ ફાળવેલ અને બંધાયેલ શેડ પણ ૦ જોવા મળે છે. ભાટીયામાં કુલ ફાળવેલ શેડની સંખ્યા ૫ જેટલી અને બંધાયેલ શેડની સંખ્યા પણ ૫ જેટલી જોવા મળે છે . આરંભડામાં સૌથી વધુ ફાળવેલ શેડની સંખ્યા ૧૦ અને બંધાયેલ શેડની સંખ્યા પણ ૧૦ જેટલી જોવા મળે છે . આ પ્રમાણ કુલ દેવભુમિ દ્વારકા જિલ્લામાં ૧૯નું જોવા મળે છે.

કુલ પ્લોટની સંખ્યામાં ખંભાળીયામાં ૬૯ જેમાં ફાળવેલ પણ ૬૯, ભાણવડમાં ૨૭ જેમાં ફાળવેલ ૨૬, ભાટીયામાં ૧૬ જેમાં ફાળવેલ ૧૬, આરંભડામાં કુલ ૧૮૪ જેમાંથી ફાળવેલ પ્લોટની સંખ્યા ૧૮૦ જેટલી જોવા મળે છે . આ પ્રમાણ કુલ દેવભુમિ દ્વારકા જિલ્લામાં કુલ પ્લોટ ૨૯૬ જેમાંથી ફાળવેલ પ્લોટની સંખ્યા ૨૯૧ જેટલી જોવા મળે છે

આમ ઉપરોક્ત માહિતી પરથી સ્પષ્ટ થાય છે કે દેવભુમિ દ્વારકા જિલ્લામાં ઔદ્યોગીક વસાહતોનું પ્રમાણ ખુબ ઓછુ છે જેમાં પણ ઓખામંડળ તાલુકામાં મહદ અંશે જોવા મળે છે બાકીના તાલુકાઓમાં આ પ્રમાણ નહીવત જોવા મળે છે તેથી કહી શકાય કે ગુજરાતમાં ઔદ્યોગીક વિકાસ ખુબ થયો હોવા છતા ગુજરાતના જિલ્લામાં તેનો લાભ નહીવત પ્રમાણમાં થયો છે

દેવભુમિ દ્વારકા જિલ્લામાં ઔદ્યોગિક વસાહતો અને બાંધવામાં આવેલ શેડ(વર્ષ ૨૦૨૦-૨૧)

પ્રસ્તુત કોષ્ટકમાં દેવભુમિ દ્વારકા જિલ્લામાં ઔદ્યોગીક વસાહતો અને બાંધવામાં આવેલ શેડ વર્ષ ૨૦૨૦૨૧ના સંદર્ભમાં દર્શાવેલ છે. જે આ મુજબ છે.

ક્રમ	તાલુકાનું નામ	એસ્ટેટનું નામ	ફાળવેલ જમીન (લાખ ચો.મી.માં)	બાંધેલ શેડ	ફાળવેલ શેડ (લાખ ચો.મી.માં)
૧	ખંભાળીયા	ખંભાળીયા	૦.૬૮	૪	૦.૦૨
૨	ભાણવડ	ભાણવડ	૦.૨૪	૦	૦.૦૦

૩	કલ્યાણપુર	ભાટીયા	૦.૦૮	૫	૦.૦૧
૪	ઓખામંડળ	આરંભડા	૧.૭૫	૧૦	૦.૦૯
કુલ			૨.૭૬	૧૯	૦.૧૧

સ્ત્રોત: ૧.ankdakiya-ruprekha 2020-21

૨.samajik-arthik-samiksha 2020-21

ઉપરોક્ત કોષ્ટકમાં દર્શાવ્યા મુજબ દેવભુમિ દ્વારકા જિલ્લામાં કુલ ૪ જેટલી ઔદ્યોગીક વસાહતો જોવા મળે છે . જેમાં ખંભાળીયા તાલુકામાં ખંભાળીયા, ભાણવડ તાલુકામાં ભાણવડ, કલ્યાણપુર તાલુકામાં ભાટીયા અને ઓખામંડળ તાલુકામાં આરંભડા જેમાં ખંભાળીયામાં ફાળવેલ જમીન ૦ .૬૮ લાખ ચો .મી. જેમાં બંધાયેલ શેડની સંખ્યા ૪ જેટલી , ભાણવડમાં ફાળવેલ જમીન ૦.૨૪ લાખ ચો.મી. જેમાં બંધાયેલ શેડની સંખ્યા ૦ જોવા મળે છે . કલ્યાણપુરમાં ફાળવેલ જમીન ૦.૦૮ લાખ ચો.મી. જેમાં બંધાયેલ શેડની સંખ્યા ૫ જેટલી જોવા મળે છે . ઓખામંડળમાં ફાળવેલ જમીન ૧ .૭૫ લાખ ચો.મી. જેમાં બંધાયેલ શેડની સંખ્યા ૧૦ જેટલી, દેવભુમિ દ્વારકા જિલ્લામાં ફાળવેલ જમીનનું કુલ પ્રમાણ ૨.૭૬ લાખ ચો.મી. અને કુલ બંધાયેલ શેડની સંખ્યા ૧૯ જેટલી જોવા મળે છે

આમ દેવભુમિ દ્વારકા જિલ્લામાં ઔદ્યોગીક વસાહતોની સ્થિતી વર્ષ ૨૦૧૯૨૦ની જેમની તેમ જ છે જે દર્શાવે છે કે દેવભુમિ દ્વારકા જિલ્લામાં ઉદ્યોગ ક્ષેત્રનો ખુબ ઓછો વિકાસ થયો છે

દેવભુમિ દ્વારકા જિલ્લામાં ઉદ્યોગ જુથ પ્રમાણે નોંધાયેલા કારખાનાઓ

પ્રસ્તુત કોષ્ટકમાં દેવભુમિ દ્વારકા જિલ્લામાં ઉદ્યોગજુથ પ્રમાણે નોંધાયેલા કારખાનાઓમાં NIC ૨૦૦૮ મુજબ કારખાનાનું નામ, વર્ષ ૨૦૨૦-૨૧ દરમ્યાન કુલ કારખાનાઓની સંખ્યા , ચાલુ કારખાનાઓની સંખ્યા અને બંધ કારખાનાઓની સંખ્યા દર્શાવેલ છે જે આ મુજબ છે.

ક્રમ	ઉદ્યોગનું નામ (NIC ૨૦૦૮)	વર્ષ ૨૦૨૦-૨૧		
		કુલ કારખાના	ચાલુ કારખાના	બંધ કારખાના
૧	પાક અને પશુ ઉત્પાદન, શિકાર અને સંબંધિત સેવા પ્રવ્રુત્તિઓ	૧	૧	૦
૨	અન્ય ખાણકામ અને પથ્થરની ખાણકામ	૧૦	૧૦	૦
૩	ખાદ્ય બનાવટોનું ઉત્પાદન	૧૧	૪	૭
૪	પીંણાનું ઉત્પાદન	૨૫	૨૩	૨
૫	કોક અને રીફાઈન કરેલી પેટ્રોલીયમ પેદાશોનું ઉત્પાદન	૪	૪	૦
૬	કેમિકલ અને કેમિકલ પેદાશોનું ઉત્પાદન	૩	૩	૦

૭	અન્ય બિન ધાતુ ખનિજ પેદાશોનુ ઉત્પાદન	૧૭	૧૩	૪
૮	મુળ ધાતુઓનું ઉત્પાદન	૨	૨	૦
૯	અન્ય વર્ગીક્રુત ન કરી હોય તેવી યંત્ર સામગ્રી અને સાધન સામગ્રીનું ઉત્પાદન	૨	૦	૨
૧૦	વીજળી, ગેસ, સ્ટીમ અને એરકન્ડિશનીંગ પુરવઠો	૨	૨	૦
૧૧	જથ્થાબંધ અને છુટક વેપાર અને મોટર વાહનો અને મોટર સાયકલોની મરામત	૪	૪	૦
૧૨	મોટર વાહનો અને મોટર સાયકલો સિવાયનો જથ્થાબંધ વેપાર	૨	૨	૦
૧૩	મોટર વાહનો અને મોટર સાયકલ સિવાયનો છુટક વેપાર	૭	૭	૦
૧૪	જમીન પરિવહન અને પાઈપલાઈન મારફત પરિવહન	૬	૫	૧
૧૫	પરિવહન માટે વખાર અને સહાયક પ્રવ્રુત્તિઓ	૧	૧	૦
૧૬	પ્રસારણ અને કાર્યક્રમ તૈયાર કરાવાની પ્રવ્રુત્તિઓ	૧	૧	૦
૧૭	શિક્ષણ	૧	૧	૦
	કુલ	૯૯	૮૩	૧૬

સ્ત્રોત: જિલ્લા આંકડાકીય રૂપરેખા દેવભુમિ દ્વારકા વર્ષ-૨૦૨૦-૨૧

ઉપરોક્ત કોષ્ટકમાં દર્શાવ્યા મુજબ દેવભુમિ દ્વારકા જિલ્લામાં ઉદ્યોગજુથ પ્રમાણે નોંધાયેલા કારખાનાઓમાં NIC ૨૦૦૮ મુજબ કારખાનાનું નામ , વર્ષ ૨૦૨૦-૨૧ દરમ્યાન કુલ કારખાનાઓની સંખ્યામાં પાક અને પશુ ઉત્પાદન , શિકાર અને સંબંધિત સેવા પ્રવ્રુત્તિઓના કુલ કારખાનાઓની સંખ્યા ૧, ચાલુ કારખાનાઓની સંખ્યા ૧ અને બંધ કારખાનાઓની સંખ્યા ૦ જોવા મળે છે. અન્ય ખાણકામ અને પથ્થરની ખાણકામના કુલ કારખાનાઓની સંખ્યા ૧૦, ચાલુ કારખાનાઓની સંખ્યા ૧૦ અને બંધ કારખાનાઓની સંખ્યા ૦ જોવા મળે છે . ખાદ્ય બનાવટોનું ઉત્પાદન કરતા કુલ કારખાનાઓની સંખ્યા ૧૧ , ચાલુ કારખાનાઓની સંખ્યા ૭ અને બંધ કારખાનાઓની સંખ્યા ૭ જોવા મળે છે

આમ દેવભુમિ દ્વારકા જિલ્લામાં સૌથી વધુ ઉદ્યોગ પીંણાને લગતો જોવા મળે છે . બિજા નંબર પર અન્ય બિન ધાતુ ખનિજ પેદાશોનુ ઉત્પાદન કરતા ઉદ્યોગ જોવા મળે છે. ખાદ્ય વસ્તુઓનું ઉત્પાદન કરતાં કારખાનાઓમાં બંધ થવાનું પ્રમાણ સૌથી વધુ જોવા મળે છે. અને ત્યાર બાદ ધાતુને લગતા કારખાનાઓમાં પણ આ પ્રમાણ વધુ જોવા મળે છે

દેવભુમિ દ્વારકા જિલ્લામાં ઉદ્યોગક્ષેત્રનો વિકાસ નહિવત હોવાનું ઉપરોક્ત કોષ્ટકમાં સ્પષ્ટ જોઈ શકાય છે

૧.૫ શારાંસ

ભારતના પશ્ચિમ કિનારે આવેલ ગુજરાત એ 2001ની વસ્તી ગણતરી મુજબ 1,96,022 ચોરસ કિમીનો ભૌગોલિક વિસ્તાર અને 483 લાખની વસ્તી ધરાવતું મહત્વનું રાજ્ય છે. છેલ્લા 44 વર્ષો દરમિયાન રાજ્યે તેના સર્વાંગી આર્થિક વિકાસને વેગ આપ્યો છે અને આર્થિક વિકાસમાં માળખાકીય ફેરફારો જોયા છે . કુલ ગ્રોસ સ્ટેટ ડોમેસ્ટિક પ્રોડક્ટ (GSDP) માં પ્રાથમિક, માધ્યમિક અને તૃતીય ક્ષેત્રોનો હિસ્સો અનુક્રમે 19.3%, 39.2% અને 41.5% રહ્યો છે જે રૂ . 2001-02 માં સ્થિર (1993-94) ભાવે 83537 કરોડ. ઔદ્યોગિક ક્ષેત્રે નાના, મધ્યમ અને મોટા અને ફેક્ટરી ક્ષેત્રોમાં પ્રભાવશાળી વિકાસ જોવા

મળ્યો છે. ગુજરાત રાજ્યને ભારતના ગ્રોથ ઈન્જીન તરીકે પણ ઓળખવામાં આવે છે ત્યારે ગુજરાત રાજ્યમાં ઉદ્યોગ સાહસિકો માટે ખુબ મોટી તકો રહેલી છે. આમ છતા આજે પણ ગુજરાતના અમુક અંતરીયાળ જિલ્લાઓમાં ઉદ્યોગીક વિકાસ ૦ બરાબર છે. નવરચિત દેવભુમિ દ્વારકા જિલ્લો ૨૦૧૩માં જામનગર જિલ્લાથી નવા જિલ્લા તરીકે અલગ થયાને વર્ષો વિતી ગયા હોવા છતા આજે પણ ત્યા માત્ર ૪ જગ્યાઓ પર ઔદ્યોગીક શેડ જોવા મળે છે અને તે પણ બંધ હાલતમાં ટાટા જેવી વિશાળ કંપનિઓ આ જિલ્લામાં હોવા છતા નવા ઉદ્યોગ સાહસિકો પગપેસારો કરી શકતા નથી

આમ પ્રસ્તુત સંક્ષિપ્ત અભ્યાસ પરથી જાણી શકાય છે કે ગુજરાત ઉદ્યોગ સાહસિકો માટે મહત્વનું પ્રોત્સાહન આપતું રાજ્ય રહ્યુ છે. ગુજરાતનો ઔદ્યોગીક વિકાસ ખુબ જડપી અને સારા એવા પ્રમાણમાં થયો છે તેમ છતા દેવભુમિ દ્વારકા જેવા નવરચિત જિલ્લાઓમાં આજે પન ઉદ્યોગ સાહસિકોનો અભાવ જોવા મળે છે જેમાં સકારાત્મક વલણો અપનાવવાથી ગુજરાતમાં તમામ જિલ્લાઓમાં ઉદ્યોગ સાહસિકો માટે ઉજ્વળ તકો ઉભી કરી સકાય અને ગુજરાત રાજ્યનો સર્વાંગી વિકાસ થઈ શકે.

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7. samajik-arthik-samiksha 2020-21
8. annual-book 2019-20

Growth of Indian Startup Ecosystem for Building Young Entrepreneurs:An Overview

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Abstract:

India is a developing south Asian country. It is a most populous and 7th largest country by area. Large population implies a large prospective market in India and puts more pressure for employment in the country. In addition India has fast increasing youth population. Young people are always come up with new and innovative ideas so that ideas must be converted in to employment creation. In the present decade, India is undertaking an essential shift towards startup welcoming policies and a business friendly environment. India is a populated country having increasing demand which is putting a competitive environment forcing to create innovative systems. One of these systems is a Startup ecosystem. This paper is aimed at about the growth and prospects of Startup Ecosystems in India for building Young Entrepreneurs.

Keywords: Startup, Startup Ecosystem, Young Entrepreneur, Innovation, Government Initiative, India.

Introduction:

India is a developing south Asian country. It is a most populous and 7th largest country by area. Large population implies a large prospective market in India and puts more pressure for employment in the country. In recent years, Indian youth motivates towards self-employment instead of rely on parents or government or opportunities. Rather, they start to take initiative to look for new challenges. This encourages and promoting self-employment environment creates the startup systems in India.

What is a Startup?

Currently a clear definition of a 'Startup' does not exist in the Indian context due to the subjectivity and complexity involved. Considering various parameters pertaining to any business such as the stage of their lifecycle, the amount and level of funding achieved, the amount of revenue generated, the area of operations, etc., some conceptual definitions are available in the public domain.

- A startup is a young company that is beginning to develop and grow, is in the first stages ofoperation, and is usually financed by an individual or small group of individuals.

- A startup is a young company that searches for an unknown business model in order to disruptexisting markets or create new ones.

- A startup is a young, dynamic company built on technology and innovation wherein the founders attempt to capitalize on developing a product or service for which they believe there is a demand.

A startup is a young company that is beginning to develop and grow, is in the first stages of operation, and is usually financed by an individual or small group of individuals; A startup is a young company that searches for an unknown business model in order to disrupt existing markets or create new ones; A startup is a young, dynamic company built on technology and innovation wherein the founders attempt to capitalize on developing a product or service for which they believe there is a demand.

Department of Industrial Policy and Promotion (DIPP) define a startup as an entity incorporated or registered in India with following parameters:

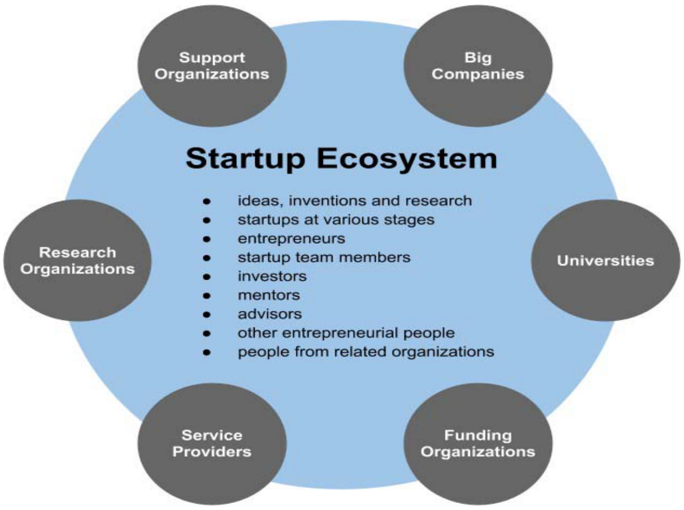
- It must not be established more than seven years, (for Biotechnology Startups not prior to tenyears)

- Annual turnover not exceeding INR 25Cr in any preceding financial year, and

- Working towards innovation, development or improvement of products or processes or services,

- It is a scalable business model with a high potential of employment generation or wealth creation.

Origin of Startup Ecosystem :



In the present decade, India is undertaking an essential shift towards startup welcoming policies anda business friendly environment. India is a populated country having increasing demand which is putting a competitive environment forcing to create innovative systems. These startup ecosystems works on a continuum from basic research to the transfer into developed companies or entrepreneurs.

To corroborate this process, the most of the works are using the record number of patents as a proxy, given the difficulty of measuring new products, services and process for the market.

Government Initiative and Latest policies in India :

Indian government is serious in promoting entrepreneurship at the startup level and has taken a number of initiatives to ensure appropriate support. In this aspect it is relevant to mention **"Make in India"** campaign introduced in September 14 to attract foreign investments and encourage domestic companies to participate in the manufacturing sector. Honorable Prime Minister Mr. Narendra Modi announced on 15th August, 2015 "**Start-up India, Stand up India"** to promote Bank Financing for startups and offer incentives to boost entrepreneurship and job creation. Another commendable and far reaching initiative is **"Digital India"** introduced in 2015 to ensure government services are made available to every citizen through online platform that aims to connect rural areas by developing their digital infrastructure which translates into a huge business opportunity for startups. The Government's Union Budget allocation of INR 1,000 Cr. towards the "**Self Employment and TalentUtilization (SETU)"** scheme is a major boost towards promoting start-ups in the Country.

PM's 19 Action Plans for Startup :

On January 16, 2016, Prime Minister Narendra Modi released a 19-point action plan for start-up enterprises in India. He has announced an all-inclusive action plan to boost such ventures that would boost employment generation and wealth creation.

HERE ARE THE PM 19 PLANS FOR START-UPS :

1. Self-certification
2. Register through app
3. Patent protection
4. Start-up India hub
5. Rs 10,000 crore fund
6. National Credit Guarantee Trust Company
7. No Capital Gains Tax
8. No Income Tax for three years
9. Tax exemption for investments of higher value
10. Easy rules
11. Legal support
12. Building entrepreneurs
13. Atal Innovation Mission

14.Research parks

15.Entrepreneurship in biotechnology

16.Dedicated programs in schools

17.Setting up incubators

18.Rebate

19.Faster exit

Youth – The Backbone of A Nation :

Youth is the Future of every nation & inheritors of the earth tomorrow. This statement stands true in every sense. When a country has a healthy youth population, you will find the country making headway in terms of overall development and progress. It is understood that the young entrepreneur who ventures out with a new business idea faces considerable difficulties in starting a business and sustaining it long enough to taste success. Youth have all the qualities that are necessary to make a nation strong and capable of standing its rivals, they have the strength to face the challenges that globalization has put forward. Their zeal to fight the competition and vigor to stand up again every time they fail make them the most valuable resource of any nation. However, to utilize their talent to the best, proper policy measures and motivation mechanisms are needed to channelize their energy in the right direction towards the right goal. Therefore the Governments are focused on looking at framework and strategies tocreating new jobs, increasing employment rates and introducing different policies to established young entrepreneurs startups.

Literature Reviews :

Llisterri et al. (2006), “Is Youth Entrepreneurship a Necessity or an Opportunity?” the authors examine the differences between youth who become entrepreneurs by necessity or by opportunity and also evaluate the range and quality of policies and programs that governments, development agencies and civil society are implementing to support the groups of young entrepreneurs.

Kumar (2015) analyzed the suitable environment for startups within India and other countries and found India as one of harshest environment for the start-ups to grow. Government had also taken various measures and simplified the various rules and procedures to smoothen the process for setting up a start- up. However, due to lack in breakthrough innovation, there was some hesitation in initial findings for the startups. Incubator and accelerator culture had somehow, provided the relief to the start-up ecosystem within India.

Agarwal and Mishra (2016) in their paper stated that the Indian start-up ecosystem has really grown because of factors such as massive funding, consolidation activities, evolving technology and a flourishing domestic market. This is certainly not a temporary trend. It's a revolution. And it's going to change the way the markets are working today in India.

Jain (2016) emphasized that India, being the most populous and 7th largest country by area in South Asian region, has an overwhelming prospects for employment opportunity. During the past decade, India has taken initiatives to formulate welcoming policies and business friendly environment and to create competitive environment towards establishing startup ecosystems.

Madhusudhan Narayan et.al (2019) this paper presents the types of funds available to the startup ventures and different stages of funding provided by the government of India. According to them bridging fund has become more prevalent in the recent trends.

Research Methodology :

Present research paper is mainly based on the secondary data. These data are collected from various websites, journals, and newspaper articles. The study is explanatory and conceptual in nature.

Conclusions :

Startup ecosystems are emerging all over the world and have received increased interest from governments and investors, even in developing countries. The Economic Survey 2021-22 declared India as the third-largest startup ecosystem in the world, after the US and China. The government recognised over 14,000 new startups in 2021-2022, taking the total number of recognised startups in the country to 61,400. Of these, a record 44 startups gained unicorn status in 2021.

While all these numbers paint an encouraging picture of India as a startup nation, they also underline the importance of an ecosystem that nurtures innovation and ambition. Startups do not exist in a vacuum - entrepreneurs and businesses thrive when they are supported by a community of like-minded people and organizations dedicated to supporting innovation. By enabling easier access to resources, shared knowledge, and investment, these startup ecosystems can help the startup sector maintain its exponential growth and transform into a long-lasting valuable industry. From an overall viewing, India had a very high scope for growth of startup ecosystems. India offers the largest pie of venture prospect that the world is eyeing.

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NEP 2020 CHALLENGES TO TEACHERS EDUCATION

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ABSTRACT

The National Education Policy 2020(NEP 2020), which was approved by the Union Cabinet of India on 29th July 2020. Outline the vision of India`s new education system. The policy is a comprehensive frame work for elementary Education to higher education as well as vocational training in both rural and urban India. The policy aims to transfer India`s education system by 2030. The Teacher will require training in high quality content as well as pedagogy, teacher education will gradually be moved by 2030 into multidisciplinary colleges and university all move towards becoming multidisciplinary, they will also aim to house outstanding education departments that offer B. Ed, M. Ed, Ph.D degree in education.

By 2020, the minimum degree qualification for teacher will be teacher a range of knowledge and pedagogy and includes strong practicum learning in the form of student teaching at local school. By 2021, a New and Comprehensive National Curriculums Work for Teacher Education NCFTE 2021, will consultation with NCERT based on the principle of the national education policy 2020. The policy aims to ensure that all students at all levels of school education are taught by passionate motivated, highly qualified, professionally trained and well-equipped teachers Finally, the Teacher Education on system, stringent action will be taken against substandard stand-alone Teacher Education institutions running in the country including shutting them down if required as per NEP.

Keywords: *Comprehensive, multidisciplinary, elementary education, integrated, knowledge*

Introduction

The National Policy in Education was prepared to improve the quality of education in the country and was focused on providing education facilities to all the citizen of the nation.

The new education policy must be help recruit the very best and brightest to entire the teaching profession at all levels. Teacher education is vital in creating a pool of school teachers that will shape the next generation. Teacher prepare is an activity that requires multidisciplinary perspective and knowledge.

Education is a dynamic process. Teacher performance is the most crucial input in the field of education. The education gives a new shape to the individual and the nation as well. Education plays major role in bringing social change, economic and political development of any society. Education helps people to learn right actions at right time. Such an education requires efficient teachers. It is a well-known saying that teacher is the nation builder. A teacher is the central figure in the formal teaching learning process. The future of students depends upon the teachers. The place and importance of teacher in society can never be under estimated. The quality of teacher education programme needs to be up graded. Teacher education has not come up to the requisite standards. Teachers are not able to think critically and solve the issue related to teaching methods, content, organisation etc. Teacher education programme needs a comprehensive reform and restructuring curriculum of teacher-education programme needs to be revised according to changing needs of society.

This paper focus on the various problems faced by teacher education in India. Unfortunately still there are several loopholes in the system. Centre and States Governments should join the hands to bring the quality and improvement in the teacher education, then bright future of teacher education is possible.

Major Problems of Teacher-Education Following are the major problems related to Teacher Education

Faulty Curriculum: The curriculum continues to be rigid and traditional. It is highly theoretical and less importance is given to the practical aspect. There is little integration of theory and practice. It lacks realism and is not related to life and community.

Problem of selection: There are lot of defects in the selection procedure of teacher education infect there is no clear cut procedure which is to be followed while admitting students for teacher education. No attitude, aptitude, or any achievement test is conducted infect interview of students is not considered while admission. Any candidate who posses' minimum required qualification has easily got admission in the course.

Less competent teacher educators: Teacher educators are less competent. They are not efficient enough to develop desired level of skills among the student teachers. They have lack of subject matter mastery. They are less competent to deal with the problems of classroom and behaviour problems of student teachers e.

Lack of use of Science and Technology: With the advancement in science and technology the world has become interdependent and is turning gradually into a global village. But educational programmes for teachers or teacher- education have not made full use of latest technologies for developing teaching skills among students. Stereotyped and theoretical methods are still more prevailed in the teacher education training institutes.

Lack of control over teacher education institutions: 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.

Problem of Isolation: This problem can be viewed at three levels namely: (a) isolation of the colleges of education from the university; (b) isolation of the colleges from the daily life of the school and (c) isolation among the different training institutes. The teacher training institutes also stand isolated from the community and real life.

Traditional methods of teaching: Traditional methods of teaching are still widely used for teaching the upcoming teachers. Students are not exposed to new innovations and experimentation. Modern classroom communication devices are found negligible in institutions. How we can accept student teacher to use new methods of teaching when they are not seeing their educators using these new methods.

Lack of Creativity: No doubt bloom in his life time revised the objectives of higher mental order by placing creativity at the top because development of creativity is very essential for the all-round development of humans. Creativity is at the while performing any task. But this factor is ignored while delivering knowledge in teacher education programmers

Lack in developing Life Skills: Life skills are certain skills which are essential for personal development and growth. These skills enable man to deal with the life's difficulties. These skills are Thinking Skills- Self Awareness, Problem Solving, Creative Thinking, Decision making and Critical thinking; Social Skills- Interpersonal relations, effective communication and empathy; Emotional Skills-Stress Management, sympathy. Main issue is that teacher-education is memory based i.e. There is no active involvement of students, so there is lack in the development of life skills among the students, which are essential for all round development of students.

Lack of Co-curricular activities: The co-curricular activities in teacher education are unplanned and not sufficient. Sometimes due to lack of time management these activities are ignored. But now-a-days in this competitive world this activity becomes an integral part of school education. Student teachers do no provide proper opportunities of planning and organising these activities which creates problem in the coming professional life of teachers.

Quality Concern: Quality in education relates to the quality of the work undertaken by a teacher, which has significantly effect upon his or her pupils. Teacher education has not come up to the requisite standards. Teachers are not able to think critically and solve the issues related to teaching methods, content, organisations etc. more knowledge of theoretical principles is emphasized and teachers are not able to these principles in actual classroom situations.

Globalization and Erosion of Values: Due to globalization and advancement of science and technology world has become closer. Access to all kind of information is very easy. The facility of internet has reached every nook and corner of the country. Every transaction is going to be online. But there are several deviations particularly of young students who are prone to malpractices. It is said that "our inclination towards bad is more than our inclination towards good". In this sense mobile culture, internet, face book and twitter etc. have polluted young minds. This led to the erosion of values.

Social Issues: There are various social problems issues that today our nation is confronting. These are population explosion, unemployment, diversity and communal tension. Teacher can safeguard students against these social problems of they are sensitive towards these issues.

Problem of teaching practice: This is one of the main problem of teacher education. Teaching practice is neither adequate nor properly conducted. Student teacher does not take the task of teaching practice seriously. They behave irresponsibly and aimlessly. They show indifference towards the school and children. They just treat teaching practice as a fun time and way of entertainment. Also on the other side the school and school management pose problems as they do not co-operate- they do not get ready to allow teaching practice session, they did not allow proper

Lack of Supervision: Student teacher requires proper supervision at each step in order to bring desirable improvement in skills and behaviour. They need supervision while practising skills, developing and delivering lessons, to develop confidence in facing the classroom situations. But there is lack of good supervision and supervisory staff in teacher education institutions.

Lack of proper Evaluation: Evaluation of teacher education is faulty. Examinations are conducted at the last of the session. External and internal assessment is subjective. Sometimes to get good result the college of education marked good internal assessment to the undeserved candidates also.

Lack of proper facilities: Large number of education colleges has unhealthy financial conditions. They are lack in basic facilities such as experimental schools, laboratories, libraries, hostel, and building. Some of them even are running in the rented buildings.

Time Duration: One year duration of teacher education programme has been an issue of much long debate. The teacher education curriculum which includes theory and practical and internship in actual schools require much more time for its effective implementation. National curriculum framework (1998) also recommends for two year duration of teacher education programme but could not implement. So there is a need to extend the time period of present teacher education programme.

Classroom challenges: Are one of the adequate problems faced by teachers and a good teacher has the courage to overcome all these challenges bravely.

Some of the common *classroom challenges* faced by teachers include lack of teamwork, minimal personal time, working towards long term goals, arguments and student excuses, etc.

Addressing these common *classroom challenges* can not only help to improve teacher retention rate but also enhance success rates of student and the ultimate quality of education.

Here we can have a look at some of the top ***classroom challenges*** faced by teachers in the present education scenario

Lack of Time for Planning

Unlike in the past when teachers can't just finish off their syllabus and typically evaluate the students. The situation is more challenging today. They will have to handle multiple roles in the classroom. Teachers are finding it really challenging to handle multiple roles as they lack enough time for planning.

Lot of Paperwork

In addition to preparing quality teaching content, it is common for school management to hand them with many additional roles including psycho-educator, social worker, counselor and a lot more. Building reliable statistics and preparing and updating student growth indicators are one of the important classroom challenges they have to handle in addition to teaching notes. Such excessive paper works take a lot of time out of their regular schedules. This can seriously impact the quality of work they deliver. Performance Pressure from School Administrators Unlike in the past, there are serious competitors in every field and the situation is no different in the teaching career. Everyone is being challenged always to give out their best because a better person is knocking on your role.

Handle too many masters

They are of course in the middle of many 'masters' like parents, students and school managers. Satisfying all of them in the same meter can be a serious challenge for them. A management that is not supportive, a class of students who lack teamwork and parents who are complaining without understanding can make the job tough for them.Also, there can be arguments or even fights between these 'masters' and taking a stand to solve the situation can be a bit worrying for them at least a few of the times. They will have to make choices between fairness and survival at times

Get Burn out Easily

It can be fun and relaxed to take up teaching as a profession as you can be in the company of kids and youth which keeps you young. At the same time, a lot of factors like we discussed can cause them to burn out easily.

Feeling overworked, unsupported, underpaid, lack of personal time, the difficulty of work-life balance and not getting proper rest all can result in burnout. Overworking can even affect the most energetic teacher and this can impact the way they handle class too causing more serious problems.

Lack of proper funding

There needs to have proper funding from the management and parent funds to successfully work out many teaching strategies and related stuff during an academic year. Teachers have seen raising concerns about the lack of funding which can seriously impact the way they want to take the class forward.

Limitations of standardized Testing

Not every student in a class learns a subject in the same way and similar is the case with the way you evaluate them. Teachers would be eager to come up with creative ways of assessing their students and these approaches may be initiated after studying their learning styles. However, if the management insists on standardized testing methods, it will be a tough job for teachers. This forces them to shift their approach of teaching and limits the scope of creative ideas to uplift the progress of the students.

Lack of Parental Support

Even when it is the role of teacher to provide students with quality education, the process is only complete with the cooperation and understanding of parents and school management. Parents should be the ideal working partners of teachers to provide the best learning experience for students. If parents are stepping away from their responsibility, it can be tough for teachers to handle at least a few of the students.

That is one reason why today teachers are taking initiatives to set up a meeting with parents and communicating them through apps so that they can have an eye on the progress of their child.

Changing Educational Trends

This is one of the worst classroom challenges faced by teachers as educational trends have been changing every year. Schools will be eager to adopt new technologies and tools to update new trends. However, they may not take the same effort to give proper training to teachers on how to use these new tools. Teachers will have to figure out how effectively they can utilize the new tools. This can result in inconsistency in their teaching styles and more often leading to frustration and low job satisfaction.

Limitations of Disciplining Students

Not all students in a class may be well mannered or respectful. There can be some cases of serious disrespect towards teachers and the rules safeguarding students can be a headache for teachers. Teachers have to look into the lawsuits and double-check it before you respond as things can turn against you in unexpected ways. However, if they are forced to teach the same set of students even amidst an unfriendly classroom condition, it can kill their love for teaching.

Lack of Self-Time

The whole day long teachers do multi-tasking for an effective teaching-learning process. And often teachers are forced to neglect their own bodies. They won't go for refreshments in between. There are even hectic days, where they even skip lunch.

Teachers working too many roles at the same time

More than a teacher, he/she should take up the role of a social worker, counselor, psycho educator, or more at times. They are expected to shoulder different roles throughout the day.

Teachers being made responsible for more than they should

Most of the time, teachers don't feel that the responsibility is equally shared between them, parents, and students. Unfortunately, they will have to bear a lot of responsibilities on their shoulders.

Applying a prescribed curriculum to all types of students

It is a known fact that each student is different. But problems arise when a specific curriculum is prescribed for all students. The pace of understanding a concept differs from child to child.

Situation turns crucial when teachers are expected to apply a fixed curriculum to students with varying needs.

Teachers also don't get enough time to tailor content appealingly as per the needs of students

Inspiring Students to be more Self-Directed

Teachers face a hard time in getting students to be more self-directed.

They are looking for ways to reduce the pressure of students by evoking interest and curiosity in young minds.

Differentiating and Personalizing Teaching

What works for one student does not work for the other. Teachers are clear about this and are looking for newer ways to analyze and evaluate different skill levels.

Media- enhanced exams, newer question types, etc are some of the changes that teachers are looking for. Diversifying teaching methods, but keeping it simple is the right solution, but it is hard to execute.

Getting Students to do Work outside the Class

Learning does not take place in a classroom alone. It should be extended beyond classrooms. What students are learning from schools is just a fraction of their academics. Textbook Exposure to learning

Teachers are informed to follow the textbooks and teach by keeping a vision on final exams that the students have to go through. This led to a situation where teachers teach and students learn only what is prescribed in the textbook.

Redundant Teaching Techniques

In ancient times (Gurukula system), teaching was something for the well-being of the learner. There were no exams, no results, nothing. But now, things have turned upside down, teaching has been institutionalized for the sake of exams and results. Though teachers desperately want to teach, each chapter with all the passion and commitment they have, they don't actually get enough time to make it into effect. This often makes classes boring, which indirectly affects the career of the teacher.

Suggestions: There are some suggestions here for improving the condition of teacher education which is given as:

- New and innovative techniques can be used for transaction of curriculum. The teacher education programme should be modified so that teachers are equipped for the different roles and functions imposed by new technologies.
- The socio-economic status of the teachers must be raised so as to attract talented people towards the profession. Teachers should train about stress management mechanism so that they could help students in managing the stress and sustaining themselves in this time of social isolation, parental pressure and cut throat competition. Teacher education programmes should enable the teachers to develop the relief skills among students.
- Teachers should be able to think critically make right decisions and maintain harmonious relations with others.
- Techniques used in teaching should develop habit of self learning and reduce dependence on teachers. It will help them to reflect on their own and doing something new.

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Multiple Entry and exit System: Challenges, Opportunities and Implications As per NEP-2020

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Abstract:

The National Education Policy 2020 (NEP-2020) aims to revamp the education system in India by introducing multiple reforms. One of the significant reforms introduced under NEP-2020 is the provision of multiple entries and exits in higher education. This paper aims to explore the concept of multiple entries and exits in higher education and its implications on the education system in India. The paper also aims to examine the challenges and opportunities associated with this reform and suggest ways to overcome the challenges.

(Key words: Multiple entry and exits, NEP-2020)

Introduction:

The National Education Policy 2020 was introduced by the Government of India to reform the education system in India. The policy aims to make India a knowledge superpower by creating a more inclusive, equitable, and multidisciplinary education system. The policy proposes various reforms in school and higher education to achieve these goals. One of the significant reforms proposed in higher education is the provision of multiple entries and exits.

Multiple entries and exits mean that a student can enter and exit a course at different points in time, depending on their learning needs and career aspirations. Under this system, a student can choose to exit a course after completing a certain number of credits and receive a certificate or diploma. The student can later rejoin the course at a later stage and complete the remaining credits to receive a higher degree. This system allows students to customize their learning experience and pursue their career goals at their own pace.

Overview of NEP-2020:

The National Education Policy (NEP) 2020 is a policy document released by the Government of India in July 2020. The NEP 2020 aims to transform the education system in India, covering all levels of education from primary to higher education. The policy is based on the principles of equity, access, quality, affordability, and accountability.

The NEP 2020 proposes several significant changes in the education system, including the introduction of a new curriculum framework, an emphasis on vocational education, the integration of technology, and a focus on experiential learning. The policy also introduces multiple entry and exit options for higher education, allowing students to leave and rejoin courses as per their convenience, and a credit-based system that will allow the transfer of credits across courses and institutions.Another major aspect of the NEP 2020 is the proposed restructuring of the regulatory framework for higher education, with the establishment of a single regulator for higher education institutions in the country, and the creation of autonomous and independent bodies to oversee accreditation, funding, and research.

The NEP 2020 also seeks to address issues of inequality in the education system, with measures such as the setting up of special education zones for disadvantaged regions and communities, and the promotion of regional languages in education.Overall, the NEP 2020 represents a significant shift in the Indian education system, with a focus on innovation, flexibility, and inclusivity.

Multiple entry and exit system in higher education:

The multiple entry and exit system in higher education refers to the provision for students to enter and exit degree programs at different stages, based on their individual needs and circumstances. This system was introduced as part of the National Education Policy (NEP) 2020 in India.

Under this system, students have the flexibility to exit degree programs at different stages and receive a certificate or diploma, based on the credits they have earned. They can then re-enter the programs at a later stage, and complete the degree at their own pace. This system allows students to tailor their education to their individual needs and interests, and also helps to reduce the financial burden of pursuing a degree.

The multiple entry and exit system also provides opportunities for students to earn credits through prior learning or work experience, which can be transferred to their degree programs. This helps to recognize the skills and knowledge that students have acquired outside of the formal education system.

Overall, the multiple entry and exit system in higher education promotes flexibility, accessibility, and inclusivity, and can be seen as a positive step towards transforming the Indian education system.

Benefits of Multiple Entry and Exit System in higher education:

1. **Flexibility:** Multiple entry and exit system allows students to enter and exit higher education programs at different stages, providing flexibility and customization of learning.
2. **Time-saving:** Students can save time and money by exiting the program early if they have achieved their desired learning goals.
3. **Reduced dropout rates:** The system reduces dropout rates as students can choose to exit the program if they are not able to continue or face challenges in completing it.
4. **Skill development:** Students can gain practical skills and knowledge through shorter courses that they can apply in their current job roles or for career advancement.
5. **Cost-effective:** Students can save money as they do not have to pay for the full duration of the program and can exit after completing a portion of it.
6. **Better employability:** Students can enhance their employability by completing shorter courses that are aligned with industry requirements.
7. **Diverse learning opportunities:** Multiple entry and exit system provides opportunities for learners to choose from a range of diverse programs and courses.
8. **Lifelong learning:** The system promotes lifelong learning as students can re-enter and exit the program at different stages to upgrade their skills and knowledge.

Limitations of Multiple Entry and Exit System in higher education:

1. **Fragmented learning:** Exiting the program early may result in fragmented learning and incomplete understanding of the subject matter.
2. **Reduced academic rigor:** The system may lead to a reduction in academic rigor as students may choose to exit the program early to avoid challenging courses or assignments.
3. **Inadequate preparation:** Exiting the program early may result in inadequate preparation for further education or employment opportunities.

4. **Accreditation issues:** The system may create accreditation issues as it may be difficult to standardize and assess the quality of partial completion of courses.
5. **Course sequencing:** The system may result in difficulties in course sequencing and scheduling, which can negatively impact the overall quality of education.
6. **Decreased motivation:** Students may lack motivation to complete the full program if they can exit early and still receive recognition for the partial completion.
7. **Limited job opportunities:** Exiting the program early may limit job opportunities as many employers require a full degree or program completion for certain positions.
8. **Increased administrative workload:** The system may increase administrative workload for higher education institutions, as they need to manage multiple entry and exit points and monitor student progress closely.

Challenges and Opportunities:

The provision of multiple entries and exits also presents some challenges. One of the significant challenges is the need to create a robust credit transfer system that allows students to transfer their credits from one institution to another. This system will require the collaboration of all institutions and will require the creation of a common credit framework.

Another challenge is the need to create a flexible curriculum that allows students to choose their courses and pursue their interests. The curriculum should be designed in a way that allows students to exit and re-enter the course at different points in time without affecting their learning outcomes.

Despite the challenges, the provision of multiple entries and exits presents significant opportunities. It will create a more inclusive and flexible education system that caters to the diverse learning needs of students. It will also create opportunities for students to earn certificates and diplomas for the credits they have earned, which will help them enter the workforce sooner. This system will also encourage lifelong learning and make education more accessible and affordable.

Implications of Multiple Entries and Exits:

The provision of multiple entries and exits has significant implications for the education system in India. It will create a more flexible and inclusive system that caters to the diverse learning needs of students. It will also allow students to earn certificates and diplomas for the credits they have earned, which will help them enter the workforce sooner. This system will also encourage lifelong learning and make education more accessible and affordable.

The provision of multiple entries and exits will also have a positive impact on the quality of education. It will promote a culture of continuous learning, and students will be more motivated to learn as they will see the immediate benefits of their learning. It will also promote collaboration and innovation as students from different backgrounds and disciplines will come together to pursue their learning goals.

Conclusion:

The provision of multiple entries and exits is a significant reform introduced under the National Education Policy 2020. It aims to create a more flexible and inclusive education system that caters to the diverse learning needs of students. The provision of multiple entries and exits presents significant challenges, such as the need to create a robust credit transfer system and a flexible curriculum. However, it also presents significant opportunities such as promoting lifelong learning, making education more accessible and affordable, and improving the quality of education. Overall, the provision of multiple entries and exits is a step towards creating a knowledge superpower and achieving the goals of the National Education Policy 2020.

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Future of finance in digital era

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Abstract: The fintech industry has been growing rapidly and transforming the way we access and manage financial services. India is one of the most exciting and dynamic fintech markets in the world, driven by a large and rapidly growing market of digitally-savvy consumers, supportive regulatory environment, and increasing investor interest. This growth is expected to continue in the coming years, fueled by factors such as the rise of digital payments, increasing adoption of mobile technology, and the emergence of new fintech startups. The future of fintech is bright, and we can expect to see continued innovation and disruption in the financial services industry.

Key words: Fintech, Digital banking, Cryptocurrency and Blockchain technology

The future of finance in the digital era looks very promising and exciting. With the advancements in technology and the growing popularity of digital platforms, the finance industry is expected to undergo significant transformations.

Digital currencies: Crypto currencies such as Bitcoin and Ethereum have gained significant attention and popularity in recent years. The use of digital currencies is expected to increase, leading to a more decentralized and secure financial system.

Artificial intelligence: AI will play a critical role in automating financial processes such as fraud detection, underwriting, and customer service. The use of AI will also help banks and financial institutions to better understand their customers and offer more personalized services.

Fintech disruption: Fintech companies are challenging traditional financial institutions and offering innovative solutions that are more accessible, convenient, and affordable for consumers. The fintech industry is expected to continue to grow and disrupt the traditional financial system.

Blockchain: Blockchain technology is already being used in financial services for secure and efficient transactions. It is expected to be used more widely in areas such as digital identity verification, smart contracts, and supply chain management.

Mobile banking: Mobile banking has already become a popular way for consumers to manage their finances, and this trend is expected to continue. More financial services will be offered through mobile devices, and mobile payments will become more common.

Open Banking: Open Banking is a concept that allows third-party financial service providers to access financial data from banks and other financial institutions through open APIs (Application Programming Interfaces). This allows for greater competition, innovation, and customer choice in the financial sector.

Big Data: With the increasing amount of data available, big data analytics will become more important in the financial sector. Financial institutions will be able to better understand customer behavior and risk, and use this information to offer more personalized products and services.

Cyber security: As the finance industry becomes more digitized, cyber security will be a top priority. Financial institutions will need to invest in stronger cyber security measures to protect customer data and prevent fraud.

Regulatory Technology (Regtech): Regtech refers to the use of technology to help financial institutions comply with regulatory requirements. This includes areas such as anti-money laundering (AML) and knows your customer (KYC) regulations.

Social Media: Social media is increasingly being used by financial institutions to interact with customers and offer personalized services. Social media platforms may also be used for financial transactions and payments in the future.

Coinbase - A cryptocurrency exchange that allows users to buy, sell, and store digital currencies such as Bitcoin and Ethereum.

Ant Group - A Chinese fintech company that offers a wide range of financial services including payments, wealth management, and insurance.

Lemonade - A US-based insurance company that uses AI and behavioral economics to provide renters and homeowners insurance through its digital platform.

Stripe - A payment processing platform that allows businesses to accept payments online and in mobile apps.

Robinhood - A US-based financial services company that offers commission-free trading of stocks, ETFs, and cryptocurrencies through its mobile app.

Here are some examples of fintech companies in India that are leveraging technology to shape the future of finance:

Paytm - A mobile payments and financial services company that offers a range of services including mobile recharge, bill payments, money transfers, and digital wallets.

PhonePe - A digital payments platform that allows users to send and receive money, pay bills, and make purchases through its mobile app.

Razorpay - A payment gateway platform that allows businesses to accept online payments through multiple channels including credit/debit cards, net banking, UPI, and more.

Policy Bazaar - An online insurance aggregator that allows users to compare and purchase insurance policies from various providers.

Lending kart - A digital lending platform that provides working capital loans to small and medium-sized businesses in India.

Here are some future trends in fintech that are likely to shape the industry:

Digital currencies and blockchain technology: The rise of cryptocurrencies such as Bitcoin and the development of blockchain technology are likely to have a significant impact on the fintech industry in the future. This could include the adoption of digital currencies as a mainstream form of payment and the use of blockchain technology for secure and efficient financial transactions.

Artificial intelligence (AI) and machine learning (ML): AI and ML are likely to play a greater role in the fintech industry in the future, including in areas such as fraud detection, risk management, and customer service.

Open Banking and APIs: Open Banking and APIs are likely to become more widespread in the fintech industry, allowing for greater collaboration between financial institutions and fintech companies and enabling the development of more innovative financial products and services.

Voice assistants and chatbots: Voice assistants and chatbots are likely to become more prevalent in the fintech industry, offering customers more convenient and personalized experiences when interacting with financial services providers.

Personalization and customer experience: Fintech companies are likely to continue to focus on delivering personalized and seamless customer experiences, using data analytics and AI to better understand customer needs and preferences.

These trends are likely to have a significant impact on the fintech industry in the future, shaping the way we interact with financial services and products and driving innovation and competition in the industry.

Market Value of Fintech Industry in India: As of 2021, the market value of the fintech industry in India is estimated to be around $150 billion USD. The industry has seen significant growth in recent years, driven by factors such as the increasing adoption of digital payments, the rise of e-commerce and the emergence of new fintech startups offering innovative financial products and services. India is home to a large and rapidly growing market of digitally savvy consumers, making it an attractive market for fintech companies looking to expand their operations. The Indian government has also been supportive of the fintech industry, launching initiatives such as the Digital India program and the National Payments Corporation of India (NPCI) to promote the adoption of digital payments and financial services in the country.

Indian's growth for fintech industry: India's fintech industry has seen significant growth in recent years and this trend is expected to continue in the coming years. Here are some of the factors driving the growth of the fintech industry in India:

Large and rapidly growing market: India is home to a large and rapidly growing market of digitally-savvy consumers who are increasingly using digital channels to access financial services and make payments. This has created a huge opportunity for fintech companies to offer innovative products and services to meet the needs of Indian consumers.

Supportive regulatory environment: The Indian government has been supportive of the fintech industry, launching initiatives such as the Digital India program and the National Payments Corporation of India (NPCI) to promote the adoption of digital payments and financial services in the country. The Reserve Bank of India (RBI) has also been supportive, issuing guidelines to encourage the growth of fintech companies and promote financial inclusion. Rise of digital payments: The demonetization drive in India in 2016 gave a major push to digital payments, which have since grown rapidly. The rise of digital payments has created a huge opportunity for fintech companies to offer innovative payment solutions to businesses and consumers in India.

Increasing adoption of mobile technology: India has one of the largest mobile phone user bases in the world, and this has created a huge opportunity for fintech companies to offer mobile-based financial services and products to Indian consumers.

Growing investor interest: India's fintech industry has been attracting significant investment in recent years, with investors recognizing the huge potential of the Indian market. This investment is expected to drive the growth of the industry in the coming years.

These factors are expected to continue driving the growth of India's fintech industry in the coming years, making it one of the most exciting and dynamic fintech markets in the world.

In conclusion, the fintech industry has been rapidly growing and evolving in recent years, transforming the way we access and manage financial services. With the increasing adoption of digital payments, the rise of e-commerce, and the emergence of new technologies such as blockchain and AI, the fintech industry is expected to continue to grow and disrupt traditional financial services. India is one of the most exciting and dynamic fintech markets in the world, with a large and rapidly growing market of digitally-savvy consumers, supportive regulatory environment, and increasing investor interest. The growth of the fintech industry in India is expected to continue in the coming years, driven by factors such as the increasing adoption of mobile technology, the rise of digital payments, and the emergence of new fintech startups offering innovative financial products and services.

Overall, the future of fintech is bright, and we can expect to see continued innovation and disruption in the financial services industry as fintech companies continue to push the boundaries of what is possible.

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ભારતમાં વ્યાવસાયિક શિક્ષણ

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પ્રિન્સિપાલ, મહિલા કોલેજ વેરાવળ

વ્યાવસાયિક શિક્ષણ વ્યવસાય અને રોજગાર પર આધારિત છે.અને દરેક દેશ માટે મજબૂત વ્યાવસાયિક શિક્ષણ વ્યવસ્થા હોવી એ વર્તમાન સમયની જરુરીયાત છે.તેને કુશળ તા આધારિત શિક્ષણ તરીકે વ્યાખ્યાયિત કરી શકાય છે.વ્યાવસાયિક શિક્ષણ દેશની આર્થિક સ્થિતિ અને વિકાસમાં મદદ કરે છે. ભારતીય શિક્ષણ પ્રણાલી શિક્ષણ અને ખાસ કરીને વ્યાવસાયિક શિક્ષણની ભૂમિકાને ઓળખે છે.નેશનલ કાઉન્સિલ ફોર વોકેશનલ ટ્રેનિંગ ,એક સલાહકાર સંસ્થા ,જે ભારત સરકાર દ્વારા સ્થાપવામાં આવી હતી.જે ભારતમાં વ્યાવસાયિક શિક્ષણ અમલીકરણમાં તેની મહત્વપૂર્ણ ભૂમિકા ભજવે છે. એ કે આવા ઘણા ક્ષેત્રો છે જેમાં ભારત વ્યાવસાયિક શિક્ષણના અમલીકરણમાં ઘણી બધી સમસ્યાઓનો સામનો કરવો પડે છે અને ઘણા બધા અમલ માટે પડકારો પણ છે. તેમ વ્યાવસાયિક શિક્ષણના અમલ માટેની જે તકકો છે. સમસ્યાઓ છે તેના અમલીકરણ માટે અને વિસ્તાર માટે સરકારની મહત્વની ભૂમિકા છે. જેની સામે આ એક ચેલેન્જ છે.

વ્યાવસાયિક શિક્ષણ એક સારા વ્યવસાય માટે એક કુશળ કારીગર માટે એક ઉધ્યોગ માટે કાર્યકુશળતા માટે અને આના થકી આર્થિક વૃદ્ધિ થઈ શકે માટે આજના આ ટેક્નોલોજીના યુગમાં વોકેસશનલ કોર્ષની ખુબજ જરૂરીયાત છે. આથી વહેલી તકે રોજગારીનું સર્જન કરી શકાય છે.

- ❖ વ્યાવસાયિક શિક્ષણ શું છે ?

વ્યાવસાયિક શિક્ષણ વ્યવસાય અને રોજગાર પર આધારિત શિક્ષણ તરીકે ઓળખી શકાય છે. વ્યાવસાયિક શિક્ષણને કારકિર્દી અને તકનીકી શિક્ષણ અથવા તકનીકી અને વ્યાવસાયિક શિક્ષણ અને તાલીમ તરીકે પણ ઓળખવામાં આવે છે તે લોકોને જીવનના તમામ સ્તરે અને જગ્યાએ ચોક્કસ વેપાર , હસ્તકળા અને કારકિર્દી માટે વ્યક્તિગતને તૈયાર કરે છે. અને સમાજમાં તેને પગભર રહેવા માટેનું ઉતર શિક્ષણ આપે છે. તેમાં વિવિધ વ્યાવસાયિક પ્રવૃતિઓનો સમાવેશ થાય છે. તેને તકનીકી શિક્ષણ તરીકે પણ ઓળખવામાં આવે છે. કારણ કે તાલીમાર્થી તકનીકીના સાધનોની ચોક્કસ તાલીમ મેળવે છે તેનાથી વ્યક્તિની વ્યાવસાયિક કુશળતાનો વિકાસ થાય છે. વ્યાવસાયિક શિક્ષણ વર્ષો જૂની તાલીમ સાથે સંબધિત છે.

વ્યાવસાયિક શિક્ષણમાં મૂળભૂત રીતે વ્યવહારું પ્રેક્ટિકલ અભ્યાસક્રમોનો સમાવેશ થાય છે. જેના દ્વારા વ્યકિત ભવિષ્યમાં જે કારકિર્દીમાં જોડાવવાનો છે તેની સાથે સીધી રીતે જોડાયેલી કુશળતા ઓ અને

અનુભવો મેળવે છે. તે વિધ્યાર્થીઓને કુશળ બનાવવામાં મદદ કરે છે. તેના બદલામાં વધુ સારી રોજગારીની તકકોમાં પોતાનું પ્રદાન કરે છે

❖ વ્યાવસાયિક શિક્ષણની જરૂરીયાત :

વ્યાવસાયિક કૌશલ્ય આધારિત શિક્ષણ આજે વધુ ને વધુ મહત્વપૂર્ણ બનતું જાય છે. ધાણા નોકરીદાતાઓ અપેક્ષા રાખે છે કે જે નવા કર્મચારી આવે તે પોતાનું કામ શરૂ કરતાં પહેલા તેમની પાસે જરૂરી તમામ કૌશલ્ય અને આવડત હોય અને તે પણ માધ્યમિક શિક્ષણ પછી તરત જ તે તેમના પગભર વહેલી ઊભો રહેતો થાય અને તેમના પરિવારને આર્થિક મદદ કરી શકે. વ્યાવસાયિક અભ્યાસક્રમો સામાન્ય રીતે શૈક્ષણિક ડિગ્રી કરતાં વધુ વ્યવહા રૂ અને કૌશલ્ય આધારિત હોય છે. પરંતુ તે યુનિવર્સિટીઓ તેમજ કોલેજો અને તકનીકી સંસ્થાઓમાં શીખવવામાં આવે છે. વ્યાવસાયિક શિક્ષણ અને તાલીમ એ રાષ્ટ્રની શિક્ષણ પહેલાનું એક મહત્વપૂર્ણ તત્વ છે. .આ એક તાલીમના ઘટક હાથ છે. બીજું રોજગાર નિર્માણ અને ટકાઉપણું છે. જો તમે તમારી કારકિર્દીમાં શું કરવા માંગો છો તે બરાબર જાણતા હોય અને તેના માટે વ્યાવસાયિક કૌશલ્યની જરૂર પડતી હોય માટે વ્યાવસાયિક શિક્ષણ મહત્વપૂર્ણ છે તે હોસ્પિટાલિટી અને પ્રવાસન મેનેજમેંટ, સૉફ્ટવેર ડેવલોપમેન્ટ અથવા ઈંટિરિયર ડિજ઼ઈનર હોઈ શકે છે. તેમાં શાબ્દિક રીતે હજારો કૌશલ્ય આધારિત તાલીમના વિકલ્પો ઉપલ્બ્ધ હોય છે. આજના ટેકનિકલ વિશ્વમાં ઍંજિનિયરિંગ સ્નાતક પાસે પણ તેની પાસે

કુશળતા હોવી જોઈએ. એટલે કે પ્રમાણપત્ર વગેરેના સ્વરૂપમાં બધાજ પ્રકારની પ્રેક્ટિકલ તાલીમ મેળવેલી હોવી જરૂરી છે.

❖ ભારતમાં વ્યાવસાયિક તાલીમ

અમે માનીએ છીએ કે શિક્ષણ એ રાષ્ટ્ર નિર્માણના કાર્યની ચાવી છે. પરંતુ આપણે સ્વીકારવું પડે કે યુવાનોને યોગ્ય જ્ઞાન અને કૌશલ્ય પ્રદાન કરવાથી જ સમગ્ર રાષ્ટ્રની પ્રગતિ અને આર્થિક વૃદ્દિધ ચોક્કસ રીતે થાઈ શકે છે. ભારતીય શિક્ષણ પ્રણાલી વ્યાવસાયિક શિક્ષણની ભૂમિકા અને જરૂરિયાતને સમજે છે. ભારતમાં વ્યાવસાયિક તાલીમ પૂર્ણ-સમય અને અંશકાલિન ધોરણે આપવામાં આવે છે. પૂર્ણ સમયના કાર્યક્રમો સામાન્ય રીતે આઈ.ટી.આઈ. ઔધોગિક તાલીમ સંસ્થાઓ દ્વારા ઓફર કરવામાં આવે છે. આ સંસ્થા સરકારના શ્રમ મંત્રાલય હેઠળ કામ કરે છે. ભારતમાં પાર્ટ-ટાઈમ પ્રોગ્રામ્સ રાજ્ય તકનીકી શિક્ષણ બોર્ડ અથવા યુનિવર્સિટી દ્વારા ઓફર કરવામાં આવે છે. તેઓ પૂર્ણ સમયના અભ્યાસક્રમો પણ ઓફર કરે છે.

ભારતીય ટેકનિકલ અને વ્યાવસાયિક શિક્ષણ અને તાલીમ પ્રણાલી ત્રણ સ્તરીય સિસ્ટમ દ્વારા માનવ સંસાધનનો વિકાસ કરે છે.

➢ સ્નાતક અને અનુસ્નાતક સ્તરના નિષ્ણાંતો , ઈજનેરો અને ટેક્નોલોજિસ્ટ તરીકે તાલીમ પામેલા

- ડિપ્લોમા સ્તરના સ્નાતકો કે જેઓ પોલિટેકનિક્સમાં ટેક્નિશિયન અને સુપરવાઈજર તરીકે પ્રશિક્ષિત છે.
- વ્યાવસાયિક પ્રવાહમાં ઉચ્ચ માધ્યમિક વિધ્યાર્થીઓ માટે પ્રમાણપત્ર સ્તર અને આઈ.ટી.આઈ.માં તાલીમ પામેલા લોકો તેમજ અર્ધ– કુશળ કામદારો તરીકે ઔપચારિક એપ્રેંટીશ દ્વારા.

❖ નેશનલ કાઉન્સીલ ફોર વોકેશનલ ટ્રેનીંગ (NCVT)

નેશનલ કાઉન્સીલ ફોર વોકેશનલ ટ્રેનીંગ (NCVT) એક સલાહકાર સંસ્થા ભારત સરકાર દ્વારા વર્ષ – 1956 માં જેમની સ્થાપના કરવામાં આવી હતી. રાષ્ટ્રીય કાઉન્સીલની અધ્યક્ષતામાં શ્રમ મંત્રી દ્વારા કરવામાં આવે છે. જેમાં કેન્દ્ર અને રાજ્ય સરકારના વિવિધ વિભાગો એમ્પ્લોયરો અને વર્કસ સંસ્થાઓ વ્યાવસાયિકોના સભ્યો હોય છે.

રાજ્ય સ્તરે વ્યાવસાયિક તાલીમ માટેની રાજ્ય પરિષ્દો અને વેપાર સમિતિઓની સ્થાપના કરવામાં આવી છે. NCVT નો મુખ્ય ઉદ્દેશ્ય ભારત સરકાર દ્વારા તેના કાર્યક્ષેત્રમાં લાવવામાં આવેલા એન્જીનિયરીંગ, નોન એન્જીનિયરીંગ, બિલ્ડીંગ, ટેકસટાઇલ, ચામડાના વેપાર અને આવા અન્ય વેપારમાં પ્રમાણપત્રો સ્થાપિત કરવા અને એનાયત કરવાનો છે. તે અભ્યાસક્રમો , સાધનસામગ્રી, રહેણાકના ધોરણો , અભ્યાસક્રમોની અવધિ અને તાલીમની પદ્ધતિઓ નિર્ધારિત કરે છે. પરીક્ષાઓ પણ લેવામાં આવે છે. અને પરીક્ષાઓ પાસ કરવાના ધોરણો પણ નક્કી કરવામાં આવે છે. NCVT દ્વારા વ્યાવસાયિક શિક્ષણને નવી દિશા આપવામાં આવી છે.

❖ વ્યાવસાયિક શિક્ષણના અમલીકરણ માટેની સમસ્યાઓ

વ્યાવસાયિક તાલીમ ભારતમાં માત્ર ઔધ્યોગિક તાલીમ સંસ્થાઓમાં જ સફળ રહી છે અને તે પણ એન્જીનિયરીંગમાં ભરમાં ઘણી ખાનગી સંસ્થાઓ છે. જે વ્યાવસાયિક તાલીમ અને ફિનિશીગના અભ્યાસક્રમો પ્રદાન કરે છે. પરંતુ તેમાથી મોટાભાગની સરકાર માન્ય નથી. વ્યાવસાયિક ઉચ્ચતર માધ્યમિક શાળાઓ ભારતમાં (MHRD) હેઠળ છે.આને મજબૂત બનાવવાની જરૂર છે. કારણ કે આ વ્યાવસાયિક શિક્ષણનો આધાર છે.

❖ ભારતમાં વ્યાવસાયિક શિક્ષણની સમસ્યાઓ

1) માધ્યમિક સ્તરે ડ્રોપ – આઉટનો ઊચો દર છે.

2) વ્યાવસાયિક શિક્ષણ હાલમાં ધોરણ ૧૧ – ૧૨ માં આપવામાં આવે છે.

3) ખાનગી અને ઉધ્યોગોની ભાગીદારીનો અભાવ છે.

4) દેશમાં વ્યાવસાયિક સંસ્થાઓની સંખ્યા ઓછી

5) પ્રશિક્ષિત શિક્ષકોનો અભાવ

6) તમામ સ્તરે વ્યાવસાયિકરણ સફળ રહ્યું નથી.

7) કૌશલ્ય તાલીમના નવા ક્ષેત્રોનો અભાવ

8) કૌશલ્ય અપગ્રેડેશન માટેની તકોનો અભાવ

9) ભારતમાં ૯૦% નોકરીઓ કૌશલ્ય આધારિત છે. ભારતમાં માત્ર ૫% યુવાનો જ વ્યાવસાયિક રીતે પ્રશિક્ષિત છે.

10)મોટા ભાગનની સંસ્થાઓમાં માળખાકીય સુવિધાનો અભાવ અને જૂનો કેન્દ્રિય અભ્યાસક્રમ જેથી પ્રવર્તમાન બજાર સાથે સમન્વય ધરાવતી નથી.

11) દેખરેખ સમિતીની ગેરહાજરી

વિવિધ કાર્યક્રમોમાં ઘણી ભિન્નતા છે. જેના પરિણામે લાયકાતની ઓળખ , સમકક્ષતા અને ઊભી ગતિશીલતા સંબધિત સમસ્યાઓ ઊભી થઈ છે.

❖ સરકારની ભૂમિકા

વ્યાવસાયિક શિક્ષણ બદલાતા રાષ્ટ્રીય સંદર્ભમાં સરકાર અસરકાર રીતે તેની ભૂમિકા ભજવે તે માટે અને ભારતને ટેકનિકલ ક્ષેત્રોના ફળોનો આનંદ માણવા માટે , વ્યાવસાયિક શિક્ષણ અને તાલીમ આપવાના નિર્ણાયક તત્વોને લવચીક ,સમકાલીન બનાવવાની તાત્કાલિક જરૂર છે.

કૌશલ્ય વિકાસમાં સુધારાઓને ઉતેજન આપવા અને સમર્થન આપવા અને રાષ્ટ્રીય સ્તરે પ્રમાણિત અને સ્વીકાર્ય, લાયકતોની આંતરરાષ્ટ્રીય તુલનાત્મકતાની સુવિધા આપવા માટે કેન્દ્ર સરકાર દ્વારા " રાષ્ટ્રીય વ્યાવસાયિક લાયકાત ફ્રેમવર્ક " ની સ્થાપના કરવામાં આવી રહી છે. સેંટ્રલ એડવાઈજર બોર્ડ ઓફ એજ્યુકેશન (CABE) એ આંતર – મંત્રાલય જૂથની સ્થાપના કરવાનો સંકલ્પ કર્યો છે.

નિષ્કર્ષ

વ્યાવસાયિક શિક્ષણ કોઈ પણ દેશની રોજગાર અને તેજ રીતે તેની અર્થવ્યવસ્થાને મજબૂત બનાવે છે. ભારત એક વિકાસશીલ વિશ્વ હોવાને કારણે વ્યાવસાયિક શિક્ષણને વધારવા અને અમલમાં મૂકવા માટે ઘણો લાંબો રસ્તો કાપવાનો છે.

સંદર્ભ

1) શાળા શિક્ષણ અને સાક્ષરતા વિભાગ

2) ભારત શિક્ષણ સમીક્ષા

3) વિકિપીડિયા

IMPACT OF GST IN AUTOMOTIVE SECTOR: POST COVID ANALYSIS

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ABSTRACT

The automotive sector in India is rather robust, producing everything from two-wheelers to four-wheelers and also having a presence in a wide variety of commercial vehicles. It is currently making its way, however slowly, towards becoming electrified. Customers are becoming the primary focus of the whole automotive ecosystem as a result of factors such as rising purchasing power, elevated levels of product knowledge, fast shifting expectations, and a growing need for individualised products and services. The capacity to differentiate one's service based on the changing requirements of one's client base will constitute a significant source of competitive advantage.Significant governmental initiatives, such as the rapid change from "BS IV to BS VI", implementation of electric vehicles, safety rules, and stringent vehicle standards, are all contributing to a shift in the technology used in vehicles, which in turn is leading to a shift in the innovation used in vehicles. This is presenting substantial issues not just for the automobile industry and the ecosystem of suppliers, but also for allied industries such as energy, oil and gas, mobility, & urban development. These problems are being caused by a combination of factors. The appearance of mobility infrastructure will also be altered as a result of the development of intelligent infrastructure (such as smart cities), alternative forms of transportation, and the push to enable electric car charging infrastructure. India is quickly becoming an important market for car manufacturers all over the world. There is also a trend towards globalisation among Indian enterprises. To be successful in such an environment, you will require a well-defined plan, as well as the capacity to effectively manage risks and develop your organization's capabilities.

KEY WORDS: GST, Automotive, Vehicles, Laws, Implementation

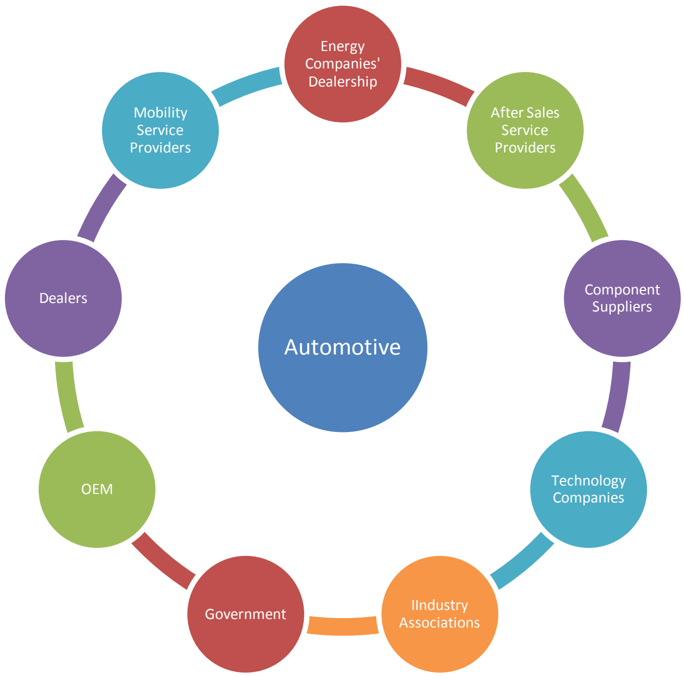
INTRODUCTION

Significant governmental initiatives, such as the swift transition from "BS IV to BS VI," the introduction of electric vehicles, the implementation of safety rules, and the establishment of stringent vehicle standards, are all contributing to a shift in the technology that is used invehicles, which in turn is leading to a shift in the innovation that is used in vehicles. This is posing significant challenges not only for the automotive sector and its ecosystem of suppliers, but also for ancillary industries including energy, oil and gas, mobility, and urban development. These issues are the result of a confluence of several contributing causes. The development of intelligent infrastructure (such as smart cities), alternate means of transportation, and the effort to enable electric vehicle charging infrastructure will all contribute to a change in the outward look of mobility infrastructure. The automotive industry is rapidly expanding in India, making it an increasingly vital market for companies all over the world. There is also a movement towards internationalisation that may be seen within Indian businesses. You will need a well-defined plan, as well as the ability to successfully manage risks and improve your organization's skills, in order to be successful in such an environment.

The automotive industry in India is rather robust, producing everything from two-wheelers to four-wheelers and also having a presence in a wide spectrum of commercial vehicles. They also have a foothold in the aerospace sector. In addition, India is home to a significant number of companies that specialise in the production of commercial vehicles. It is presently making progress, albeit a slow one, towards getting electrified, but it has been doing so for some time. Customers are becoming the major focus of the whole automotive ecosystem as a result of reasons such as rising purchasing power, greater levels of product knowledge, fast altering expectations, and a growing desire for individualised goods and services. This is because consumers have an increasing need for individualised products and services, which has led to this situation. Ability to differentiate one's service offerings in response to the ever-evolving demands of one's client base will be an essential factor in determining one's level of competitive advantage in the future.There is the potential for technology to have a big disruptive influence on this business, especially on three levels:

- On transportation (such as electric, autonomous, and connected cars);
- On the supply chain and operations (such as digitalization, robotics, and 3-D printing); and
- On the business models themselves (e.g. mobility as a service, vehicle sharing)

For more convenience, the following provides an overview of the ecosystem around the automobile industry:



In light of the information that was offered earlier, players in the sector are presently engaged in a process that is intended to assist them in reimagining who they are and finding new ways to produce and provide value in the future. In addition, significant regulatory interventions, such as the accelerated transition from BS IV to BS VI, adoption of electric cars, safety laws, and demanding vehicle standards, are contributing to a shift in the technology that is used in vehicles, which in turn is leading to a shift in the market. This shift in the market is leading to a shift in the technology that is used in vehicles. This not only creates significant problems for the automotive industry and the supply chain that supports it, but it also has ramifications for other businesses that are intricately connected to the automotive sector. The development of intelligent infrastructure (such as smart cities), alternate means of transportation, and the effort to enable electric vehicle charging infrastructure will all contribute to a change in the outward look of mobility infrastructure. The automotive industry is rapidly expanding in India, making it an increasingly vital market for companies all over the world. There is also a movement towards internationalisation that may be seen within Indian businesses. You will need a well-defined plan, as well as the ability to successfully manage risks and improve your organization's skills, in order to be successful in such an environment.

REVIEW METHOD

The method utilized for reviewing the related data in concern to this paper is secondary data analysis method. The supporting data and information is gathered by the researcher from the various sources by studying them briefly.

LITERATURE REVIEW

The topic related literature was reviewed from the various online sources, blogs, Government sites, Taxation Department sites etc. to obtain the necessary data and information for this study.

THE INTRODUCTION OF THE GOODS AND SERVICES TAX: GROWING PAINS AND THE PRESENT STATE OF PLAY (POST COVID)

The introduction of the Goods and Services Tax (GST) has started the process of shifting perceptions of India not just among the policy leaders of other countries but also among global investors, particularly with regard to significant players in the automotive sector. Because to the adoption of the Goods and Services Tax (GST), India has moved up the value chain, and its tax system is now practically on par with the tax systems of other countries that have strong indirect tax systems, such as China's. This has caused India to move up the value chain. Since Day Zero, there have been bugs, the portal has had a slow response rate, and there have been performance related issues; one of the most difficult aspects of the implementation of the GST was the experience of compliance, and the technological infrastructure was one of the most challenging aspects. One of the most challenging components of the implementation was tackling this issue. The government has created a committee to study the issues, and that committee is presently working to enhance the experience that tax payers have while also implementing a number of additional processes that are designed to streamline the process.

The introduction of the E-way rule was accompanied by the appearance of a number of challenges, both technological and practical in nature. As a consequence of these obstacles, the government demanded additional time in order to successfully implement and begin using the framework. The site was redesigned and made available to users for the first time in February 2018, and since April 2018, it has been completely operating across the entirety of India. The former practise of manually validating way bill information at check posts in a number of different states led to a number of different interpretations, as well as the preservation of a number of different forms of paperwork and records depending on the rules of State VAT legislation. The implementation of an automated system for e-waybills has provided a much-appreciated reprieve from this procedure. The existence of many tax rates (5%, 12%, 18%, and 28% excluding cess where applicable) is another factor that contributes to the complexity of the tax system and produces unwarranted categorization disputes. These rates are as follows: Some categories of goods, including vehicles, are subject to an additional tax known as a compensating cess under the terms of the statute that governs the Goods and Services Tax (GST).

In addition, the applicable rate is established not only by value-based categorization (for instance, footwear, apparel, and so on), but also by specification-based classification, as well as the status of the customers. The government has indicated that it will continue to work on rationalisation of rates and try to move towards a more simplified tax rate structure; certain initial steps have already been taken in this regard. The government has also indicated that it will continue to work on rationalising tax rates. In addition, the administration has indicated that it would keep working towards the goal of simplifying the frameworks governing tax rate structures. When putting new legislation into action, one of the most important steps is to ensure that there is a mechanism in place that can prevent and settle disagreements in a timely manner while also being very effective. As a result of the realisation that there is a need for appropriate explanations, the Authority for Advance Ruling (AAR) has been created in a number of different jurisdictions across the entirety of India. When it comes to addressing advance ruling applications, the AAR has been fairly active recently, notably in the states of Karnataka, Kerala, Maharashtra, and Gujarat. On the other hand, due to the fact that the AAR was founded at the level of the state, there have been rulings rendered by two different AARs that contradict one another and are in direct opposition to one other. This would seem to indicate that there is a need for a management team that is centralised. In this regard, the Union Cabinet just recently gave its approval for the establishment of the National Bench of the Goods and Services Tax Appellate Tribunal (GSTAT), which is the forum of second appeal for the GST laws and the first common forum for the resolution of disputes between the Center and the States. In this context, the Union Cabinet just recently gave its approval for the establishment of the National Bench of the Goods and Services Tax Appellate Tribunal (GSTAT).

The transition from one political system to another is typically difficult, and the circumstance that we were dealing with at the time was no exception to this norm. Under the new system, the government did actually allow the transition of any and all input tax credits that had already been recorded in the books of accounts; however, this was contingent upon the fulfilment of the standards that were mandated to be met. As the government has taken this initiative, the business community has voiced its appreciation to the government. On the other hand, the complexity of correctly comprehending the requirements that need to be satisfied in order to acquire such credit were not adequately handled. This was a major shortcoming. For instance, there was a lack of clarity surrounding the transition of the Krishi Kalyan Cess (commonly known as the “KKC”) to the Goods and Services Tax (GST), despite the fact that under the previous system it qualified for an input credit. In addition to this, after some time had elapsed, it was determined, in the form of an Advance Ruling 1, that this was not eligible for transition. This information came up after some time had passed. Because of the changes to the law that went into force with a retroactive impact, this position has been revalidated as a result of those changes. Recent changes to the Goods and Services Tax (GST) law2 have been made in order to clarify, with retrospective effect as of July 1, 2017, that the cesses levied under the laws that existed prior to the implementation of GST are not eligible to be claimed as a part of the transitional input tax credit that is available under GST. These changes were made in order to make it more clear that the cesses levied under the laws that existed prior to the implementation of

GST are not eligible to be claimed as a part of the As a direct consequence of the challenges encountered by the government in the early stages of the tax collection process, several notices challenging eligibility for transitional credit were distributed. As a consequence of this, players who were already grappling with challenges relating to the shift were subjected to stricter paperwork and compliance obligations. In some cases, there was also a problem with technology, such as the fact that qualified transitional credit was not shown on the GST system or that dealers were unable to electronically complete the necessary documents. Both of these examples are examples of instances in which there was a problem with the technology. The government has responded to these concerns by extending the due dates for filing transitional returns (Form GST TRAN-1) for some taxpayers who have enormous sums that are held up as a result of difficulties with the procedures. This action was taken in response to the fact that these concerns were raised.

In addition, the implementation of certain provisions relating to advances and purchases from unregistered vendors, Tax Collection at Source (TCS) for ecommerce players, and Tax Deducted at Source (TDS) for works contractors had been postponed even after the Goods and Services Tax (GST) had been in effect for an entire year. This was the case despite the fact that the GST had been in effect for the entire year. Because of this, both those who already had businesses and others who were eager to start new firms were left in a state of uncertainty as a result of the situation. One of the primary focuses of attention for India Inc. is the concept of matching, which requires a buyer to reconcile the tax payments it has made with the tax revenues that have been paid and recorded by the supplier on the Government portal. In the case that a transaction was either erroneous or not accurate at all, or did not match, the credit of the buyer would be refused. However, due to issues with the information technology, it was not possible to implement this plan. As a result, the implementation of the system has been delayed until the government is able to put in place the required technological framework.

Because the law that governs the Goods and Services Tax (GST) considers an employer and an employee to be related parties, and because taxable supplies are considered to be made to related parties even in the absence of consideration, all transactions involving employers and employees need to be analysed in light of the provision that was just mentioned in this sentence. The Goods and Services Tax does not have to be paid on presents from workers to employers that have a value of up to 50,000 Indian Rupees (INR) (GST). Gratis perks are amenities that are supplied to all employees as part of their regular package. The goods and services tax (GST) should not apply to benefits that are provided to employees as part of their employment policy since these benefits should be equivalent to the consideration that is given to the employee in the course of their job. Free perks may include things like meals, health screenings, gym memberships, crèches, and other child care facilities. On the other hand, in the event that there are supplies for which either a portion or the entire value is recovered from workers (for example, subsidised food), those items are to be counted as supplies and priced at the Open Market Value. In this scenario, the value of the supplies is to be determined according to the Open Market Value (OMV). An advance judgement number three that was handed down by the Kerala AAR came to the conclusion that the reimbursement of canteen food costs was to be regarded as taxable supplies.

In addition, under the terms of many contracts, tax payers are obligated to pay liquidated damages to their suppliers, such as contractors and others of a similar kind, in the event that there is a delay in delivery, concerns over performance, or other issues that are comparable in nature. Damages of this nature can sometimes be subtracted from the invoice, which would result in a net billing or payment total. Liquidated damages and cancellation fees have been the subject of contentious legal debate ever since the indirect tax system was originally put into place. The question at hand is whether or not these costs should be subject to taxation. Due to the inclusive nature of the service definition, there is still a lack of clarity on which services are subject to taxation despite the adoption of the GST. This is because the definition of service is quite broad. Even though there is a judgement in the AAR4 that maintains that such liquidated damages are taxed as a declared supply in the hands of the contractile in accordance with the requirement of Schedule II (5)(e), it is anticipated that such a ruling will be questioned in an appeal stage. This is due to the fact that the AAR4 was written in such a way that it could only be interpreted in one of two ways.

CONCERNS: RESOLVED IN WHOLE OR IN PART AS OF THE CURRENT DATE

GST DUE ON ADVANCES

After the implementation of the Goods and Services Tax (GST), one of the most significant challenges that the industry faced was the requirement to deposit GST upon receipt of advance, which resulted in a significant blockage of working capital. This was one of the most important challenges that the industry faced. Because it is standard practise in this sector to collect advances not only from end users but also from dealers and distributors, taxing the advance was producing a significant delay in the flow of working capital. But, the necessity that company owners pay advances will be eliminated beginning in January 2023, which is going to be a huge relief for individuals who operate in the industry.

APPLICATION OF GST ON THE SALE OF USED MOTOR VEHICLES

The Goods and Services Tax (GST) is only applicable to the margin, which is defined as the sale price minus the purchase price or the depreciation value; hence, there is no Tax if the margin is negative. The subject of whether or not Original Equipment Manufacturers, often known as “OEMs,” are permitted to utilise autos for show, exhibition, or any other reasons was also answered. OEM stands for “original equipment manufacturer.”

ASSESSMENT

MRP-based value was something that was applied to components that were sold in the after sales market; however, this is not something that is included in the value that is derived from the Goods and Services Tax (GST), in contrast to the earlier indirect tax system. MRP-based value was something that was applied to components that were sold in the after sales market. All of the original equipment manufacturer (OEM) and auto component product sectors are required to conform to a standardised approach to the transaction value of their products. About the introduction of a central excise value, many working in the automotive business have expressed considerable divergences of opinion. These differences of opinion include, but are not limited to, the following: the deductibility of post-sale discounts from the dutiable value under excise; the inclusion of state or industrial promotion subsidies (IPS) retained by the manufacturer; and so on.

- The procedure that is used to deal with expenses such as those linked with PDI and other dealer reimbursements, as well as marketing fees collected from dealers, etc.
- Either the receiving of subventions due to one’s participation in the distribution chain or the payment of these subventions

It is encouraging to note that the principle of “Transaction Value” has been maintained in the legislation that controls the Goods and Services Tax (GST). When there is no prior relationship between the buyer and the seller, and the price is the only factor that will be taken into consideration during the sale, the transaction value should be utilised.

SHIPMENTS TO ‘RELATED PARTIES’: VALUATION

According to Section 25, any supply of goods or services or both made between related or different people in the course of or furtherance of business shall be considered as a supply even if it is done without any payment, and such a supply will incur GST if it is considered to be a supply. If a supply is considered to be a supply, it will incur GST even if there is no payment involved. This holds true regardless of whether or not money was received for the goods or services provided. One of the most controversial issues at a period when taxes were handled differently was the determination of a good’s worth in the case that it was given to “related parties.” This was one of the most contentious issues at a time when taxes were handled differently. Because the rules for determining value are purposefully left vague, and there are no clear recommendations to follow, the valuation of related party transactions, in particular those that take place across international borders, continues to be a contentious issue under the GST regime. This is especially true for transactions that take place across international borders. For determining the value of goods that are traded between members of the same family, consideration of the following options must take place in the sequence specified in Rule 28 of the Valuation Rules:

- What is known as an item's "Open Market Value" (OMV) in the market The value of a supply of items or services that are of the same kind and quality as another supplier; 110% of the cost of delivering such goods and services or
- When goods are designed for continuous supply 'as such,' one more method is to give a value to those products that is equivalent to 90 percent of the ultimate sales price.

This helps ensure that there is enough inventory to meet customer demand (such as manufacturing firm to trading company). The second provision of Regulation 28 states that if the recipient is eligible for the full input tax credit, then the value stated on the invoice is considered to accurately reflect the value of the goods or services on the open market and is therefore acceptable from a valuation point of view. This is in addition to the first provision of Regulation 28, which states that the value stated on the invoice must accurately reflect the value of the goods or services on the open market. This provision is only applicable in the event that the receiver satisfies the criteria necessary to claim the entire credit. When determining whether or not a notional value should be disclosed on an invoice by the supplier only for the purpose of making an input tax credit available to the receiver, tax authorities are obligated to pay careful attention to this question.

EXPORT REBATE/REFUND

As was indicated before, at the time of the adoption of the GST, there was some doubt surrounding the procedure or process of claiming refunds or rebates linked to exports. This was due to the fact that the GST had not been implemented before. Notwithstanding this, the government has made it a priority to develop a framework for the prompt payout of pending IGST refund claims and to streamline the process of providing refunds. Yet, export refunds claimed in line with Rule 96(10) are subject to a range of restrictions, which will need to be researched and assessed before being approved.

CESSES & TRANSITION CREDITS BEING ELIMINATED

In the past, in addition to the payment of other indirect tax burdens, the automotive industry was compelled to pay specific customs and surcharges. This was on top of the payment of other indirect tax burdens. The National Disaster Contingency Duty, the Infrastructure Cess, the Tractor Cess, and the Vehicle Cess are some examples of the types of duties that fall under this category. Other examples are the Vehicle Cess and the Tractor Cess. The Goods and Services Tax (GST) is the sole tax that the sector is subject to, hence the GST Compensation Cess is the only supplementary cess that may be applied to it. In addition, the commercial sector had the practise of crediting the Education Cess as well as the Secondary and Higher Education Cesses (collectively referred to as "cesses") in Form GST TRAN-1; however, the government recently but retroactively amended the GST Law with effect from July 1, 2017, to exclude these cesses from the eligible duties to be transitioned to GST. This change came into effect on July 1, 2018. The modification was implemented on the first of July. As a result of this, the Department is in the process of sending out notifications to recover the cesses, which were credited in Form GST TRAN-1 coupled with interest. These notices are now in the process of being sent out. Several companies now have the opportunity to start the process of reversing the Education Cess as well as the Secondary and Further Education Cess, both of which were claimed as credits on the Form GST TRAN-1. This is the point at which this procedure may begin.

UNRESOLVED QUESTIONS & CONCERNS

As a part of this article, a variety of scenarios that include the inclusion or non-inclusion of amortisation cost on child components built out of moulds offered free of charge have been defined. These scenarios can either include the cost of amortisation or exclude it. It is common practise for the original equipment manufacturer (OEM) to acquire ownership of the tools, moulds, dies, jigs, and fixtures that are manufactured by a vendor or component maker, even when the vendor continues to exercise control over the completed items.

- The difficulties that arise from a purely logistical standpoint in distinguishing between the aforementioned options
- Whether or not the original equipment manufacturer (OEM) and the component manufacturer are located in the same state;
- Whether or not an input tax credit (ITC) is available for the GST that is charged by the component manufacturer in situations in which the OEM and the component manufacturer are located in different states; and
- Whether or not there are GST implications for tooling transactions in which the OEM and the component manufacturer are related parties.

This is a standard practise in the sector you work in. When it comes to the process of fabricating a wide variety of parts and components, the supplier makes use of such tools. For the purpose of determining the amount of excise duty to be paid, the value of the tools that an original equipment manufacturer (OEM) gave to a tool vendor or component manufacturer might be counted against the total value of the components that were made under the previous system. According to the GST, they could be considered two separate supplies: the first would be the delivery of the components that were created using those tools, which would be the second supply. The first supply would be the supply of the tool by the vendor to the OEM, and the second supply would be the delivery of the components. If the value of moulds and dies, jigs and fixtures has already been reflected into the price that the vendor charges for the delivery of job work services, then the value of these products does not need to be included in the value of job work services. This is in line with the clarification9 that was provided by the authorities that are responsible for this matter. In this regard, there are a few more aspects that need to be assessed, such as what the flow of paperwork would be in the case if several parties (such as the original equipment manufacturer, a tool vendor, and a manufacturer/job worker) were engaged. Because these deals might be structured by certain companies as a sale and lease back, the implications of the Goods and Services Tax (GST) need to be carefully evaluated as well.

DEALS MADE AFTER THE PRODUCT MARKETED

In each and every type of aftermarket transaction that takes place within this business, the Original Equipment Manufacturer (OEM), the Indian National Sales Company (INSC), the dealer, and the clients all play separate roles (depending on of supply chain model and marketing schemes adopted). After-market transactions include items like warranties, extended warranties, and annual maintenance contracts (AMC), paid services, and a number of other agreements that are quite similar to these types of policies. When it comes to service contracts, AMCs, repairs, painting, body-building, and other endeavours that are similar, it is important to weigh the benefits and drawbacks of utilising a composite supply, a mixed supply, or a single supplier. This is because each of these options has its own unique advantages and disadvantages. In the case of all-inclusive AMCs contracts, for instance, the primary goal is to ensure that the vehicle is reliably operational and regularly maintained, as opposed to merely supplying the components that are required for repairs. This is in contrast to the objective of simply supplying the components that are required for replacement. In contrast to this purpose, the goal of just delivering the components that are necessary for replacements is not being met. As a consequence of this, it is necessary to determine whether or not the same can be considered a composite provision of service that triggers GST correspondingly, even if the items supplied are of high value but are still incidental to the overriding demand of maintenance. This is because of the fact that it is necessary to determine whether or not the same can be considered a composite provision of service that triggers GST correspondingly. This is due to the fact that it is feasible for the same to be regarded as a composite provision of service that generates Tax. For instance, the question “How is servicing of automobiles including both supply of products (spare parts), and services (labour), when the value of goods and services are indicated separately, to be regarded under GST?” was addressed in a GST circular on “Clarifications of some problems under GST” dated 8 June 2018 by CBIC. This circular was in response to a question titled “How is servicing of automobiles including both supply of products (spare parts), and services (labour)?”

Clarifications of several difficulties under GST were the title of the circular that was issued. To this end, it was made abundantly clear that each scenario has to be evaluated on its own in order to decide whether or not a given supply ought to be subject to taxes. This was done in order to accomplish the aforementioned goal. If the value of the goods and services that were delivered is broken down into its component parts, then each part of the supply will be subject to taxes at the rates that are applicable to the particular part of the supply that is being taxed. Because of this, it is vitally required to conduct a full investigation of after-market dealings in the automobile sector on a case-by-case basis. This is extremely necessary because of the potential for fraud. When the authority was evaluating a comprehensive annual maintenance service that included the incidental supply of spare parts/goods, it made a decision in the past that the supply of service, which is for a single, fixed price, is naturally bundled with the supply of incidental goods and, as a result, should be interpreted as a composite supply of service. This decision was made while the authority was evaluating the comprehensive annual maintenance service. Throughout the process of examining a complete yearly maintenance service that included the accidental provision of replacement parts or items, the authority came to this judgement. It is possible to make a claim for a credit in the amount of input tax that was paid on supply of items or services or both that are used or destined to be utilised in the operation of a firm or the progression of its goals. After then, the amount of the output tax that the proprietor of the company is compelled to pay is reduced by the credit for the production tax. Nevertheless, in order to qualify for the ITC, one must first satisfy all four of the following requirements:

- They must have received the goods and/or services;
- They must have paid the government the appropriate amount of tax;
- They must have submitted the GST return; and
- They must be in possession of a tax invoice, debit note, or other document proving that they have paid tax.

If they meet all of these requirements, then they are eligible to claim a GST credit. In the automobile sector, dealerships are placed in the unique position of offering warranty replacements to end users on behalf of original equipment manufacturers (OEMs), while at the same time charging OEMs for the labour involved in the process. Because original equipment manufacturers (OEMs) would not be meeting one of the four conditions for collecting ITC, which is that the registered person must have received the items, it is possible that OEMs will not be able to claim a credit for the GST that was charged by the dealers. This is because one of the conditions for collecting ITC is that the registered person must have received the items. The market is currently taking into consideration a variety of different ways, some of which include “Bill to OEM and Ship to Customer,” viewing warranty replacement as a composite offer of service, and using credit as services before the customer has even gotten the new product. These are just some of the many different ways that are currently being considered.

CONCLUSION

A multiplier effect is created within the economy of the state as a result of the huge investments made by car firms. As was mentioned before, the majority of vehicle manufacturers are eligible to receive special incentives from the State Government in the form of State IPS. These benefits might come in the form of a loan or a rebate on taxes that have already been paid by the firm. Because of the GST, taxation is moving from the state in which goods are produced to the state in which they are consumed. Considering that the state from where a transaction originated does not receive GST collected on out-of-state transactions, the flow-back of IPS would be considerably reduced as a result of this change. The original equipment manufacturers are lobbying for the State to get a subsidy from the SGST that was paid to the State. In the event that the states or OEMs are not paid for the impact that the GST would have on the IPS, it is possible that a number of the projects, particularly the more recent ones, may not be realisable. There is a considerable likelihood that this would have consequences that are comparable to those of the extended period of time during which IPS can be accumulated. Vehicle Identification Numbers (VINs) are assigned to vehicles made at the facility and registered in the same state under the name of the Business. In some instances, the Goods and Services Tax (GST) shouldn't apply to cars that have their own billing system. In the event that the automobiles were moved from the registry of one state to that of another, the stock transfer would be subject to GST. This is due to the fact that offices located in several states would be considered separate organisations for the purposes of taxation. On the other hand, it is not immediately clear whether or not GST should be imposed as a supply on the temporary transfer of such autos, and if so, on what value the tax should be assessed. Free of charge (FOC) shipments that are supplied to third parties should not be subject to the GST. The position taken by officials needs to be made crystal clear. The word "supply" may also be used to refer to goods that are provided in exchange for monetary payment while discussing commerce. Taking all of this information into consideration, the issue that has to be asked is whether or not the client is selling the used automobiles in order to promote their business. If they aren't, the GST (Goods and Services Tax) shouldn't apply to the purchase, and the customer shouldn't have to pay it. Yet, in order to fulfil such a function, one must first obtain formal authorisation from the relevant organisations. In the event that the business in issue was a taxpayer with a valid registration, it would also be liable for the payment of goods and services tax (GST) (for example, a firm). These coupons will be sent at a variety of stages along the process of purchasing a vehicle. In compliance with the time of delivery regulation, the Goods and Services Tax (GST) that applies to these vouchers is required to be paid in full promptly on the day that these vouchers are delivered. It is the policy of certain manufacturers to withhold payments owed to dealers in connection with such coupons until the client has brought in the vehicle for servicing and the repair facility has confirmed the customer's identify in order to proceed with the transaction. Hence, dealers would be required to pay tax on such coupons the time they are provided. On the other hand, the aforementioned taxes can only be collected from automotive manufacturers when the car is brought in for repair, which results in an inefficient suspension of income flow in taxes.

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"Relationship of Economic Value Added and Market Value Added with Cost of Capital: A Case Study of Reliance Industries Ltd"

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Abstract

Maximizing shareholders value has become one of the new corporate practices in recent years. The Companies, which have given less preference to shareholderscuriosity, are now giving the utmost preference to it. Shareholders wealth is measured in terms of returns they receive on their investment. it can either be informs of dividends or in the form of capital structure or both. The present study attempts to examine the relationship of EVA and MVA with Cost of Capital in Reliance Industries Ltd. The study is based on secondary data from 2017-18 to 2021-22. The results reveal that the values of EVA and MVA are positive and declining trend in WACC during the period of the study. It means companies has succeeded in creating more firms' value and fulfills the goals of wealth maximization of the shareholders and minimize the cost of capital.The co-efficient of correlation values are 0.90, 0.90 and 0.26 between EVA and MVA, WACC and EVA, WACC and MVA respectively. The study proves that the cost of capital (WACC) has an effective influence on EVA and low on MVA. The findings of this paper may be useful to make an efficient financial strategy, assess firm's value and to judge the financial performance of the company

Key words:ROE, EPS, NOPAT, ROI, EVA and MVAWACC and Shareholders Wealth Creation.

Introduction

In today's business world, shareholders' wealth maximization is very important. And Maximization of shareholders' value has become the new corporate performance standard in India. Any company which gives less return to its shareholders is considered as low performing company. In a country like India where capital is still costly, the corporate management would try to get a maximum profit for every single penny of investment. EVA means economic value added, in another words addition in the returns of shareholder. EVA is the difference between a company's profit and the full cost of capital. A company should not only seek to make profit from its business but it should also make enough profit to cover the cost of its capital, including the equity invested by shareholders, for its survival. Idea of EVA has been given by Stern Stewart and Co, a New York based global financial consultant.

The performance measurement depends upon at least three things i.e. amount of capital invested, the return on the capital and cost of its capital. Otherwise, it will decrease the shareholder's wealth. The companies have adopted different modes of measurement of corporate financial performance such as ROE, return on capital employed, EPS, dividend per share, operating profit, economic value added, market value added and shareholder value added, etc. Out of these, the familiar and most prominent methods adopted by the Indian companies are economic value added and market value added. The study is an attempt to examine the relationship of EVA and MVA with Cost of Reliance Industries Ltd.

Reliance Industries Ltd.

Reliance Industries Limited is a privately held conglomerate engaged in the production and refining of petrochemicals, textiles, retail, marketing, telecommunications and other industries. It was the first Indian private company to be included in the Fortune 500. Headquartered in Mumbai. Reliance Commercial Corporation was founded in 1958 by DhirubhaiAmbani as a small venture dealing in commodities, especially spices and polyester yarns. Following a strategy of backward integration and diversification, the company opened its first textile factory in Naroda, Gujarat and in 1966 he was incorporated as Reliance Textiles and Engineers, Ltd. Over the next decade, business was concentrated in the textile industry, but continued to expand. Efforts to raise financial capital through more accessible means than India's nationalized banks. Reliance took advantage of the recent "Indenisation" of the stock market to conduct an initial public offering (IPO) in 1977. His IPO, which issued 2.8 million shares, allowed retail investors exposure to the stock market and share ownership. Thousands attended his AGMs in Reliance, sometimes held in sports stadiums, and many more watched them on television. The company's shares continued to attract investors despite uncertainties such as the economic downturn, government regulatory uncertainty and political corruption.

Review of Literature

1. ShilpaPruthy (2013) she was pen down on "A comparative study of EVA and MVA of power sector companies in India" In this study researcher has taken secondary data

from various annual reports she was using economic value added etc. in this study used average and correlation between EVA and MVA. This study period was 2009-2011.this study based on secondary database and collect data from various annual report of companies. And they found reason for negative economic value added is high cost of equity.

2. Dr.Kuldeep Kumar (2014) written on “comparative performance evaluation of selected automobile companies in India using EVA and MVA measures” in this paper maximization shareholders value has become one of the new corporate practice in years. In the present study two distinctive approaches. EVA and MVA have been used to measure the existing financial condition and forecasting automobile companies in India. This study clearly concluded that the performance of maruti Suzuki India ltd. and Mahindra and Mahindra ltd. found satisfactory with consistent returns to the shareholders.
3. Dr.Asha Sharma (2013) she write down on “ Economic value added in Infosys limited” in this paper examines the value creation strategy of Infosys by analyzing whether the economic value added better represents the market value of company in comparison to conventional performance measures. In this regards Eva and the conventional measures of corporate performance such as PAT, EPS, ROA and operating profit and analyzed. This study totally based on secondary data and study period was 2007-08 to 2011-12.
4. Ashima, Delhi University (2014) “financial synergic impact on Icici and Hdfc bank after merger (with EVA & MVA approach)” in this research study she was said that financial synergic impact in banking industry after merger with special reference to ICICI bank & HDFC bank. Merger takes place with a view to improve the financial synergy so it’s necessary to evaluate whether this financial synergy has created any shareholders wealth or not. In this study evaluate the impact of financial synergy on shareholder value after merger takes place with EVA & MVA approach.

Terms Explained:

❖ Economic Value Added (EVA)

Economic Value Added is a registered trade mark of the U.S. firm, Stern Stewart and Company. The concept of EVA comes into the main stream of corporate finance recently, as more and more firms have adopted it as performance monitoring tool. EVA is based on the concept that a firm should earn atleast its cost of capital. The excess of return over the cost of capital is explained term as Economic Value Added. In its simple form EVA can be calculated as:

EVA =Net Operating Profit after Tax. (NOPAT)-Cost of Capital Employed The purpose of EVA is to assess the performance of company and management. The positive EVA means the company is producing value from the funds invested in the business. The negative EVA indicates that company did not effectively utilize the shareholders' funds.

❖ Market Value Added (MVA)

Stewart coined the term market value added. Market value is defined as the difference between the market value of invested capital and the book value of a company's invested capital at a point in time. The market value of invested capital is related to the market value of equity and debt, but the market value of debt is not readily available because debt is not commonly traded. Therefore, the definition of MVA can be given as market capitalization minus net worth. Market capitalization is the product of the closing price of a stock and the number of shares outstanding. Net worth is the sum of equity, reserves and surplus minus accumulated losses and other expenses. MVA = Market Capitalization - Net Worth. MVA may not be a reliable indicator of the gauge's performance in a strong bull market when stock prices are generally rising.

❖ Cost of Capital (WACC)

The concept of cost of capital is at the heart of financial theory. It represents the key link between management's financial decisions and company value, the return on investment that must be earned to satisfy investors. Yield is used as a benchmark for investment decisions. The term cost of capital refers to the price a company pays to issue a particular type of security to raise capital from investors.

Objectives of the Study

1. To assess the Cost of Capital of various sources of funds.
2. To analysis the EVA and MVA.
3. To assess the relationship between EVA and MVA
4. To examine the relationship of EVA and MVA with Cost of Capital.

Scope of Study

The present study is restricted to Reliance Industries Ltd. The study is an attempt to examine the relationship of EVA and MVA with cost of capital. The period of study is 5 year i.e. from 2017-18 to 2021-22.

Research Methodology

The secondary data has been used for the purpose of the study. The data has been taken from the published Annual Reports of the Reliance Industries Ltd. The collected data has been analyzed through the use of various accounting and statistical techniques such as ratio, percentage, mean, co-efficient of variation, index, trend values, correlation (r), co-efficient of determination (r2) and ‘t’ test. The EVA & MVA measures have been used to evaluate the performance of Reliance Industries Ltd for the period of study.

Hypothesis of the Study

H0: There would be no significant relationship between Economic value added and Market value added with Cost of Capitalin Reliance Industries Ltd

Analysis and Results

The analyzed data has been presented in different tables hereunder to reflect upon the objectives identified.

❖ Cost of Capital Analysis

In the present study the specific cost of each of the sources as well as weighted average cost of capital (WACC) has been calculated as under:

WACC=Proportion of Equity x Cost of Equity + Proportion of Debt x Cost of Debt. Cost of Equity (Ke) has been calculated with the help of CapitalAsset Pricing Model. Ke=Rf+β (Rm-Rf)

Rf=Risk free rate of return.

β =Sensitivity of share price in relations to the market index.

Rm=Market rate of return. Cost of Debt=Interest (1-tax rate)/Debt.

Kd = Cost of Debt=Interest (1-tax rate)/Debt.

Table No.1 Analysis of Cost of Capital in Reliance Industries Ltd (Rs.incrores)

Year	Kd (%post tax)	Trend	Ke (%)	Trend	WACC (%)	Trend

2017-18	4.81	6.16	20.95	9.48	33.84	13.57
2018-19	6.20	4.70	9.69	53.09	13.91	68.28
2019-20	4.76	8.32	53.19	52.03	68.42	56.42
2020-21	8.37	4.61	52.57	-21.29	57.10	-20.05
2021-22	4.69	-0.05	-20.77	0.21	-19.48	0.19
SD	1	2.27	27.86	27.97	31.40	31.43
C.V.	1.38		-169.03		-183.06	

Source: Compiled from Annual Reports of Reliance Industries Ltd.

Table No.1 exhibits the cost of capital in Reliance Industries Ltd. The SD value of cost of debt post tax recorded to be 1 with C.V. value 1.38. The trend values witnessed an decreasing trend with annual rate over the period of the study. The SD value of cost of equity observed to be 27.86with C.V. value -169.03the trend values showed aIncreasing trend over the period of the study with annual growth. The SD value of weighted average cost of capital noticed to be 31.43with C.V. value -183.06. The values witnessed a declining trend of over the period of the study. It can be concluded that declining trend in weighted average cost of capital is certainly praise worthy situation; this trend should be maintained in coming years also.

EVA Analysis

Table No.2 Analysis of EVA in Reliance Industries Ltd
(Rs.incrores)

Year	Net Operating Profit After Tax (NOPAT) 1	Cost of Capital Employed (COCE) II	EVA III= (1-II)	Trend
2017-18	47848	18082.85	29765.15	100
2018-19	55472	49029	6443	21.65
2019-20	52736	22017	30719	103.20
2020-21	57354	26562	30792	103.45
2021-22	58483	-8880	67363	226.32

Source: Compiled from Annual Reports of Reliance Industries Ltd.

Table No.2 highlights that EVA values are ranging from 29765.15crores to 67363crores because of increasing of NOPAT and capital employed. All values of EVA are positive, which prove the efficient use of shareholders’ funds and firm has succeeded in creating more firm’s value. The trend values witnessed an increasing trend over the period of the study.

MVA Analysis

Table No.3 Analysis of MVA in Reliance Industries Ltd

(Rs.incrores)

Year	Market Capitalization 1	Net Worth II	MVA III =(1-II)	Trend
2017-18	847379	314632	532747	100
2018-19	959828	405322	554506	104.08
2019-20	1258009	391214	866795	162.70
2020-21	1500140	474483	1025657	192.52
2021-22	1748590	471527	1277063	239.71

Source: Compiled from Annual Reports of Reliance Industries Ltd.

Table No.3 depicts that the MVA values are ranging from 532747crores to 1277063crores because of increasing of stock market price during the period of the study. The MVA values are positive, which indicates more investment values as compared to the capital contributed by the investors. The trend values witnessed an increasing trend over the period of the study. It can be inferred that the company has good governance and created wealth for its shareholders. MVA is good in market segment and attracting the investors to invest in the company.

Relationship Analysis of EVA and MVA

Table No.4

Analysis of Relationship between EVA and MVA in Reliance Industries Ltd

(Rs.incrores)

Year	EVA	Index	MVA	Index
2017-18	29765.15	100	532747	100
2018-19	6443	21.65	554506	104.08
2019-20	30719	103.20	866795	162.70
2020-21	30792	103.45	1025657	192.52
2021-22	67363	226.32	1277063	239.71
SD	19527.5761		283364.52	
C.V.	0.28		0.47	
r	0.90			
‘t’ value	7.02			

Source: Compiled from Annual Reports of Reliance Industries Ltd.

Table No.4 reveals that EVA has grown 1.26 times over the period of the study with C.V. value 0.28. This proves that considerable fluctuation in the growth of EVA. The rise in

MVA is about 1.40 times with C.V. value 0.47. The C.V. value 0.47 proves much variation in the growth of MVA. The co-efficient of correlation between EVA and MVA (0.90) shows that there is positive relationship between EVA and MVA. That ‘t’ value 7.02 is statistically significant at 95% level of confidence. It is inferred that both EVA and MVA are strongly associated with each other during the period of the study. It is certainly a positive signal reflecting on sound financial position.

Relationship Analysis of EVA and MVA

Table No.5

Relationship Analysis of EVA and MVA with Cost of Capital in Reliance Industries Ltd

(Rs.incrores)

Year	EVA (Rs.incrores)	Trend	MVA (Rs.incrores)	Trend	WACC (%)	Trend
2017-18	29765.15	100	532747	100	33.84	13.57
2018-19	6443	21.65	554506	104.08	13.91	68.28
2019-20	30719	103.20	866795	162.70	68.42	56.42
2020-21	30792	103.45	1025657	192.52	57.10	-20.05
2021-22	67363	226.32	1277063	239.71	-19.48	0.19
SD	19527.5761		283364.52		31.40	
C.V.	0.28		0.47		-183.06	
R	0.90		0.26			
‘t’ value	7.02		0.66			

Source: Compiled from Annual Reports of Reliance Industries Ltd.

Table No.5 exhibits that the relationships of cost of capital (WACC) with EVA and MVA for the period of the study. The C.V. values of WACC, EVA and MVA are 0.28, 0.47 and-183.06 respectively. This proves that high variation in MVA and considerable fluctuation in EVA and WACC. The cost of capital (WACC) is negatively correlated with EVA. The‘t’ value 7.02 is significant at 95% level of confidence. It proves that EVA increases with the decline in WACC.The cost of capital (WACC) is negatively correlated with MVA. The ‘t’ value 0.66 is statistically insignificant at 95% level of confidence. It means that MVA increases with the decline in WACC. Thus, cost of capital has an effective influence on EVA and low on MVA.

Co-efficient of Determination Analysis

It gives the percentage variation in the dependent variable that is accounted by the independent variables.

Table No.6
Co-efficient of Determination in Reliance Industries Ltd.

Independent Variable	Dependent Variable	R	R_2
X_1	X_2	0.90	0.81
X_1	X_3	0.26	0.07

X1 =Cost of Capital (WACC)

X2 =EVA

X3 =MVA

Table No.6 portrays that the co-efficient of determination in two groups of variables in Reliance Industries Ltd. In the first group (X2) EVA as dependent variable and cost of capital (X1) as independent variable, it is found that the value of co-efficient of determination is 0.90 which proves that 0.81 percent variation in EVA is due to change in cost of capital and 14 percent due to other factors. In the second group considering (X3) MVA as dependent variable and cost of capital (X1) as independent variable, it is ascertained that 7% variation in MVA is caused by variation in cost of capital and 93% due to other factors. It can be inferred that cost of capital will helpful to attract the attention of investors to invest in the company and to increase the EVA and MVA.

Conclusion

The EVA and MVA are financial keys to create shareholders wealth. The value of EVA and MVA are positive over the period of the study. It proves that firm has succeeded in creating more firms value. It is the true indicator of financial performance. The co-efficient of correlation between EVA and MVA shows that there is positive strong association with each other. The co-efficient of correlation between cost of capital and EVArecorded to be minus value. It proves that EVA increases with the decline in WACC. Cost of capital is negatively correlated) with MVA. It means MVA increases with the decline in WACC. Cost of capital (WACC) brings about change in EVA and MVA positive is due to change in cost of capital and remaining due to other factors. Therefore, the cost of capital (WACC) has an effective influence on EVA and low on MVA. The findings of this paper may be useful to the company in planning the capital mix, assess the shareholders wealth or firms value and to judge the financial performance of the company.

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ROLE OF ENTREPRENEURSHIP AND AATMNIRBHAR BHARAT

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ABSTRACT:

It is a very famous proverb that need is the mother of invention. Like this **Aatm Nirbhar Bharat** is need of hour for Indian economy as well as for all Indians during pandemic COVID-19. Aatm Nirbhar Bharat is not only a term but it is a vision of our Prime Minister Shri Narendra Modi to enable India to overcome from this difficult time during pandemic COVID-19 which is never earlier seen.

India is dependent on lots of imports from many countries across the world and pays a large import bill in comparison to export. During the time of pandemic all the import and export activities across the world was on halt. Transportation on goods and services were stopped. Then it was very difficult to live without resources as import of goods were not possible due to termination of transport activities.

India faced problems in terms of shortage of Hospital beds, PPE kits, Covid test kits, medicines, ventilators and other necessary respiratory and medical equipments including basic supplies of hand sanitizers, N95 Masks. We realized that it is the time for us to depend upon indigenous Innovation, products and local manufacturing. To fulfill these demands and promote production of these items in the country our Prime Minister Shri Narendra Modi started **Aatma Nirbhar Bharat** Campaign. He defined the five pillars of **Aatm Nirbhar Bharat** to boost the economy and to turn difficulties into opportunity.

MEANING OF AATM NIRBHAR BHARAT

"Aatm Nirbhar" which is a Hindi word meaning in English is **"Self Reliant"** which also refers less dependency on others or don't be dependent of others. **Aatm Nirbhar Bharat** is basically a term formulated at the time of pandemic COVID-19 in India. It is actually the vision of our Hon'ble Prime Minister Shri Narendra Modi ji to make India and Indians self reliant by starting production of all mandatory items locally. Vocal for Local is also integral of **Aatm Nirbhar Bharat Abhiyan**.

THE FIVE PILLARS OF AATM NIRBHAR BHARAT FOCUS ON:

1. **Economy**
2. **Infrastructure**
3. **System**

4. **Vibrant Demography and**
5. **Demand**

The Five phases of Aatm Nirbhar Bharat are:

Phase-I: Businesses including MSMEs

Phase-II: Poor, including migrants and farmers

Phase-III: Agriculture

Phase-IV: New Horizons of Growth

Phase-V: Government Reforms and Enablers

Aatma Nibhar Bharat actually means that we are able to produce the products indigenously, what we need and eventually play a larger role in the global economy by exporting the surplus products. This was the real vision of **Aatm Nirbhar Bharat**.

<u>LONG TERM BENEFIT OF AATM NIRBHAR BHARAT ABHIYA</u>

Aatm Nirbhar Bharat Abhiyan promoted various innovations and new products development in India. By this import of India will decrease and export will increase thus in the long run our trade deficit will reduce. Export promotion will help us save foreign currency and earn more foreign currency. Aatm Nirbhar Bharat package will help in growing Indian small and medium enterprises and the manufacturing sector will flourish. This program will help in achieving 5 Trillion economy vision of Indian Government.

GOVERNMENT INITIATIVES

The Government of India has taken many initiatives in the last few years to drive the nation on the path of innovation and creating a conducive ecosystem. Some of these are - Start-up India, Accelerating Growth of New India's Innovations (AGNIi), ASPIRE scheme, Smart City Mission, Uchchatar Avishkaar Yojana, Make In India, Start-up India Initiative, Atal Incubation Centre (AIC), Atal Innovation Mission (AIM), Atma Nirbhar Bharat. Worth special mention are schemes for women entrepreneurs (WEP). It also provides financial support for the step from innovation to commercialization and extends various fiscal concessions to industry. All these efforts should soon lead the country into becoming the global innovation and knowledge hub.

Another initiative is the Central Government's New Education Policy 2020. This path-breaking policy has provisions for some radical changes. Its pivotal focus is on optimizing use of resources, academic flexibility, critical thinking, experiential learning, interactive classrooms, integrated pedagogy, inter/transdisciplinary approach for competency, and outcome-based student-centric 21st century education. This is expected to spur applied learning, innovation and an entrepreneurial culture in the Higher Education Institutions (HEIs). The Government is now in the process of framing its Science, Technology, and Innovation Policy (STIP 2020). These policies are expected to create an atmosphere conducive for innovation.

ATAL RANKING OF INSTITUTIONS ON INNOVATION ACHIEVEMENTS (ARIIA)

Considering our potential and necessity to innovate, the Ministry of Education, Government of India has launched a unique annual ranking programme Atal Ranking of Institutions on Innovation Achievements (ARIIA), in 2018, to systematically rank all higher education institutions in India based on their innovation achievements and on campus start-up ecosystems. ARIIA focuses on quality of innovation and tries to measure the real impact created by the innovations. ARIIA ranking is expected to inspire HEIs to reorient their mind-set and restructure their programmes; as well as create ecosystems to encourage high quality research, innovation and entrepreneurship.

The Government of India had announced the first ARIIA awards in April 2019. Many technical HEIs applied for the ARIIA ranking to showcase their achievements and pitch in the innovation space. However, there were only a few submissions for the ARIIA ranking from the non-technical HEIs. The main reason can be attributed to the fact that many non-technical institutions perceive innovation to be the domain of only science and technology institutions. The few Non-technical institutions which had applied were not successful as they were not able to score in some of the parameters of ARIIA.

It is important to understand that innovation is not restricted to the faculty of Science and Technology. Innovative devices, processes, practices, and ideas can have a myriad interdisciplinary and multi-sectorial applications. The faculties of Humanities, Commerce, and Management also have several opportunities to collaborate, innovate and translate ideas into commercial products, optimized systems, and processes. Interdispiclinarity is the buzz word today. Unlike in the past, disciplines can no longer flourish in water-tight compartments.

Thus, this year the Innovation Cell of the MHRD, Government of India, constituted a committee, under my Chairmanship, to design the ARIIA framework for non-technical institutions. It was generally agreed that the parameters with respect to which the evaluations of the HEIs would be done will remain the same for technical and non-technical institutions. However, different weightages are assigned to them with respect to technical and non-technical institutions. The parameters are: Academic Programmes related to Innovation & Entrepreneurship, Developing an Innovation and Entrepreneurial set-up, Infrastructure and facilities to promote I & E activities, Generation of innovations and their implementation, Fund/Investment mobilised to support Innovation, IP generated and commercialized, Expenditure on innovation and revenue generated through IP exploited. It is expected that this would enable non-technical institutions to not only apply for ARIIA ranking but also provide them a more level playing field.

However, one of the challenges will be to create awareness regarding the importance of innovation amongst the faculty members of non-technical HEIs. It is the responsibility of University and college management and leadership to orient teachers through training and workshops on the need for innovation across domains and the need for the protection of intellectual property. This re-orientation is expected to percolate to both undergraduate and post graduate students.

The Government of Maharashtra too has taken many initiatives to promote the culture of innovation. It declared its State Innovation and Start-up Policy and has set up a nodal government agency, Maharashtra State Innovation Society (MSInS), to boost innovation-driven entrepreneurial ecosystem in the state. The society aims to foster innovative approaches and create conducive environment for innovative businesses to operate in Maharashtra. It is providing support at multiple levels to the start-up ecosystem. It gives limited work orders to successful start-ups and provides a state-wide network. It provides mentorship and financial support to women entrepreneurs to transform their innovative ideas to saleable and sustainable businesses. It is a platform to propose innovative business ideas to address problems faced by local communities and districts. MSInS also provides financial assistance to start-ups for filing patents and for lab testing for product launches.

TYPES OF ENTREPRENEURSHIP

- **Cultural**

According to Christopher Rea and Nicolai Volland, cultural entrepreneurship is "practices of individual and collective agency characterized by mobility between cultural professions and modes of cultural production", which refers to creative industry activities and sectors. In their book The Business of Culture (2015), Rea and Volland identify three types of cultural entrepreneur: "cultural personalities", defined as "individuals who buil[d] their own personal brand of creativity as a cultural authority and leverage it to create and sustain various cultural enterprises"; "tycoons", defined as "entrepreneurs who buil[d] substantial clout in the cultural sphere by forging synergies between their industrial, cultural, political, and philanthropic interests"; and "collective enterprises", organizations which may engage in cultural production for profit or not-for-profit purposes.

In the 2000s, story-telling has emerged as a field of study in cultural entrepreneurship. Some have argued that entrepreneurs should be considered “skilled cultural operators” that use stories to build legitimacy, and seize market opportunities and new capital. Others have concluded that we need to speak of a ‘narrative turn’ in cultural entrepreneurship research.

- **Ethnic**

The term "ethnic entrepreneurship" refers to self-employed business owners who belong to racial or ethnic minority groups in the United States and Europe. A long tradition of academic research explores the experiences and strategies of ethnic entrepreneurs as they strive to integrate economically into mainstream U.S. or European society. Classic cases include Jewish merchants and tradespeople in large U.S. cities in the 19th and early 20th centuries as well as Chinese and Japanese small business owners (restaurants, farmers, shop owners) on the West Coast. In the 2010s, ethnic entrepreneurship has been studied in the case of Cuban business owners in Miami, Indian motel owners of the U.S. and Chinese business owners in Chinatowns across the United States. While entrepreneurship offers these groups many opportunities for economic advancement, self-employment and business ownership in the United States remain unevenly distributed along racial/ethnic lines. Despite numerous success stories of Asian entrepreneurs, a recent statistical analysis of U.S. census data shows that whites are more likely than Asians, African-Americans and Latinos to be self-employed in high prestige, lucrative industries.

- **Religious**

Religious entrepreneurship refers to both the use of entrepreneurship to pursue religious ends as well as how religion impacts entrepreneurial pursuits. While religion is a central topic in society, it is largely overlooked in entrepreneurship research. The inclusion of religion may transform entrepreneurship including a focus on opportunities other than profit as well as practices, processes and purpose of entrepreneurship. Gümüsay suggests a three pillars model to explain religious entrepreneurship: The pillars are the entrepreneurial, socio-economic/ethical, and religio-spiritual in the pursuit of value, values, and the metaphysical.

- **Feminist**

A feminist entrepreneur is an individual who applies feminist values and approaches through entrepreneurship, with the goal of improving the quality of life and well-being of girls and women. Many are doing so by creating "for women, by women" enterprises. Feminist entrepreneurs are motivated to enter commercial markets by desire to create wealth and social change, based on the ethics of cooperation, equality and mutual respect. These endeavours can have the effect of both empowerment and emancipation.

- **Institutional**

The American-born British economist Edith Penrose has highlighted the collective nature of entrepreneurship. She mentions that in modern organizations, human resources need to be combined to better capture and create business opportunities. The sociologist Paul DiMaggio (1988:14) has expanded this view to say that "new institutions arise when organized actors with sufficient resources [institutional entrepreneurs] see in them an opportunity to realize interests that they value highly". The notion has been widely applied.

- **Millennial**

The term "millennial entrepreneur" refers to a business owner who is affiliated with millennials (also known as Generation Y), those people born from approximately 1981 to 1996. The offspring of baby boomers and early Gen Xers, this generation was brought up using digital technology and mass media. Millennial business owners are well-equipped with knowledge of new technology and new business models and have a strong grasp of its business applications. There have been many breakthrough businesses that have come from millennial entrepreneurs such as Mark Zuckerberg, who created Facebook. Despite the expectation of millennial success, there have been recent studies that have proven this to not be the case. The comparison between millennials who are self-employed and those who are not self-employed shows that the latter is higher. The reason for this is because they have grown up in a different generation and attitude than their elders. Some of the barriers to entry for entrepreneurs are the economy, debt from schooling, and the challenges of regulatory compliance.

- **Nascent**

A nascent entrepreneur is someone in the process of establishing a business venture. In this observation, the nascent entrepreneur can be seen as pursuing an opportunity, i.e. a possibility to introduce new services or products, serve new markets, or develop more efficient production methods in a profitable manner. But before such a venture is actually established, the opportunity is just a venture idea. In other words, the pursued opportunity is perceptual in nature, propped by the nascent entrepreneur's personal beliefs about the feasibility of the venturing outcomes the nascent entrepreneur seeks to achieve. Its prescience and value cannot be confirmed ex ante but only gradually, in the context of the actions that the nascent entrepreneur undertakes towards establishing the venture, Ultimately, these actions can lead to a path that the nascent entrepreneur deems no longer attractive or feasible, or result in the emergence of a (viable) business. In this sense, over time, the nascent venture can move towards being discontinued or towards emerging successfully as an operating entity.

TYPE OF COMPARATIVE ADVANTAGE

Several types of business clusters, based on different kinds of knowledge, are recognized:

- High-tech clusters – These clusters are high technology-oriented, well adapted to the knowledge economy, and typically have as a core renowned universities and research centers like Silicon Valley, the East London Tech City or Paris-Saclay. An exceptional example of a prominent high-tech cluster that does not include a university is the High Tech Campus Eindhoven, located in the Dutch city of Eindhoven.
- Historic know-how-based clusters – These are based on more traditional economic activities that maintain their advantage in know-how over the years, and for some of them, over many centuries. They are often industry-specific. An example is London as financial center.
- Factor endowment clusters – They are created because a comparative advantage they might have linked to a geographical position. For example, wine production clusters because of sunny regions surrounded by mountains, where good grapes can grow. This is like certain areas in France such as Burgundy and Champagne, as well as Lombardy, Spain, Chile and California.
- Low-cost manufacturing clusters – These clusters have typically emerged in developing countries within particular industries, such as automotive production, electronics, or textiles. Examples include electronics clusters in Mexico (e.g. Guadalajara) and Argentina (e.g. Córdoba). Cluster firms typically serve clients in developed countries. Drivers of cluster emergence include availability of low-cost labor, geographical proximity to clients (e.g. in the case of Mexico for U.S. clients; Eastern Europe for Western European clients).
- Knowledge services clusters – Like low-cost manufacturing clusters, these clusters have emerged typically in developing countries. They have been characterized by the availability of lower-cost skills and expertise serving a growing global demand for increasingly commoditized (i.e. standardized, less firm-specific) knowledge services, e.g. software development, engineering support, analytical services. Examples include Bangalore, India; Recife, Brazil; Shanghai, China. Multinational corporations have played an important role in

"customizing" business conditions in these clusters. One example for this is the establishment of collaborative linkages with local universities to secure the supply of qualified, yet lower-cost engineers.

CLUSTER EFFECT

The cluster effect can be more easily perceived in any urban agglomeration, as most kinds of commercial establishments will tend to spontaneously group themselves by category. Shoe shops (or cloth shops), for instance, are rarely isolated from their competition. In fact, it is common to find whole streets of them.

The cluster effect is similar to (but not the same as) the network effect. It is similar in the sense that the price-independent preferences of both the market and its participants are based on each one's perception of the other rather than the market simply being the sum of all its participants actions as is usually the case. Thus, by being an effect greater than the sum of its causes, and as it occurs spontaneously, the cluster effect is a usually cited example of emergence.

Governments and companies often try to use the cluster effect to promote a particular place as good for a certain type of business. For example, the city of Bangalore, India has utilized the cluster effect in order to convince a number of high-tech companies to set up shop there. Similarly, Las Vegas has benefited through the cluster effect of the gambling industry. In France, the national industrial policy includes support for a specific form of business clusters, called "Pôles de Compétitivité", such as Cap Digital. Another good example is the Nano/Microelectronics and Embedded Systems" or in short "mi-Cluster" that was facilitated by "Corallia Cluster Initiative" in Greece. Corallia introduced a bottom-up, 3-phase programme framework for facilitating cluster development, and was short-listed among the final classification (finalists) for the DG REGIO's RegioStars 2009 Awards in the category "Research, Technological Development and Innovation".

Clusters, were proved to boost the innovative activity among firms of the same industry. One of the main causes that might be highlighted is the competition between the companies. Moreover, except of stimulating a favorable conditions for the exchange of ideas, industry-specific regional concentrations, also create a thick labor market input. Hence innovations increase the accumulation of the knowledge in the region which influences on the local internal economies.

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Role of Artificial Intelligence in Detecting Bank Financial Frauds.

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Abstract: Artificial Intelligence is the science and engineering of making intelligent machines especially computer programs /software. Artificial Intelligence has concern with similar task of using computer to understand human intelligence. Artificial Intelligence is associated with computer enhanced learning, reasoning, language translation, speech recognition, decision-making and perception that often requires human intelligence. AI (Artificial Intelligence) can think and make decisions with more accuracy since it functions similarly to human brain. Today banking business operates with technological transformation. The paper highlights on the role of artificial intelligence in detecting financial frauds in banks. For the study, primary data has been collected from bank managers of various branches according to its size and business.

Introduction: Today a new technological advancement is being used to improve the banking industry on a frequent basis. However, the majority of adjustments are made in order to improve, satisfy, and enrich the client experience. The implementation of artificial intelligence is largely responsible for the development of the banking sector. AI, this ground-breaking innovation is the newest buzzword in technical research, and it has swept the world's leading industries off their feet. Numerous banks have embraced robotics and associated AI tools in less than five years to streamline operations, increase productivity, and ultimately maximise revenues and accomplish their corporate objectives. One area of computer science called artificial intelligence makes an effort to replicate human intelligence and capabilities using hardware, software, and computer platforms. Artificial intelligence plays crucial role for detecting financial frauds in banking sector. Researcher has made an attempt to study the role of AI and its tools to detect/stop financial frauds in banks. Various statements related to study was framed through structured questionnaire as follow:

1) Prevention of financial fraud is possible with integrating bank data with the help of AI through external credit rating agencies.
2) Use of AI tool for market information about applicant helps reducing financial frauds.
3) AI algorithms help to evaluate customer’s transactions, earning & spending habits, familiar history etc. that prevents financial frauds.

4) Interactive chat bots can be used to make customers aware that reduces financial frauds.
5) Repayment habit patterns of a particular customer known through Artificial Intelligence helps bankers to reduce frauds.
6) Artificial Intelligence helps to know about individual's spending data and behavior which controls fraud.
7) Transaction Monitoring through AI technology helps in reducing fraud.
8) Risk Management done with the help of AI, reduces financial frauds.
9) Credit scoring done through AI technology reduces financial frauds.
10) Through AI there should be a check on Loan Appraiser Credibility Record which prevents financial frauds.
11) The AI technologies are capable of raising red flags in systems which prevents financial frauds.
12) AI prevents ATM frauds like card shimming, card skimming, card trapping, jamming of keyboard.
13) AI prevents popular UPI financial frauds.
14) AI prevents Bank Transfer financial frauds.
15) AI prevents fraudulent message frauds.

Researcher used chi-square test whether there is association between questions related use artificial intelligence and detection of financial frauds and its impact on NPA.

Hypothesis for the study:

Ho: There is no significant association between Use of artificial intelligence and detection of financial frauds (Q-1 to Q-15).

Ha: There is a significant association between use of artificial intelligence and detection of financial frauds (Q-1 to Q-15).

Level of significance: 5%

Table 1: Role of artificial intelligence and detection of financial frauds.

Rank	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Total
Strongly Disagree	7	5	4	1	1	42	0	0	0	0	0	0	0	0	0	60
Disagree	0	0	0	54	0	59	46	41	14	5	9	0	0	0	7	235
Neutral	124	78	57	19	10	179	24	42	162	164	49	0	85	186	39	1218
Agree	141	216	112	226	206	20	138	217	45	45	118	182	215	114	121	2116
Strongly Agree	28	1	127	0	83	0	92	0	79	86	124	118	0	0	133	871

Table 2: Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2768.957[a]	56	.000
Likelihood Ratio	2958.799	56	.000
Linear-by-Linear Association	42.816	1	<.001
N of Valid Cases	4500		
a. 15 cells (20.0%) have expected count less than 5. The minimum expected count is 4.00.			

Table 3 : Symmetric Measures			
		Value	Approximate Significance
Nominal by Nominal	Phi	.784	.000
	Cramer's V	.392	.000
	Contingency Coefficient	.617	.000
N of Valid Cases		4500	

Findings: Table:2 represents the result of chi-square test. The calculation of χ^2 is 2768.957[a] with significance value 0. 000, which states that there is association between use artificial intelligence and detection of financial frauds and its impact on NPA which means that prevention of financial fraud is possible with integrating bank data with the help of AI through external credit rating agencies, use of AI tool for market information about applicant, use of AI algorithms such as an individual’s banking transactions, their past decisions, their spending and earning habits and, familial history, mobile data etc, Interactive chat bots can be used to make customers aware, repayment habit patterns of a particular customer known through Artificial Intelligence, Artificial Intelligence helps to know about individual’s spending data and behavior, transaction monitoring through AI technology, risk management done and credit scoring done through AI technology, through AI there should be a check on loan appraiser credibility record. The AI technology is capable of raising red flags in systems, It prevents ATM frauds like card shimming, card skimining, card trapping, jamming of keyboard, AI prevents popular UPI financial frauds, Artificial Intelligence prevents fraudulent message affect NPA. Tabel 3: shows the value of Cramer’s Statistics is 0.392 with significance value 0.000, which reports that there exists weak association between different questions related to use artificial intelligence and detection of financial frauds and its impact on NPA.

Conclusion and Suggestion: The outcome of the study reflects that artificial intelligence play very important role to detect and prevent financial frauds in banking sector It is suggested that use of A.I algorithms, interactive chat bots helps to know about and prevent /reduce financial frauds. Use of A.I. technology helps monitoring the transaction history of borrowers which reduces the risk of financial frauds. It is suggested that credit rating done through AI helps to reduce frauds as well as prevent wrong disbursement of lending. It is strongly suggested that use of AI can prevent day-today frauds too.

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Role of Artificial Intelligence in Detecting Bank Financial Frauds.

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Role of NEP in development of education system of India

Chauhan Shobhanaben Oghadbhai

Primary teacher- gir somnath

ABSTRACT:NEP-2020 has set 2040 as the deadlineto fulfil the goals, targets, and pathways. Higher education plays an extremely important role in promoting human as well as societal well-being and in developing India as envisioned in its Constitution - a democratic, just, socially-conscious, cultured, and humane nation upholding liberty, equality, fraternity, and justice for all. Higher education significantly contributes towards sustainable livelihoods and economic development of the nation. As India moves towards becoming a knowledge economy and society, more and more young Indians are likely to aspire for higher education.NEP aims at universalising school education (achieving 100% Gross Enrolment Ratio in preschool to secondary level) **by 2030** and higher education (increasing the GER in higher education to 50 %) by 2035.

KEYWORDS:Vision Of National Education Policy-2020 , Education System, Restructuring And Consolidation, Major Problems In System , Steps To Be Taken By Governments And HEI

INTRODUCTION:

The **Union Cabinet of India approved the National Education Policy (NEP) on July 28th, 2020.** Over more than 50 months of consultations and workshops, the Indian government aggregated feedback from 2.5 lakh village-level stakeholders to two national legislative level committees, after a 34-year gap.After thirty-four years since the launch of the National Policy on Education in 1986, a new National Education Policy-2020 (NEP-2020) has been announced. This new policy envisions to have an education system that is second to none with equitable access to the highest quality education for all learners regardless of social or economic background.

Given the 21st century requirements, quality higher education must aim to develop good, thoughtful, well-rounded, and creative individuals. It must enable an individual to study one or more specialized areas of interest at a deep level, and also develop character, ethical and Constitutional values, intellectual curiosity, scientific temper, creativity, spirit of service, and 21st century capabilities across a range of disciplines including sciences, social sciences, arts, humanities, languages, as well as professional, technical, and vocational subjects. A quality higher education must enable personal accomplishment and enlightenment, constructive public engagement, and productive contribution to the society. It must prepare students for more meaningful and satisfying lives and work roles and enable economic independence.

VISION OF THIS POLICYFOR INDIA’S HIGHER EDUCATION SYSTEM:

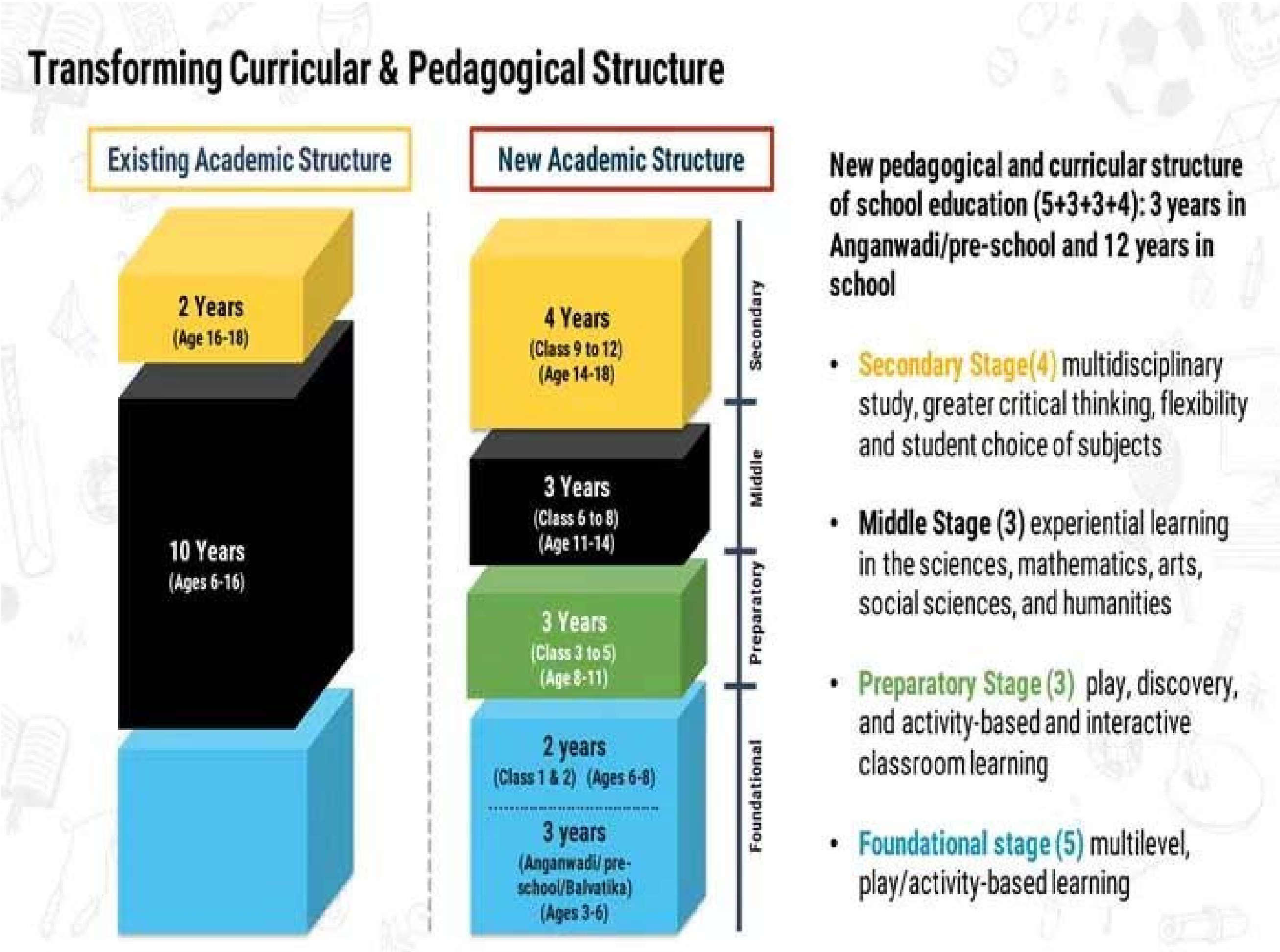
- The new National Education Policy was approved by the union cabinet on **29 July 2020**. This is India’s biggest educational reform after 34 years. The newly launched education policy will be replacing the National Education Policy of India, 1986, in a planned and phased manner.

- The vision of the new education policy is to provide high-quality universal education to the students of all sections of society, thus transforming the Indian education system by 2040. The national education policy (NEP 2020) will bring around 2 crore, out-of-school children, back into the mainstream and have common standards of learning in public & private schools.
- NEP aims at universalising school education (achieving 100% Gross Enrolment Ratio in preschool to secondary level) **by 2030** and higher education (increasing the GER in higher education to 50 %) by 2035.
- In order to become a global superpower of knowledge, this is the biggest and much talked about the initiative of the government of India, the vision of this new education policy is to provide an education system that sustainably transforms the country into a vibrant knowledge society by providing high-quality education to all.
- A National Curricular and Pedagogical Framework for Early Childhood Care and Education is being developed which will cover the children up to the age of 8. The pre-primary education will be provided by a significantly expanded and strengthened system of Anganwadi's or pre-schools located across the country.
- One of the key goals of New education policy (NEP 2022) is to attain foundational literacy and numeracy in all primary schools for all learners by grade 3 by 2025. The policy also aims at attaining 100% GER in Pre-School to Secondary Level by 2030
-
- Curriculum content will be reduced in each subject to its core essentials, and more emphasis will be given to critical thinking and more holistic learning which will be inquiry-based, discovery-based, discussion-based, and analysis-based learning.
- Students will be given increased flexibility and choice of subjects to study. Students will be able to choose a group of subjects from different fields of study, a group could have subjects from Science and Humanities or Commerce and Humanities etc. Vocational and extracurricular activities will be promoted and students will be encouraged to participate in these co-curricular activities.
- New Education Policy (NEP) 2020 aims to increase the Gross Enrolment Ratio in higher education including vocational education from 26.3% (2018) to 50% by 2035. 3.5 Crore new seats will be added to Higher education institutions.
- As per the new education policy the UG education can be of 3 or 4 years with multiple exit options and appropriate certification within this period. For example, Certificate after 1 year, Advanced Diploma after 2 years, Bachelor's Degree after 3 years and Bachelor's with Research after 4 years.
- Technology in education will be adopted heavily to bring world-class education to the youth, for this the National Educational Technology Forum (NETF) an An autonomous body will be created to provide a rich platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, administration.
- To instil a deep-rooted pride in being Indian, not only in thought, but also in spirit, intellect, and deeds, as well as to develop knowledge, skills, values, and dispositions that supportresponsible commitment to human rights, sustainable development and living, and globalwell-being, thereby reflecting a truly global citizen

- NEP 2020 also discusses the need for a **holistic, 360-degree, multidimensional report** that reflects in great detail the progress as well as the uniqueness of each student in the cognitive, affective, and psychomotor domains.

The new education policy is based on a certain set of principles that will help the youth of india to get a world-class, high-quality education system. The purpose of this new education policy is not limited to educating the masses but to make them a responsible human beings.

- The core objectives of the new education system are to develop good character among the individuals and to be a good human being that contributes to the society. One of the key objectives of education is to develop rational thought and action, having compassion and empathy, creative imagination and ethical values.
- The new education focuses on the unique capabilities of each student. It helps in recognizing, identifying & nurturing the qualities one each student with the help of parents and teachers for all-around development in academic & non-academic areas of life.
- The priority is given to foundational literacy and Numeracy to the students. The new education aims to achieve this in all students by Grade 3.
- There is no Science, Arts & Commerce cestrum. New education policy is to provide flexibility of choosing their programmes and subjects. This will help students to choose their own paths according to their talent and interests.
- Equal priorities will be given to different areas of learning with no hard separations between arts and sciences. Curricular and extracurricular activities and vocational and academic streams will be treated as more or less the same.
- For this multidisciplinary world, a multidisciplinary and holistic education will be implemented across sciences, social sciences, arts, humanities, and sports fields.
- More emphasis will be given to the conceptual understanding of the subject rather than learning for the exams.
- Students will be made to think creative and critical thinking will be encouraged.
- The new national education policy will teach and instil human ethics and constitutional values like empathy, responsibility, cleanliness, respect for others, respect for public property, scientific temper, equality etc.
- The new education policy will play a key role in promoting multilingualism, Local Indian languages and the power of language in teaching and learning.
- Communication skills, cooperation, and teamwork are by far the most important and basic life skills required in every phase of life, the new education curriculum will be designed to incorporate these skills from a very young age.
- The policy focuses on regular formative assessment for learning rather than the summative assessment that encourages today's 'coaching culture'.
- Technology is the future of education; hence the extensive use of technology in teaching, learning & assessment will help students, teachers and parents.
- The education system is designed to ensure full equity and inclusion of all educational decisions so that all students are able to thrive right from early childhood care to school education and to higher education.
- Teachers and faculty members are the backbones of the education system. Rigorous efforts will be carried out in their recruitment, continuous professional development, positive working environments and service conditions.
- A rootedness and pride in India, and its rich, diverse, ancient and modern culture and knowledge systems and traditions.



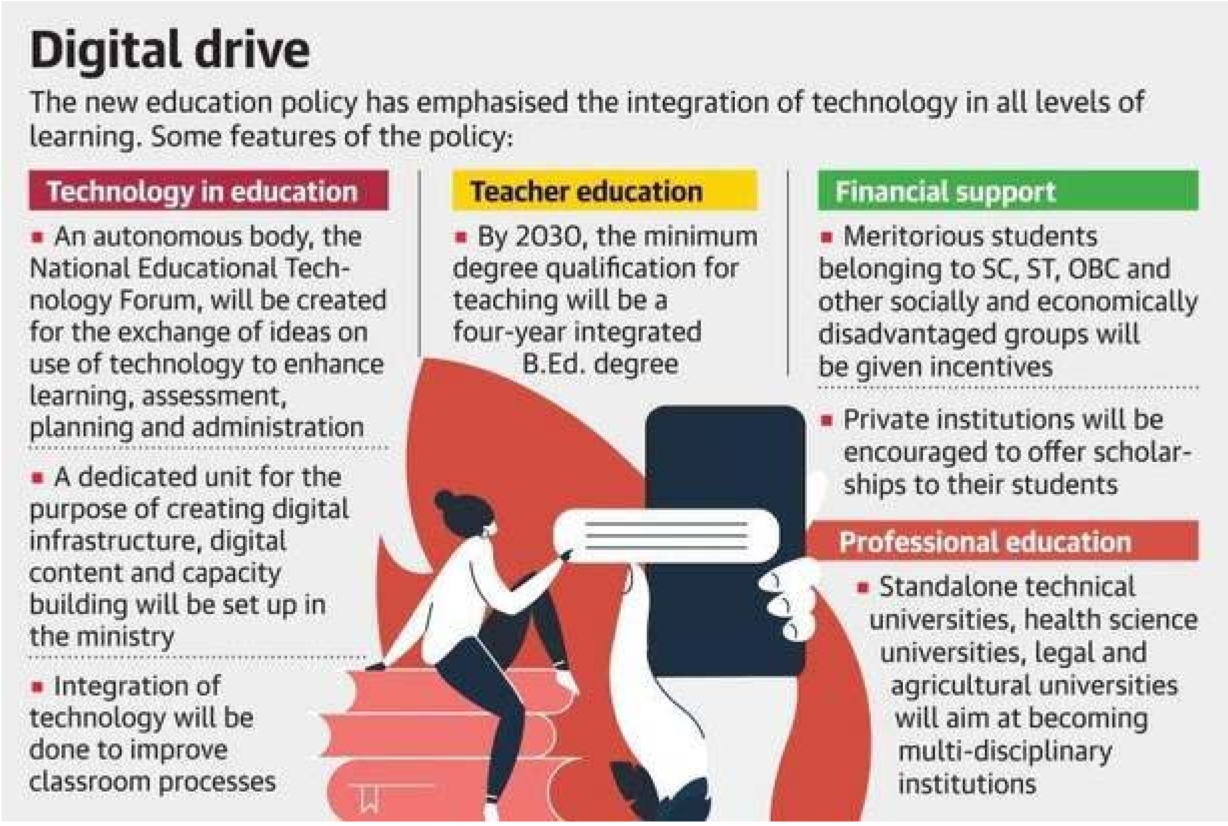
INSTITUTIONAL RESTRUCTURING AND CONSOLIDATION:

- By 2040, all higher education institutions (HEIs) shall aim to become multidisciplinary
- institutions, each of which will aim to have 3,000 or more students.
- There shall, by 2030, be at least one large multidisciplinary HEI in or near every district.
- The aim will be to increase the Gross Enrolment Ratio in higher education includingvocational education from 26.3% (2018) to 50% by 2035
- .Growth will be in both public and private institutions, with a strong emphasis on developinga large number of outstanding public institutions
- A university will mean a multidisciplinary institution of higher learning that offersundergraduate and graduate programmes, with high quality teaching, research, andcommunity engagement.
- The definition of university will thus allow a spectrum of institutions that range from thosethat place equal emphasis on teaching and research i.e., Research-intensive Universities.Those that place greater emphasis on teaching but still conduct significant research i.e. Teaching-intensive Universities.

- Autonomous degree-granting College (AC) will refer to a large multidisciplinary that grantsundergraduate degrees and is primarily focused on undergraduate teaching though it wouldnot be restricted to that.
- A stage-wise mechanism for granting graded autonomy to colleges, through a transparentsystem of graded accreditation, will be established. HEIs will have the autonomy andfreedom to move gradually from one category to another, based on their plans, actions, andeffectiveness.
- These three broad types of institutions are not in any natural way a rigid, exclusionarycategorization, but are along a continuum.
- HEIs will support other HEIs in their development, community engagement and service, contribution to various fields of practice, faculty development for the higher educationsystem, and support to school education.
- Institutions will have the option to run Open Distance Learning (ODL) and onlineprogrammes, provided they are accredited to do so.
- Single-stream HEIs will be phased out over time and all will move towards becomingvibrant multidisciplinary institutions or parts of vibrant multidisciplinary HEI clusters.
- The system of ‘affiliated colleges’ will be gradually phased out over a period of fifteen yearsthrough a system of graded autonomy, and to be carried out in a challenge mode.
- The overall higher education sector will aim to be an integrated higher education system, including professional and vocational education.
- The present complex nomenclature of HEIs in the country such as ‘deemed to be university’, ‘affiliating university’, ‘affiliating technical university', ‘unite simply by 'university' on fulfilling the criteria as per norms.

OUTCOME OF NEW EDUCATION POLICY:

The National Education Policy (NEP) 2020 was released on July 30, 2020. The Ministry of Human Resource Development (MHRD) had constituted a Committee for drafting the National Education Policy (Chair: Dr. K. Kasturirangan) in June 2017. The Committee submitted a draft NEP for public consultation in May 2019. The NEP will replace the National Policy on Education, 1986. Key aspects of the NEP include:



- Universalization from ECCE to Secondary Education by 2030, aligning with SDG 4
- Attaining Foundational Learning & Numeracy Skills through National Mission by 2025
- 100% GER in Pre-School to Secondary Level by 2030
- Bring Back 2 Cr Out of School Children
- Teachers to be prepared for assessment reforms by 2023
- Inclusive & Equitable Education System by 2030
- Board Exams to test core concepts and application of knowledge
- Every Child will come out of School adept in at least one Skill

Some of the major problems currently faced by the higher education system in India include:

(a) a severely fragmented higher educational ecosystem;
(b) less emphasis on the development of cognitive skills and learning outcomes;
(c) a rigid separation of disciplines, with early specialisation and streaming of students into narrow areas of study;
(d) limited access particularly in socio-economically disadvantaged areas, with few HEIs that teach in local languages
(e) limited teacher and institutional autonomy;
(f) inadequate mechanisms for merit-based career management and progression of faculty and institutional leaders;
(g) lesser emphasis on research at most universities and colleges, and lack of competitive peer-reviewed research funding across disciplines;
(h) suboptimal governance and leadership of HEIs;
(i) an ineffective regulatory system; and

(j) large affiliating universities resulting in low standards of undergraduate education.

THIS POLICY ENVISION THE FOLLOWING KEY CHANGES TO THE CURRENT SYSTEM:

This policy envisions a complete overhaul and re-energising of the higher education system to overcome these challenges and thereby deliver high-quality higher education, with equity and inclusion. The policy's vision includes the following key changes to the current system:

(a) moving towards a higher educational system consisting of large, multidisciplinary universities and colleges, with at least one in or near every district, and with more HEIs across India that offer medium of instruction or programmes in local/Indian languages;
(b) moving towards a more multidisciplinary undergraduate education;
(c) moving towards faculty and institutional autonomy;
(d) revamping curriculum, pedagogy, assessment, and student support for enhanced student experiences;
(e) reaffirming the integrity of faculty and institutional leadership positions through merit-appointments and career progression based on teaching, research, and service;
(f) establishment of a National Research Foundation to fund outstanding peer-reviewed research and to actively seed research in universities and colleges;
(g) governance of HEIs by high qualified independent boards having academic and administrative autonomy;
(h) "light but tight" regulation by a single regulator for higher education;
(i) increased access, equity, and inclusion through a range of measures, including greater opportunities for outstanding public education; scholarships by private/philanthropic universities for disadvantaged and underprivileged students; online education, and Open Distance Learning (ODL); and all infrastructure and learning materials accessible and available to learners with disabilities.

Steps to be taken by Governments:

(a) Earmark suitable Government funds for the education of SEDGs
(b) Set clear targets for higher GER for SEDGs
(c) Enhance gender balance in admissions to HEIs
(d) Enhance access by establishing more high-quality HEIs in aspirational districts and Special Education Zones containing larger numbers of SEDGs
(e) Develop and support high-quality HEIs that teach in local/Indian languages or bilingually
(f) Provide more financial assistance and scholarships to SEDGs in both public and private HEIs
(g) Conduct outreach programmes on higher education opportunities and scholarships among SEDGs
(h) Develop and support technology tools for better participation and learning outcome

Steps to be taken by all HEIs:

(a) Mitigate opportunity costs and fees for pursuing higher education

(b) Provide more financial assistance and scholarships to socio-economically disadvantaged students
(c) Conduct outreach on higher education opportunities and scholarships
(d) Make admissions processes more inclusive
(e) Make curriculum more inclusive
(f) Increase employability potential of higher education programmes
(g) Develop more degree courses taught in Indian languages and bilingually
(h) Ensure all buildings and facilities are wheelchair-accessible and disabled-friendly
(i) Develop bridge courses for students that come from disadvantaged educational backgrounds
(j) Provide socio-emotional and academic support and mentoring for all such students through suitable counselling and mentoring programmes
(k) Ensure sensitization of faculty, counsellor, and students on gender-identity issue and its inclusion in all aspects of the HEI, including curricula
(l) Strictly enforce all no-discrimination and anti-harassment rules
(m) Develop Institutional Development Plans that contain specific plans for action on increasing participation from SEDGs, including but not limited to the above items

WAY FORWARD:

A New Education Policy aims to facilitate an inclusive, participatory and holistic approach, which takes into consideration field experiences, empiricalresearch, stakeholder feedback, as well as lessons learned from best practices.It is a progressive shift towards a more scientific approach to education. Theprescribed structure will help to cater the ability of the child – stages of cognitivedevelopment as well as social and physical awareness. If implemented in its truevision, the new structure can bring India at par with the leading countries of theworld.

Growth will be in both public and private institutions, with a strong emphasis on developing a large number of outstanding public institutions. There will be a fair and transparent system for determining increased levels of public funding support for public HEIs. This system will give an equitable opportunity for all public institutions to grow and develop, and will be based on transparent, pre-announced criteria from within the accreditation norms of the Accreditation System. HEIs delivering education of the highest quality as laid down in this Policy will be incentivized in expanding their capacity. NEP, 2020 aim to increase the GER to 100% in preschool to secondary level by 2030 whereas GER in Higher Education including vocational education from 26.3% (2018) to 50% by 2035,By 2040, all higher education institutions (HEIs) shall aim to become multidisciplinary institutions and shall aim to have larger student enrolments preferably in the thousands, for optimal use of infrastructure and resources, and for the creation of vibrant multidisciplinary communities. Since this process will take time, all HEIs will firstly plan to become multidisciplinary by 2030, and then gradually increase student strength to the desired levels.

CONCLUSION:

NEP 2020 lays emphasis on multilingualism and the power of language. o It argues for children to be exposed to multilingualism early on as research clearly shows that children pick up languages extremely quickly between the ages of 2 and 8. NEP 2020 advocates inclusion of all Socio-Seconomically Disadvantaged Groups (SEDGs) at the three levels of access, participation, and learning outcomes. It draws attention to: o disparities experienced by socio-cultural groups based on caste, tribe, and religion. certain geographical areas contain significantly larger proportions of SEDGs, and hence these areas should be declared Special Education Zones (SEZs), where all the schemes and policies are implemented to the maximum. specially targeting girls, who cut across all underrepresented groups. ensuring inclusion and equal participation of children with disabilities in ECCE . Support to teachers to sense & identify learning disabilities early and plan for their mitigation.

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ઉદ્યોગ સાહસિકતાની વર્તમાન સ્થિતિ અને આત્મનિર્ભરતા તરફ ભારતનું પ્રયાણ

અમર રાજુ કે

રિસર્ચ સ્કોલર(અર્થશાસ્ત્ર)

Bknmu જૂનાગઢ.

પ્રસ્તાવના

ભારત વર્ષોથી ખેતીપ્રધાન દેશ રહ્યો છે ભારતની ખેતી વ્યવસ્થા પ્રાચીન કાળથી ખૂબ સમૃદ્ધ રહી છે કારણ કે ભારતનું મોસમ, ઋતુ ચક્ર, જળતંત્ર હવામાન આબોહવા વગેરે સ્થિતિઓ સારી હતી. પરંતુ બદલતા યુગમાં વિશ્વની સાથે તાલ મેળવવા અને વસ્તી વસ્તીની જરૂરિયાતોની સમસ્યાઓના સમાધાન માટે ભારતનું અર્થતંત્ર આજે નવી દિશા તરફ જઈ રહ્યું છે. ભારત આજે ઉદ્યોગિક અને સેવા ક્ષેત્રના વિકાસમાં હરણફાળ ભરિ રહ્યું છે ત્યારે પ્રસ્તુત અભ્યાસમાં ઉદ્યોગ ક્ષેત્રમાં ભારતની કામગીરી વિશે વિસ્તૃત સ્પષ્ટતા કરવાની છે. ઉદ્યોગ ક્ષેત્રની સ્પષ્ટતા કરીએ તો અર્થતંત્રમાં હિસ્સાના આધારે બીજા નંબરે ઉદ્યોગ વિકાસમાં ભારતમાં થયો છે ઉદ્યોગો રોજગારીની દ્રષ્ટિએ પણ સારો ફાળો આપી રહ્યા છેઅને આજે ભારત ઉદ્યોગ ક્ષેત્રના વિકાસ માટે સ્ટાર્ટઅપ , સ્ટેન્ડ અપ , મુદ્રા, ડિજિટલ ઈન્ડિયા , મેક ઇન ઈન્ડિયા વગેરે જેવી યોજનાઓ ઉપર કામ કરી રહ્યું છે. ઉદ્યોગસાહસિકતાનો વિકાસ થાય તે માટે સરકાર શ્રી દ્વારા ઘણા બધા પગલાંઓ પણ લેવામાં આવ્યા છે અને આજે ભારત આવકની દ્રષ્ટિએ વિશ્વમાં પાંચમાં નંબરની ઈકોનોમી અને પી.પી.પી.ના આધારે ત્રીજા નંબરની ઈકોનોમી બની ગયું છે આ બધી બાબતોના આધારે ભારત વિશ્વની ઉભરતી અવસ્થા તરીકે સામે આવ્યું છે તો આ બાબતોને લઈ અને વિસ્તૃત સ્પષ્ટતા આ પ્રમાણે છે

ઉદ્યોગસાહસિકતા એટલે શું

સામાન્ય અર્થમાં ભૂમિ મૂડી અને શ્રમ આમ ત્રણે સાધનોનું વ્યવસ્થિત સંચાલન અને જોખમ ઉઠાવવાની વૃત્તિ એટલે ઉદ્યોગ સાહસિકતા કહી શકય.

આત્મનિર્ભરતા એટલે શું

દેશ દ્વારા તમામ જરૂરી વસ્તુનું ઉત્પાદન પોતાના દેશમાં જ કરી લેવું એને આત્મનિર્ભરતા કહી શકાય.

અભ્યાસના હેતુઓ

1: ભારતમાં ઉદ્યોગોની વર્તમાન સ્થિતિ જાણવી.

2: ભારતનું આત્મનિર્ભરતા બાબતે મૂલ્યાંકન.

માહિતી એકત્રીકરણ

1: પ્રાથમિક માહિતી.

2: ગૌણ માહિતી.

પ્રસ્તુત સંશોધન અભ્યાસ ગૌણ માહિતી પર આધારિત છે.

માહિતીનું વિશ્લેષણ:

ભારત અને ગુજરતમાં ૨૦૧૭માં ફેક્ટરી અને ફેક્ટરીમાં રોજ્ગારીની માહિતી

ક્રમ	માહિતી	ભારત (૨૦૧૭)	ગુજરાત (૨૦૧૭)
૧	નોંધયેલ ફેક્ટરી	૩૩૯૯૩૧	૧૪૧૦૬૩
૨	વર્કિંગ ફેક્ટરી	૨૮૮૮૪૫	૩૧૫૦૪
૩	કુલ રોજગારી	૧૬૪૦૯૪૯૩	૧૬૯૩૫૮૪
૪	કુલ મહીલા રોજગારી	૨૪૭૪૧૯૨	૧૧૦૬૨૧

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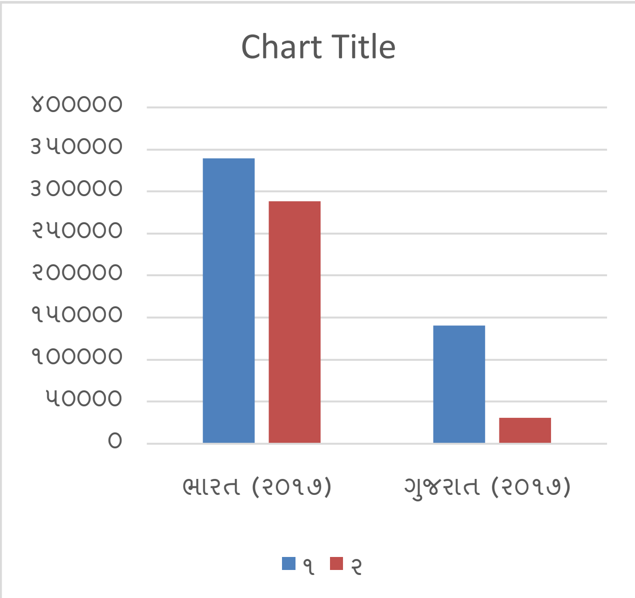

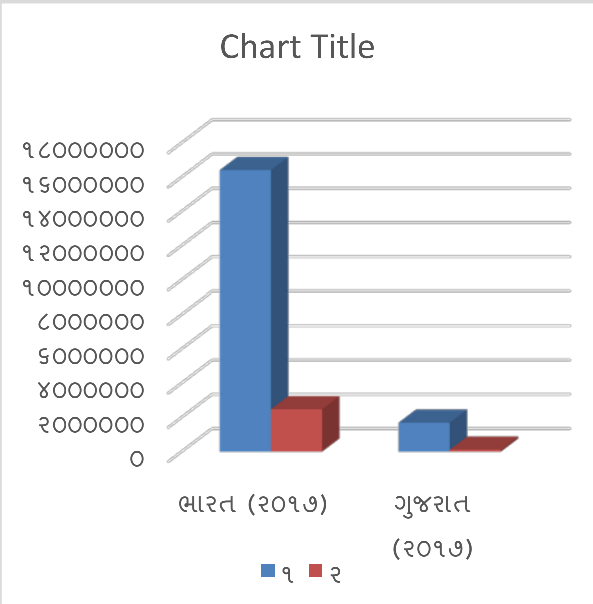

ઉપરોક્ત કોષ્ટક પરથી એવી માહિતીની સ્પષ્ટતા થાય છે કે ભારતની અંદર હજી વધુ ફેક્ટરીઓનું રજીસ્ટ્રેશન થાય ત્યારબાદ ફેક્ટરીઓ વધુ પ્રમાણમાં વર્કિંગ રહે આ ફેક્ટરીઓમાં રોજગારીનું પ્રમાણ વધે અને રોજગારીમાં મહિલાઓનો ફાળો વધે એવી જરૂરિયાત દેખાય છે.

મૂડીરોકાણ:

કોઈપણ દેશના વિકાસમાં ઉદ્યોગ વિકાસ જરૂરી છે અને ઉદ્યોગના વિકાસમાં મૂડીરોકાણ અતિ આવશ્યક હોય છે માટે ભારતના ઉદ્યોગ સાહસિકો દ્વારા જે મૂડી રોકાણ કરવામાં આવે છે તે ક્યાંક ને ક્યાંક હજી ઓછું છે માટે સરકાર સરકારશ્રી દ્વારા ભારતમાં વિદેશી મૂડીરોકાણ આવે એ માટે થઈ અને સતત પ્રયત્નો થઈ રહ્યા છે અને ભારતમાં ઘણું બધું વિદેશી મૂડી રોકાણ આવી રહ્યું છે જેની સ્પષ્ટતા નીચેના કોષ્ટકમાં કરવામાં આવી છે

યુએસ બિલિયન $

ક્રમ	નાણાકીય વર્ષ	fdiઈક્વિટીઈફ્લોવ	કુલ fdiઈફ્લોવ
૧	૨૦૧૬-૧૭	૪૩.૪૮	૬૦.૨૨
૨	૨૦૧૭-૧૮	૪૪.૮૬	૬૦.૯૭
3	૨૦૧૮-૧૯	૪૪.૩૭	૬૨.
૪	૨૦૧૯-૨૦	૪૯.૯૮	૭૪.૩૯
૫	૨૦૨૦-૨૧	૫૯.૬૪	૮૧.૯૭
૬	૨૦૨૧-૨૨	૩૧.૧૫	૪૨.૮૬

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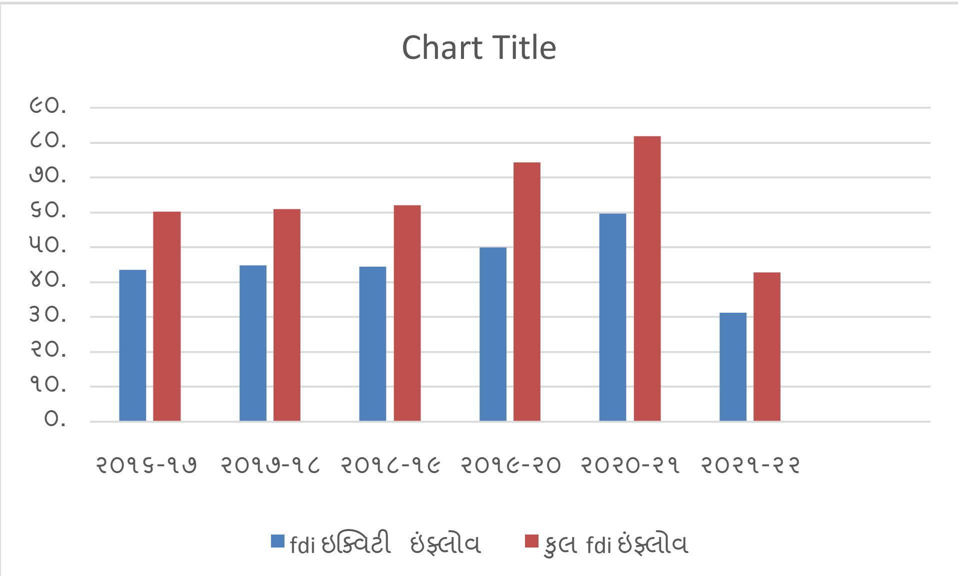

ઉપરોક્ત કોષ્ટક પરથી એવી સ્પષ્ટતા થાય છે કે ભારતની અંદર ઈક્વિટી મૂડી રોકાણ એફડીઆઈ કરતા વધારે પ્રમાણમાં આવે છે પરંતુ કોઈ પણ દેશના વિકાસમાં એફડીઆઈ વધુ આવે એ જરૂરી હોય છે એના માટે હજી ઘણા બધા પ્રયત્નોની જરૂર લાગે છે

ઈન્ડેક્સ ઓફ ઈન્ડસ્ટ્રીયલ પ્રોડક્શન

પ્રસ્તુત સૂચક આંક આધારિત ઉદ્યોગ ક્ષેત્રનું પર્ફોમન્સ ચકાસવા માટે આ ઈન્ડેક્સ બહાર પાડવામાં આવે છે આ ઈન્ડેક્સમાં 2015 થી 2022 સુધીનો ગ્રોથ નો ડેટા દર્શાવવામાં આવ્યો છે

ક્રમ	વર્ષ	ગ્રોથ (%)
૧	૨૦૧૫-૧૬	3.3
૨	૨૦૧૬-૧૭	4.6
૩	૨૦૧૭-૧૮	4.4
૪	૨૦૧૮-૧૯	3.8
૫	૨૦૧૯-૨૦	-0.8
૬	૨૦૨૦-૨૧	-8.4
૭	૨૦૨૧-૨૨	17.4

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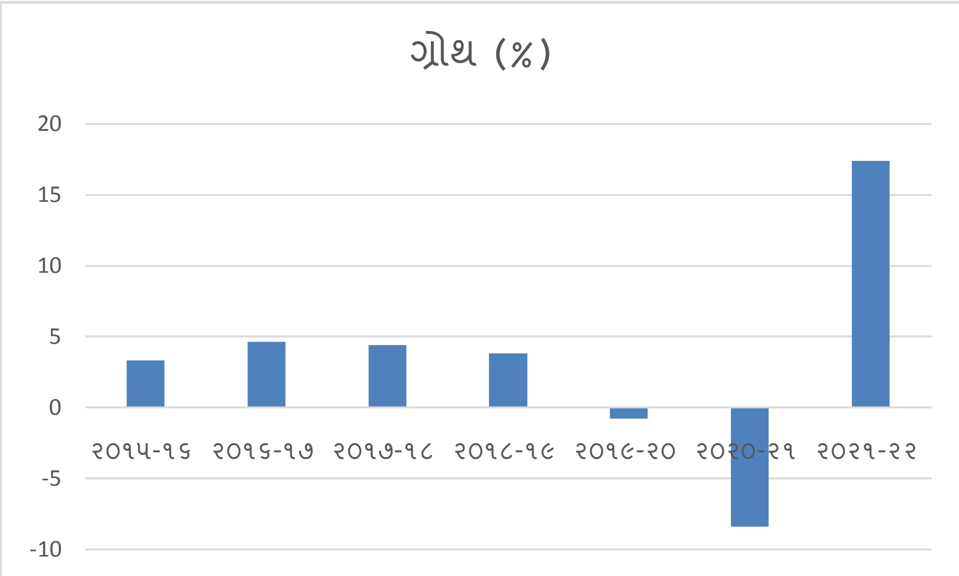

ઉપરોક્ત કોષ્ટક પરથી એવી સ્પષ્ટતા થાય છે કે કોરોના પેન્ડમિક દરમ્યાન ઇન્ડસ્ટ્રીઝનો પ્રોડક્શન જે છે તે ઘટી ગયું હતું ત્યારબાદ તેજીથી તેનો વિકાસ થઈ રહ્યો છે

આત્મનિર્ભરતા તરફ પ્રયાણ

1: પુનઃપ્રાપ્ય ઉર્જા:

પુનઃપ્રાપ્ય ઉર્જા ઉત્પાદનની બાબતમાં ભારત વિશ્વમાં ત્રીજા નંબરનો દેશ બની ગયો છે.

2: ડિજિટલ ઇન્ડિયા:

5.84 લાખ ગામડાઓને ઓપ્ટિકલ ફાઇબરથી જોડવાનો ભારત સરકારનો નિર્ણય છે.

3: મિશન લાઈફ:

ભારત સરકાર દ્વારા લોકો પોતાની રોજબરોજની જિંદગીમાં પર્યાવરણ બચાવી શકે અને કુદરતી સંસાધનોનો ગેર ઉપયોગ ન કરે તે પ્રશિક્ષણ માટે મિશન લાઈફની શરૂઆત કરી છે.

4: એજ્યુકેશન માટે નવી શિક્ષણનીતિ.

5: કૌશલ વિકાસ માટે 40 થી વધુ યોજનાઓ કાર્યરત છે.

6: વીતીય સમાવેશન:

47 કરોડથી વધુ જન ધન યોજના આધારિત એકાઉન્ટ ખોલવામાં આવ્યા છે ત્યારબાદ યુપીઆઈ અને ભીમ એપને પણ ભારત સરકાર દ્વારા લોન્ચ કરવામાં આવ્યું છે.

7: ખેતી:

ભારતનું સજીવ ખેતી તરફ પ્રયાણ વધી રહ્યું છે ભારતમાં એક કરોડ ખેડૂતોએ સજીવ ખેતી અપનાવી છે

8: મુદ્રા યોજના.

9: સ્ટેન્ડ અપ ઈન્ડિયા.

10: પી. એમ. ગતિ શક્તિ યોજના.

12: લોકલ પર વોકલ.

13: વન ડિસ્ટ્રિક્ટ વન પ્રોડક્ટ યોજના.

તારણો:

ઉપરોક્ત સમગ્ર અભ્યાસ દરમ્યાન એવી સ્પષ્ટતા થાય છે કે ભારત હજી ઉદ્યોગવિ કાસની બાબતમાં ઉદ્યોગ સાહસિકતાની બાબતમાં વિકાસ કરવાનો બાકી છે તથા હજી ભારતની અંદર સ્ટાર્ટઅપ વધે ઉદ્યોગ સાહસિકતાનો સારો એવો વિકાસ થાય એ માટે થઈ અને પ્રયત્નોની જરૂર છે તમામ ક્ષેત્રોમાં મહિલા ભાગીદારીની સંખ્યા વધારવી જરૂરી છે જેથી કરીને ભારતની અંદર ઉદ્યોગ સાહસિકતા વધે ખાસ કરીને એક મહત્વનો મુદ્દો કૌશલ વિકાસનો પણ સામે આવી રહ્યો છે ભારતની અંદર 65 ટકા જેટલું યુવા ધન હોય પરંતુ હજી કૌશલની ખૂબ જરૂર છે ત્યારબાદ જે સ્ટાર્ટઅપ છે એને કાચો માલ બજાર ધિરાણ મૂડી અને ટેકનોલોજી મળીરહે તે માટેના પ્રયાસો પણ કરવા જરૂરી છે અને ઉપરોક્ત આપણે આત્મનિર્ભરતા જે વાત કરી છે એ પ્રમાણે ભારત આજે ઘણી બધી બાબતોમાં ખૂબ આગળ પણ છે અને ભારતની ઈકોનોમી દિન પ્રતિદિન હરણફાળ પણ ભરી રહી છે.

Credit Card Fraud Detection using Hybrid Machine Learning Algorithm

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Abstract. Credit card security is one of the needful criteria nowadays, which can cause billions of economic frauds worldwide. Some security firewalls provided by the banks are not up to the criteria in the daily life of the common user. The present work focuses on the fraud detection areas in data links and the scope of finding the accuracy to eliminate fraud while using. Data security with machine learning objectives needs more promising algorithms to improve accuracy; the hybridization of algorithms is a new era where two methods can evolve to find solutions for e-commerce applications. This paper combines the random forest and honeybee algorithms from machine learning to detect fraud. Combining the Random Forest Algorithm with the Honey Bee Algorithm, we developed the best model. Different types of hybridization and algorithms in the credit card space should be the subject of future research

Keywords:*Credit card, Fraud detection, Data security, Hybrid, Machine Learning, Random Forest, Honey Bee Algorithm, SMOTE*

Introduction

To perform fraud is to conduct any fraudulent or criminal conduct to gain some financial or personal gain. A system, typically, uses two processes - prevention of fraud and detection of fraud, to safeguard against financial loss that could be brought on. The best line is that of defense to stop frauds before they occur [1]. Credit card fraud occurs when criminals use stolen card information to make authorized transactions. The fraudster learns the user's password or other sensitive information during a credit card purchase. He then uses that information to fraudulently charge a large sum of money to the victim's card without the victim ever realizing what occurred [2].However, the modern technological world relies on credit cards, contributing to an increase in credit card transactions daily and the growth of the e-commerce sector. Each year, the volume of credit card transactions increases. While more people profit from technological advancements, more credit card theft occurs. In terms of global impact, it is undoubtedly a significant challenge today [3].Since the perpetrators of credit card fraud are often able to conceal information about themselves, such as their identity and whereabouts, online, the issue has far-reaching significance for the financial sector.

The fraud detection process is depicted below in Fig 1. The terminal point validates certain conditions, such as sufficient balance and a valid PIN (Personal Identification Number), and filters transactions based on those conditions [4]. The prediction model uses predefined criteria to determine if a given transaction is legitimate. Following up on each suspicious alert, investigators submit feedback to the prediction model to improve the algorithm's accuracy. This is only about the prediction model.

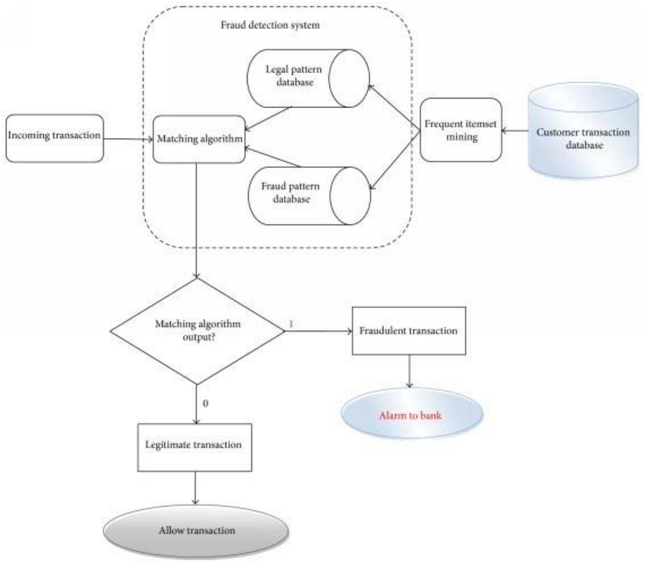


Fig .1. Credit Card Fraud Detection Process [5]

Fraud detection systems are more complicated than they appear to be. In practice, the practitioner must determine which classification technique to apply (decision trees or logistic regression…) as well as how one should cope with the problem of class imbalance (Suspicious cases are exceedingly less in contrast to valid ones). Detection of fraud is not simply a problem because of the disparity between the rich and the poor. Due to a lack of transaction data, many machine learning algorithms fail in the classification job because of the overlap between the real and fraudulent classes. An actual fraud detection scenario involves a model that uses artificial intelligence to identify suspicious transactions and send an alert to the appropriate authorities when one of those transactions is determined to be either authentic or fraudulent. The fraud detection system is improved by investigators who investigate and give their findings back to the system. Furthermore, investigators can only certify a small fraction of transactions using this method in a timely manner. Predictive models typically perform worse when less data points are used to refine the model. Because financial companies infrequently release client data owing to privacy issues, it is challenging to uncover the genuine financial dataset. An important problem in fraud detection systems is overcoming this obstacle [5].

To recognize illegal financial transactions specific machine learning algorithms are used. This work proposes a Hybrid Model based on the feature selection approach, Honey-Bee, and Random Forest Ensemble Classifier (especially HBRF) for fraud detection, which focuses on the problem of imbalanced datasets in the banking sector.

Problem of Statement

Credit card fraud is a crucial obstacle to expanding the financial services industry. Because of these scams, a large number of companies lost money. However, privacy concerns mean that only some of these studies analyse data collected from real-world transactions to identify patterns of fraudulent behaviour. Specific Machine Learning (ML) Algorithms are utilized in this setup to identify potentially fraudulent financial dealings. Because of the imbalanced dataset problem in the financial sector, this paper proposes a Hybrid Model for fraud detection based on the feature selection approach, Honey-bee Algorithm, and Random Forest Ensemble Classifier (specifically HBRF).

3 Related Work:

Methods such as RF, ANN, SVM, k-nearest neighbours, and others with a Hybrid and privacy-preserving approach to data privacy have been recognized as useful for detecting credit card fraud.

AltyebAltaher et al. [7], a novel cost-conscious decision tree method for detecting fraud. To evaluate its efficacy, it partitions attributes at non-terminal nodes by minimizing the cost of misclassification and comparing the resulting model to a standard one using a dataset of actual credit card transactions. The cost of misclassification is demonstrated in several scenarios. A cost-sensitive algorithm was tested, and the findings demonstrate significant increases in performance relative to established approaches in terms of accuracy and positive rate metrics, while also defining a cost-sensitive metric specific to credit fraud detection. By taking this strategy, economic losses due to fraud can be prevented.
Demerit: Inaccuracy in Fraud Detection

Kurshan, E.; Shen, H et al. [8] Submitted a manuscript focusing on the challenges of fraud detection in credit card transactions and provides a survey of solutions based on natural and ML. The advantages and disadvantages of various ML approaches are analysed. Misuse (Supervised) and anomaly detection are two of the mentioned methods (Unsupervised). The ability to deal with numerical and categorical datasets provides a second classification.
Demerit: Accuracy is too Low

Khaled Gubran Al-Hashedi et al. [9] The Hidden Markov Model (HMM) proposed to model the process flow of credit card transactions and its subsequent use to detect fraudulent activity. Users' typical patterns of conduct are tracked. If a trained HMM rejects a credit card transaction as likely fraudulent, the transaction is cancelled. However, it is crucial to protect normal credit card transactions so that they are not accidentally rejected.
Demerit: Accuracy is only around 80% for a wide range of input data.

Hossain, M.A et al. [10] Their study focuses on employing AI to detect fraud in real-time Self-Organization Map is used to interpret, filter, and analyse customer behaviours patterns to identify potential fraud. This premium approach is utilized to identify fraud red flags in personal finances.
Demerit: More effective models allow for greater scope for advancement in accuracy.

Varun Kumar K S et al. [11] Credit card fraud has been detected using categorization and clustering methods. Indicating that the likelihood of the fraudulent transaction is low but not zero. Therefore, their study aims to evaluate categorization methods and classifiers. With its attention on preventing fraud, this system will not falsely flag legitimate purchases as malware.
Demerit: The model's accuracy is poor compared to other approaches.

Ramyashree. K et al. [12] The performance of seven Hybrid Machine-Learning Models was evaluated on a real-world dataset to detect fraudulent actions. The generated Hybrid Models had two stages: first, State-of-the-Art, Machine Learning techniques were employed to detect credit card fraud; then, the hybrid approach was implemented.

Harsh Harwani et al. 13] Design and maintain complex machine learning models for prediction and understanding of the data set, with a focus on forecasting fraud and fraud-free transactions with regard to time and quantity using classification machine learning algorithms, statistics, calculus, and linear algebra.

Emmanuel I leberi et al. [14] In their study to the ML method, the best Data Mining Algorithm available at the time, was developed specifically for the task of identifying instances of credit card fraud; hence, it was one of the first models used in this context. The bank's data set is based on the real world; thus, it is being taken and analysed. Support Vector Machine (SVM), K- nearest Neighbour (KNN), Fuzzy Logic, and Decision Trees are just few of the methods that have been used for fraud detection over the years. All these methods have shown some success, but a hybrid learning approach is required to further enhance accuracy when uncovering fraud.

Zahra Faraji et al. [15] Credit card fraud is just one type of financial crime that has risen in frequency due to the rise of online shopping and payment systems. Because of this, it is essential to set up systems that can identify instances of credit card theft. This paper provides a Genetic Algorithm (GA)-based Machine Learning (ML) based Credit Card Fraud Detection (CCFD) Engine.

4. Material and Methods

This approach is based on a number of basic ML techniques to identify possible Fraudulent Credit Card transactions. To create the Hybrid Algorithm, combine the best features of other algorithms, such as the RF and the HB. As a result, the system's efficacy is owed to the Hybridization Algorithm. To use ML algorithms for timing and monetary transaction detecting fraud on credit cards.

4.1 Decision Tree Algorithm

The Decision Tree method (depicted in Fig .2. below) can be applied to both Classification and Regression issues as it shown in Fig .2 below. The process is the same, however the corresponding equations may differ. Decision trees for a classification issue are constructed using Entropy and Information gain. Entropy and information gain both measures the measure to which data is random and how much we can learn from it. The Gini index and Gini coefficient are used to create a Regression Decision tree.

The root node in a classification problem is chosen based on the Information gain principle, where the node with the most information is preferred over those with the most entropy. The feature with the smallest Gini value is used as the root node in regression situations. By optimizing hyper parameters, we can calculate the tree's depth with the grid search cv algorithm.

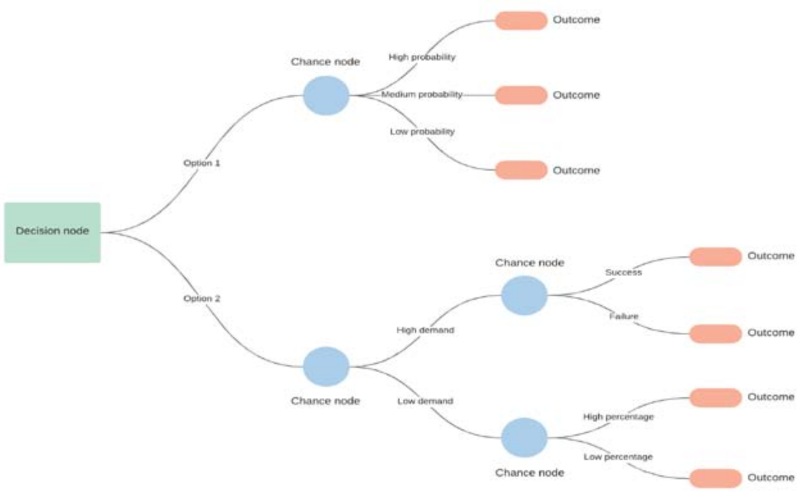


Fig .2. Decision Tree Schematic Layout **[21]**

4.2**Random Forest Algorithm**

Random forests sample rows at random, choose features at random (which are the independent variables), and the number of DT can be optimized for utilizing system parameters. When presented as a classification issue, a random forest's output is the maximum of the DT models' responses. Many models have successfully implemented this well-known ML algorithm. This algorithm accomplishes the goals outlined in most Kaggle computing challenges.

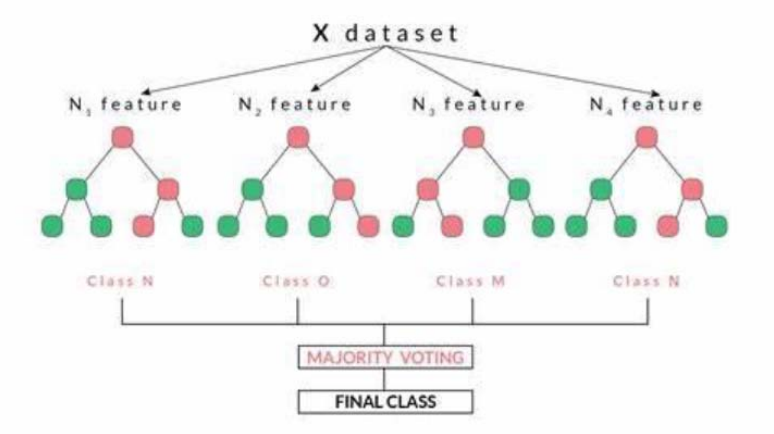


Fig .3. Random Forest Algorithm Data Set Layout **[22]**

4.3**Honeybee Algorithm**

Honey bees are known for their hunting behaviour, which inspired the Bees Algorithm. The bee's algorithm begins with an initiation phase and continues with a main search cycle that repeats for a fixed number of times, T, or until a solution with sufficient fitness is identified. This algorithm is used for optimization and by using this algorithm, the results were optimal in nature**.**

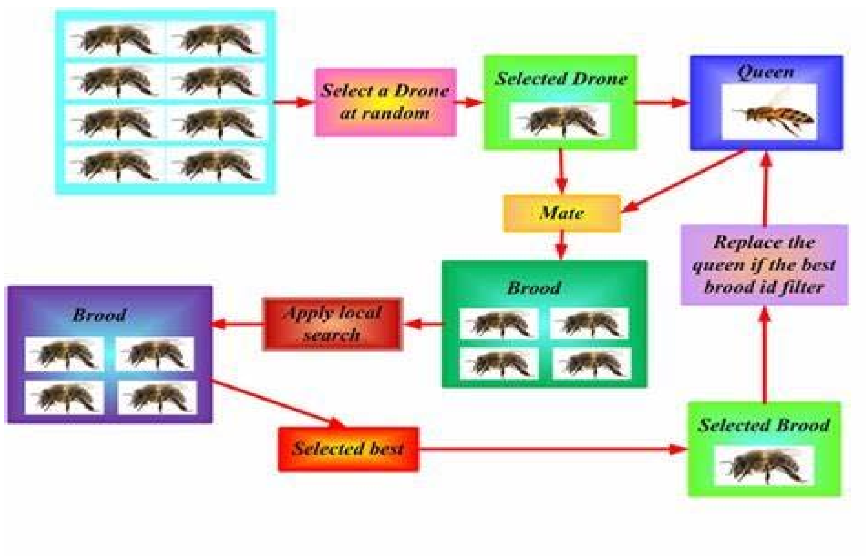


Fig .4. Honey Bee Algorithm Systemic Layout**[23]**

4.4 SMOTE (Synthetic Minority Oversampling Technique)

An effective statistical method for resolving imbalanced data is the SMOTE. In order to achieve a more equitable distribution of data, it is necessary to artificially generate new minority cases while randomly increasing the number of existing minority instances. Also, it assists in minimizing the overfitting issue that comes with using a large sample size.

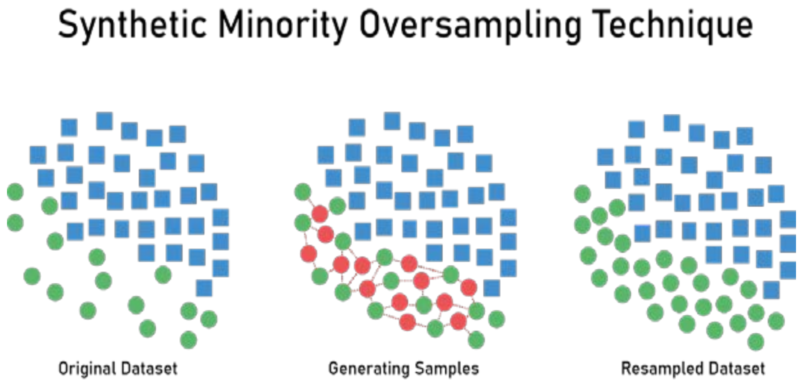


Fig .5.SMOTE Balancing Data **[24]**

4.5**Confusion Matrix and Related Metrics**

The model's accuracy may be very high yet misleading if it incorrectly categorized all the incidents as normal transactions based on extremely skewed fraud data. Due to this, accuracy is not a reliable indicator of performance when dealing with fraud data. This analysis measures accuracy in terms of precision and recall, which are derived from the confusion matrix. Confusion matrices reveal how various inputs were distributed across classes**.**

Table 1. Confusion Matrix

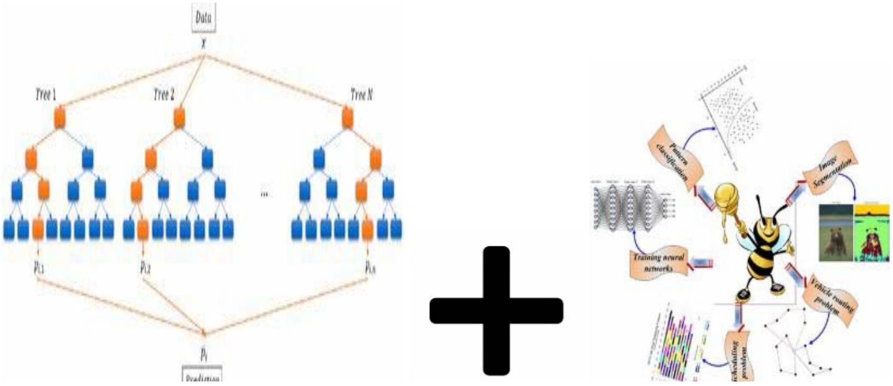
Actual/ Predicated	**Fraud**	**Not Fraud**
Fraud	True Positive	False Negative
Not Fraud	False Positive	True Negative

Based on the Confusion Matrix, the performance metrics can be determined:
True Positive (TP) = Estimated Number of Unauthorized charges
True Negative (TN) = number of commercial transactions considered to be authentic
False Positive (FP) = Prediction of fraud in legal transactions
False Negatives (FN) = Predicts fraud transactions will be considered legal.
To calculate the following, we use these parameters.

$$\text{Accuracy} = \frac{TP + TN}{TP + FP + TN + FN} \quad (1)$$

5. Proposed Model

The combination of RF Algorithm and HB Algorithm with SMOTE is the Hybrid Approach. It helps in predicting output with high accuracy and is optimal in nature. This Algorithm Detects Fraud and decreases Fraud Transactions and Controls Misuse of Data.



Algorithm:

Input: No. of Transactions, Fraud transactions based on threshold value rate for input data, combined transactional data.
Output: Prediction of optimized accuracy
Explore the initial text of user transactions data
Arrange in N-dimensional array with different combinations
// Classification of Data presentation based on Random-forest
Based on the pre-processing rate of each transaction, performed on n-dimensional re-production with different notations.
For i= 1 to n-dimensions
Select randomly appeared transactions,
Calculate the threshold rate for each transaction and destroy the non-matched transactions
Commit the relations of each transaction
End for
//optimization process
Based on threshold matched values, select optimal rates for fraud
For each i=1 to n-dimensions
Select an optimized solution for each transaction.
Generate and store solutions for each transaction.
Save optimized transactions
End for
Update accuracy, classification parameters
Return best-optimized solution.

6. Results and Discussions

The data used in this study is available for free on Kaggle. There were 284,807 transactions over two days, and only a small percentage were flagged as potentially fraudulent. In total, 28 characteristics were transformed from the dataset. In addition to Time and Amount, the dataset comprises 30 more characteristics (V1, ., V28).There are no non-numerical attributes in this dataset. The final column indicates the category with 1 indicating a fraudulent transaction and 0 indicating a legitimate one. Features V1-V28 cannot be revealed due to the risk of compromising data privacy or security. To address the issue of class imbalance, the SMOTE technique has been implemented in the first stage of the proposed architecture depicted in Fig 1, Data Pre-processing. SMOTE is a technique for generating new members of a marginalized group by picking a random point along a line connecting nearby samples in the classifier.
In this case, the proposed model significantly improved above Random Forest. In contrast, it is easy to see that our dataset has a severe "class imbalance" issue. Over 99% of all transactions are legitimate (i.e., not fraudulent), while only 0.17 % are fraudulent. Suppose we train our model with such a distribution without addressing the imbalance issues. In that case, it will assign more weight to

legitimate transactions (because there are more data about them) and produce more accurate predictions. Class differences can be addressed using a variety of methods.

One such label is "oversampling." Random selection of the minority group is one method for redressing skewed data sets. The fastest process requires just generating minority class examples without changing the model. Instead, we can create new examples by synthesizing them from existing models. The "Synthetic Minority Oversampling Technique" (or "SMOTE" for short) is a method of data augmentation that focuses on underserved populations—implementing an oversampling technique to RF and DT.

The methods we took to arrive at our prediction included

1. reading the problem statement,
2. analyzing the data through statistical analysis and visualization, and
3. Analyzing the distribution of the data.

Due to its uneven distribution, this data set underwent balancing via oversampling, standardized scaling via standardization and normalization, and finally was put through a battery of ML algorithm evaluations. For data science projects, NumPy, numeric python, and pandas are essential, as are matplotlib and seaborn, which improve on matplotlib.

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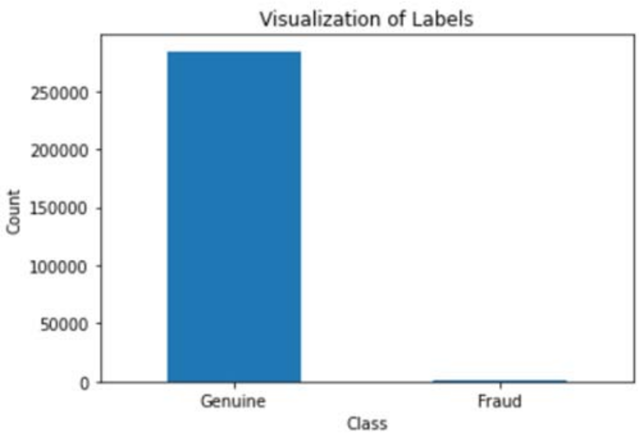
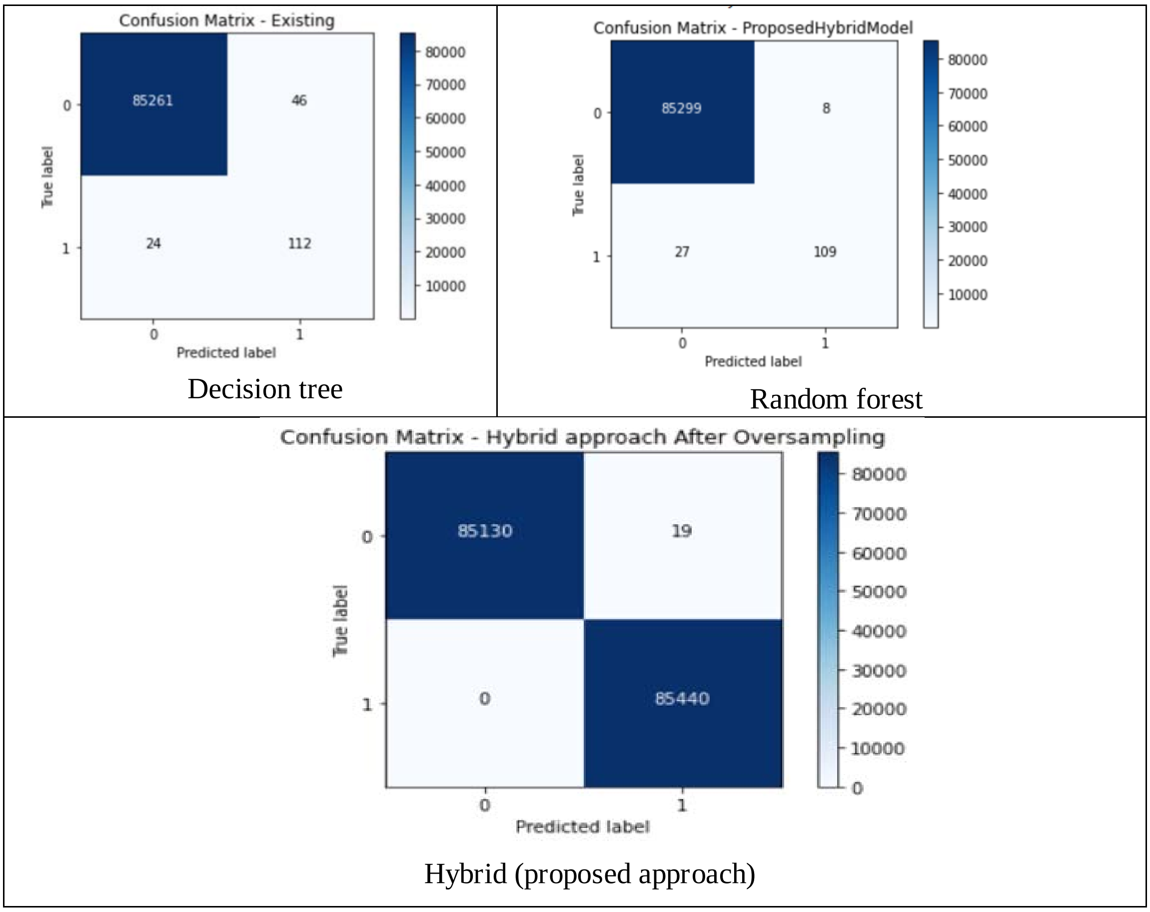


Fig .7. Visualize the "Labels" column in our Dataset

Fig .7 below shows Genuine transactions and Fraud transactions of our dataset. Here, we were comparing Genuine transactions and Fraud transactions, and from this, we have 284,315 Genuine transactions and 492 Fraud transactions in our dataset. In a nutshell, 0.1727 percent of fraud transactions are in our dataset.

Fig .8. below represents the confusion matrix of the Decision Tree, Random Forest and the Hybrid approach. False Negative value is lesser for decision trees which means Fraud Transactions are predicted as Legal. The confusion matrix for Random Forest shows a False Positive value lesser which means Legal Transactions are predicted as Fraud. The confusion matrix for the hybrid approach after oversampling shows a False Negative value lesser, which means Fraud Transactions are predicted as Legal.



Decision tree | Random forest

Hybrid (proposed approach)

Fig .8. Confusion Matrix of Methods

The table below compares the effectiveness of the three approaches using the metrics Accuracy, Precision, Recall and F1-score. The proposed Hybrid Model outperforms the other two approaches.

Table 2. Mode Performance for Unbalanced Data

Methods/Metric	**Accuracy**	**Precision**	**Recall**	**F1-score**
Decision Tree	0.99925	0.74324	0.80882	0.77465
Random Forest	0.99961	0.94017	0.80882	0.86957
Hybrid Model	0.99989	0.99978	1.00000	0.99989

7. Conclusions and Future Work

The proposed solution uses an approach from machine learning algorithms to prevent credit card fraud. However, none of the current identity verification technologies can reliably identify all frauds in progress. However, they typically detect it after the occurrence. It is because only a small proportion of all transactions are actually fraud. The Random Forest Algorithm improves with additional training data, but the need slows its speed for more time to experiment and put the data into practice. In addition, a hybrid procedure might be put into action with this data. For a hybrid system to be effective, it must combine high-priced training techniques that yield extremely precise results with an improvement strategy that can decrease the overall cost of the system and speed up the machine's learning process. How and where a fraud sensing device is implemented affects which hybrid approaches are used.

For future work, this paper proposes a framework for implementing models of online training. The other training models can be evaluated as well. Cases of potential fraud can be carried along more quickly with online training models. This method of detection can prevent credit card fraud before it begins. Losses are thereby reduced in the financial sector.

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"DIGITALISATION IN FINANCE: CHALLENGES AND OPPORTUNITIES FOR INDIA"

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ABSTRACT

Digital India is an umbrella program to prepare India for a knowledge-based transformation. The motto of the Digital India Mission is 'Power to Empower'. On the platform of digital adoption, India ranks amongst the top 2 countries globally and the digital economy of India is likely to cross $1 trillion by the year 2023.Digital India Mission is an initiative that encompasses plans to connect the rural areas of the country with high-speed internet networks. Public Internet Access Programme is one among the nine pillars of digital India. The motive behind the concept is to connect rural areas with high speed internet network and improving digital literacy. The programme weaves together a large number of ideas and thought into a single, comprehensive vision so that each of them is seen a part of larger goal. This paper discusses growth of digitalisation in India, digital finance transformation and also discuss government initiatives towards digital financial services. Even this paper highlight the different challenges faced by the India for Digitalisation in Finance and it also describes the different opportunities for Digitalisation in Finance for India.

KEY WORDS

Digitalisation, Finance, Challenges and Opportunities

INTRODUCTION

Throughout the world, information and communication technologies (ICT) continue to proliferate at incredible speed. Digitalization is one of the most fundamental periods of transformation we have ever witnessed. Digital India was a flagship programme launched by the Prime Minister of India Narendra Modi on 1st July 2015 - with an objective of connecting rural areas with high-speed internet networks and improving digital literacy. The vision of this programme is to transform India into a digitally empowered society and knowledge economy. Finance is one of the crucial prerequisites to start any business. It deals with the money aspect of a business, which is an important reason for a business to exist. Traditionally, this business function has dealt with accounting and fund procurement. Further, a sufficient quantity of funds and efficient financial management is required throughout a business's lifetime and even when a company is sold or wound up. Therefore, funds need to be managed, regulated as per procedures, and monitored at every step of the business lifecycle.

With evolving business landscapes, growing globalization, increasing competition, and international compliance requirements, the traditional finance function is also evolving to meet the current needs. The business environment is complex and requires finance to handle and provide sophisticated details within sufficient safety parameters. In modern times, finance function typically takes care of the cost of capital, firm valuation as well as an optimum allocation of financial and other resources. Moreover, finance now entails a managerial role in that it is an ongoing part of a business and not one that happens episodically.

FINANCE AS FUNCTION IS EVOLVING

As the requirements of Finance changed gradually over a period of time, the role of the finance function also evolved. With the introduction of highly trained finance professionals and accessibility of advanced technology applications, Finance as a function has now moved:

- From Accounting to Analyzing
- From Schedules to Structuring
- From Ledgers to Dashboards
- From People to Processes
- From Rationing to Optimizing
- From Controlling to Enabling

AGING THE DIGITAL ERA

Digitization has highly developed considerably in the last decade. Devices that a few years ago would have been be considered close to science fiction, not to mention economically unattainable, are currently at our disposal, increasing the means through which we can transmit with the world. As expected, the ways in which humans interact and use these technologies have attracted considerable attention in the scientific community, which has led to innovations in technology, as well as theories related to changes in technology adoption according to jurisdiction.

Technology, and more precisely, digitization, makes our lives easier, and it may also be transforming our mental processes. If so, it seems imperative to examine the impact of its use on our cognition. Digitization can obviously lead to certain skills getting poorer, but it also leads to an upgrading of other capability. Another case where digitization has a clear impact on the cognition is that of human navigation. In real-world situations, such as navigating a city, there may be more than one route to a destination. The more options to consider, the greater demands placed on the brain regions needed to repossess the network of possible paths and select the optimal route. This process might be affected by the popular use of positioning systems (such as GPS). Finally, technology aims to be accessible for everyone. This is one of the biggest challenges in our society, not only for the older population, but also for other groups, such as people with intellectual disabilities.

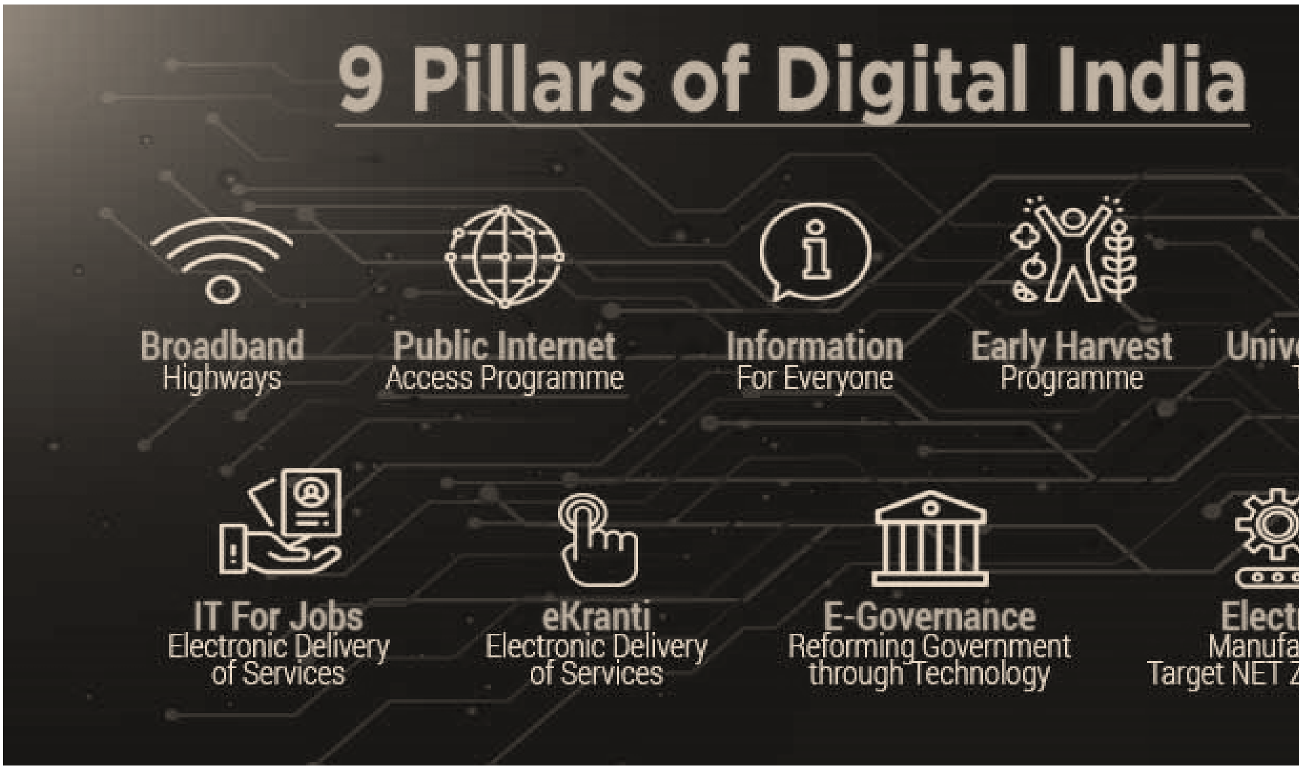
At present we are living in digital era, a time of rapid technological change led by digital technologies. The new technologies are reshaping economies and societies. The COVID-19 pandemic has given added impetus to automation. The future is arriving at a faster pace than expected. Advances in digital technologies hold great promise. They create new opportunities and avenues to boost economic prosperity and raise human welfare. But they also pose new challenges and risks. As the new technologies transform markets and nearly every aspect of business and work, they have highlighted, and can deepen, economic and social fault lines across advanced and developing economies.

DIGITALISATION IN INDIA

Digital India was an initiative taken by the Government of India for providing high-speed internet networks to rural areas. The motto of the Digital India Mission is 'Power to Empower'. There are three core components to the Digital India initiative. They are digital infrastructure creation, digital delivery of services, and digital literacy. Digital India Mission was launched by PM Narendra Modi on 1st July 2015 as a beneficiary to other government schemes including Make in India, Bharatmala, Sagarmala, Startup India, BharatNet, and Standup India. Digital India Mission is mainly focused on three areas:

- Providing digital infrastructure as a source of utility to every citizen.
- Governance and services on demand.
- To look after the digital empowerment of every citizen.

Digital India was established with a vision of inclusive growth in areas of electronic services, products, manufacturing, and job opportunities. Digital India aims to provide the much-needed thrust to the nine pillars of growth areas. The nine pillars of Digital India are:

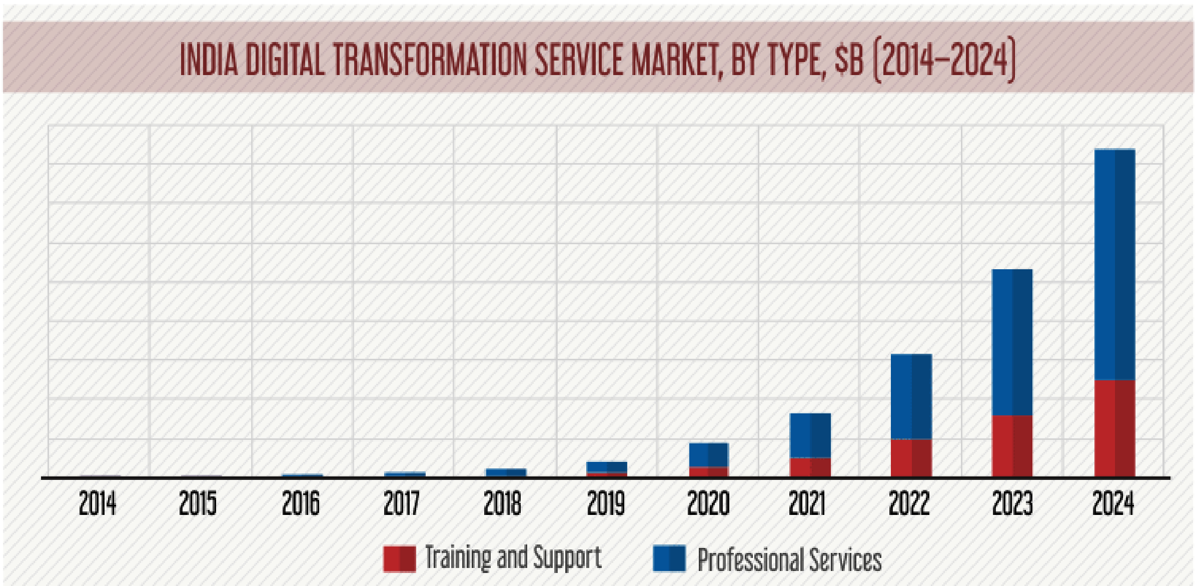


Source: https://digitalindiainsight.com/9-pillars-of-digital-india/

- Broadband Highways– This covers mainly Broadband for All – Rural, Broadband for All – Urban and National Information Infrastructure (NII),Technology for Planning, E-Healthcare, E-Education, Technology for Security, Technology for Justice and Technology for Cyber Security.
- Public Internet Access Programme- Digital India is an initiative of the Indian Government for providing internet networks with high speed to rural areas. The main mission of Digital India is providing infrastructure digitally as a source of utility to all the citizens. The two sub components of Public Internet Access Programme are Common Services Centres (CSCs) and Post Offices as multi-service centres.
- Information for All- This pillar aims to ensure transparency and availability of reliable data generated by the line ministries for use, reuse and redistribution for the people of India.
- Early Harvest Programmes- This pillar consists of a group of different short-term projects which have immediate effect on the Indian digital ecosystem like IT platform for mass messaging, crowd Sourcing of eGreetings, biometric attendance in the government offices, WI-FI in all universities etc.
- Universal Access to Mobile Connectivity- This initiative focuses on network penetration and filling the gaps in connectivity in the country. This area includes an increase in mobile networks spread across the country. In addition, it includes the spread of connectivity to all uncovered villages.

- IT for Jobs- This pillar focuses on providing training to the youth from smaller towns & villages in the skills required for availing employment opportunities in the IT/ITES sector.
- E-kranti – Electronic Delivery of Services is to improve the delivery of public services and simplify the process of accessing them. The Mission of e-Kranti is to ensure a Government wide transformation by delivering all Government services electronically to citizens through integrated and interoperable systems via multiple modes, while ensuring efficiency, transparency and reliability of such services at affordable costs.
- e-Governance: It can be defined as the application of information and communication technology (ICT) for providing government services, exchange of information, transactions, integration of previously existing services and information portals. It is the application of information technology for delivering government services, exchange of information, communication transactions, integration of various stand-alone systems between government to citizen (G2C), government-to-business (G2B), government-to-government (G2G), government-to-employees (G2E) .
- Electronics Manufacturing- This pillar focuses on promoting electronics manufacturing in the country. India's electronic manufacturing industry has witnessed a sharp transition in the last few years with various initiatives to market electronics manufacturing.

GROWTH OF DIGITALISATION IN INDIA



Source:psmarketresearch.com/market-analysis/india-digital-transformation-market

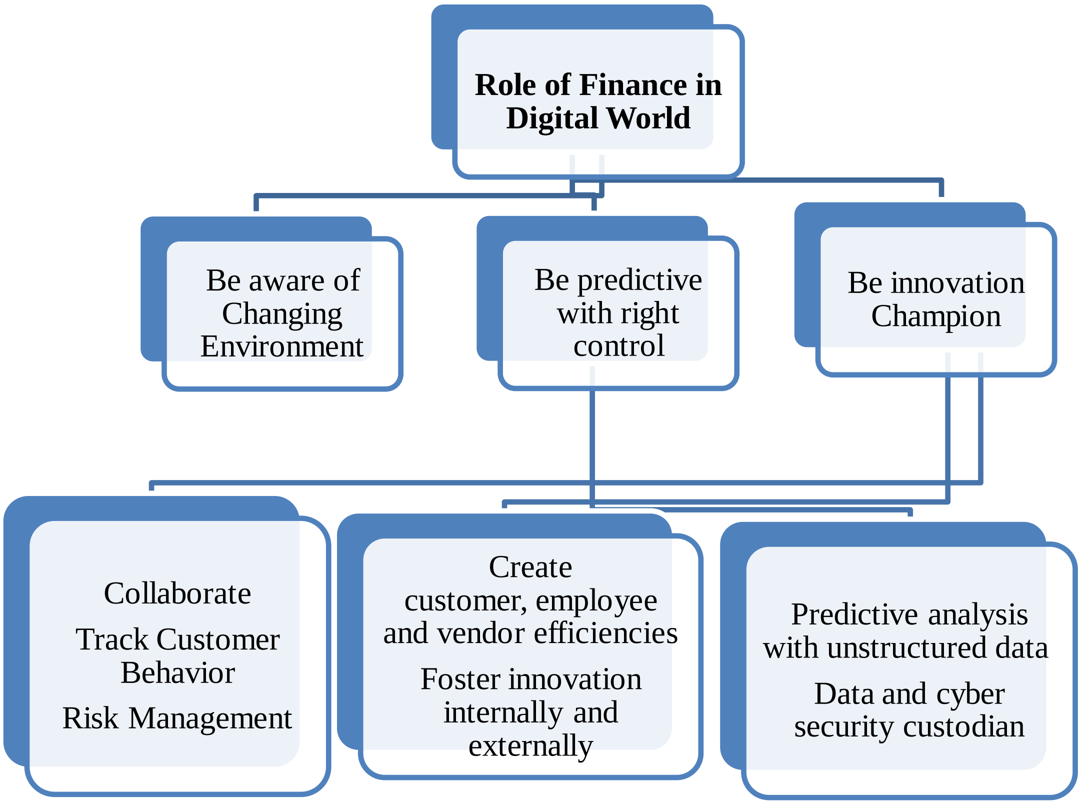
India has one of the youngest nations in the world and one of the largest working-age populations. For investors searching for the next wave of growth, we believe that the rapid digitization occurring in India should not be overlooked. Based on vertical, India digital transformation market is categorized into Banking, Financial services and insurance (BFSI), manufacturing, logistics, retail and telecom and IT. As trends of above chart represent increase in digitalization more in service sector in recent years compare to other area. As the trends represents more scope of digitalization in India with the vision of Make in India.

ROLE OF FINANCE IN DIGITALISATION WORLD

The Government has taken up many initiatives to increase digitalisation in finance. The major initiatives taken by government are:

- **DigiLockers –** This flagship initiative of Ministry of Electronics & IT (MeitY) under Digital India programme. DigiLocker aims at 'Digital Empowerment' of citizen by providing access to authentic digital documents to citizen's digital document wallet. DigiLocker is a secure cloud based platform for storage, sharing and verification of documents & certificates.
- **E-Hospitals –** It is a Hospital Management Information System (HMIS) which is a one-stop solution in connecting patients, hospitals and doctors through a single digital platform. It is designed to deploy in cloud infrastructure to manage multiple hospitals seamlessly. Till February 2021, as many as 420 e-Hospitals had been established under the Digital India campaign.
- **E-Pathshala –** Developed by NCERT and software driven course / content package that facilitates students pursuing higher education (PG level). e-Pathshala showcases and disseminates all educational e-resources including textbooks, audio, video, periodicals and a variety of other print and non-print materials through the website and mobile app. -
- **BHIM –** Bharat Interface for Money is an app that makes payment transactions simple, easy and quick using Unified Payments Interface (UPI) through mobile phone.

DIGITAL FINANCE TRANSFORMATION



The world of finance is changing rapidly and money matters are no longer synonymous with traditional banks and lending institutions. Given this transformation coupled with pandemic-induced digital penetration, India is evolving as a global fintech superpower. Digital Finance Transformation is a holistic approach to financial management that relies on the digital landscape and innovative technology. If this approach executed effectively, financial transformation can offer many benefits, such as improved efficiencies, Reduction in errors, accelerated process and optimised workforce allocation. According to reports published by the RBI India's current fintech product adoption rate stands at roughly 60 percent which is the second-fastest pace in the world. The fintech acceleration drive started with demonetization in 2016 and was pushed to its fullest potential in the pandemic. The success of digital finance services can be accredited to the mass shift of rural India from cash to a digital payments economy.

The major types of Digital Financial Services are Cards includes debit cards credit cards and prepaid cards, Unstructured Supplementary Service Data, Aadhaar Enable Payment System, Unified Payments Interface and E-Wallet.

GOVERNMENT INITIATIVES TOWARDS DIGITAL FINANCIAL SERVICES

Government has launched the Digital India programme with the vision of transforming India into a digitally empowered society and a knowledge-based economy, by ensuring digital access, digital inclusion, digital empowerment and bridging the digital divide.The mandate of the Department of Financial Services covers the functioning of Banks, Financial Institutions, Insurance Companies and the National Pension System. The Department of Financial Services (DFS) oversees several key programs/initiatives and reforms of the Government concerning the Banking Sector, the Insurance Sector and the Pension Sector in India.The government try to cover major sectors of economy such as infrastructure, services and empowerment.

➢ **For Infrastructure**

a) IRCTC (Indian Railway Catering and Tourism Corporation) CONNECT

IRCTC e-Wallet is a scheme under which user can deposit money in advance with IRCTC and can be used as payment option along with other payment options available on IRCTC for paying money at the time of booking tickets. IRCTC e-Wallet scheme provides the benefits of Hassle-free and secure transactions, Saving booking time by eliminating payment approval cycle, Benefit of saving Payment Gateway charges per ticket and Dependency on a specific bank is reduced, as when any of the provided banks go offline, passengers can still book tickets from their IRCTC e-Wallet account.

b) Direct Benefit Transfer (DBT)

DBT was initiated with the aim to reform Government delivery system by re-engineering the existing process in welfare schemes for simpler and faster flow of information/funds and to ensure accurate targeting of the beneficiaries, reduplications and reduction of fraud. The major Schemes involving in DBT are Pradhan Mantri Fasal Bima Yojana, National Food Security Mission, Pradhan Mantri Krishi Sinchai Yojana, PM KISAN, Swachh Bharat Mission Gramin, Atal Pension Yojana, Prime Minster's Matru Vandana Yojana (PMMVY), National Rural Livelihood Mission (NRLM) and National Health Mission (NHM).

c) Aadhaar

Aadhaar identity platform is one of the key pillars of ‘Digital India’, wherein every resident of the country is provided with a unique identity or Aadhaar number. The largest biometrics-based identification system in the world, Aadhaar is a strategic policy tool for social and financial inclusion, public sector delivery reforms, managing fiscal budgets, increase convenience and promote hassle-free people-centric governance. It is unique and robust enough to eliminate duplicate or fake identities and may be used as a basis/primary identifier to roll out several Government welfare schemes and programmes for effective service delivery thereby promoting transparency and good governance.

- **For Services**

a) Un-Reserved Ticket Through Mobile Application-UTS App (Unreserved Ticketing System)

To promote paperless economy, Indian Railways has launched its new UTS on mobile application. This official android mobile ticketing app enables booking unreserved paperless journey ticket, issue/renew season ticket and platform ticket. The app has introduced two modes of booking mobile tickets-Paper Ticket and Paperless Ticket.

b) BHIM (Bharat Interface for Money)

BHIM is an app that makes payment transactions simple, easy and quick using UPI. It enables direct bank to bank payments instantly and collect money using a Mobile number or Payment address. This app is currently available on Android and it is downloadable from Google Playstore, for smart phones.The BHIM is only a mechanism which transfers money between different bank accounts.

- **For Empowerment**

a) Pradhan Mantri Gramin Digital Saksharta Abhiyaan

This Scheme empowers the citizens in rural areas by training them to operate computer or digital access devices (like tablets, smart phones etc.), send and receive e-mails, browse Internet, access Government services, search for information, undertake digital payment etc. and hence enable them to use the Information Technology and related applications especially Digital Payments to actively participate in the process of nation building. The Scheme aims to bridge the digital divide, specifically targeting the rural population including the marginalized sections of society like Scheduled Castes (SC)/Scheduled Tribes (ST), Minorities, Below Poverty Line (BPL), women and differently-abled persons and minorities.

b) Paygov India

Ministry of Electronics and Information Technology along with NSDL Database Management Ltd (NDML) created a common infrastructure that can be used by Center/States/Departments to offer various services through their National/State portals with a facility to make online payment using net banking, credit cards and debit cards.

c) PAHAL DBTL (Pratyaksh Hanstantrit Labh Direct Benefit Transfer of LPG)

This scheme aims to reduce diversion and eliminate duplicate or bogus LPG connections. Under the PAHAL scheme, LPG cylinders are sold at market rates and entitled consumers get the subsidy directly into their bank accounts. This is done either through an Aadhaar linkage or a bank account linkage.

d) DigiDhan ABHIYAAN

The initiative plans to enable citizens and merchants to undertake real time digital transactions through the DIGIDHAN Bazaar. Through organizing DigiDhan Mela's across the country, it aims to handhold users in downloading, installing and using various digital payment systems for carrying out digital transactions.

"DIGITALISATION IN FINANCE: CHALLENGES FOR INDIA"

There are many barriers in the way of successful implementation of digitalisation in finance such as **digital illiteracy, poor infrastructure, low internet speed, lack of coordination among various departments**, etc.These challenges need to be addressed in order to realize the full potential of this program.Digitalisation in India is achievable but it has its set of challenges. Some of the Challenges are:

- Digital Literacy: Though India achieved the universal primary education target in 2015, its adult population still has a sizeable number of illiterate or semi-literate people, especially in villages. Taking Digital India initiatives to this segment of the population, which might have never touched a computer, would be a challenge. One solution may be to use a graphical user interface (GUI) so that even an illiterate user can understand it.Digital literacy especially in rural areas is very low. Though Government has already announced a 'Digital Literacy Mission' for this, still it would pose a challenge in coming years.
- Poor Infrastructure: The true value of being digital means that workflow becomes automated and administrative system becomes more efficient, faster, and transparent. But the Challenges to Digital India in this is, that the government has been working in a particular way and suddenly, they have to work in a completely different environment. But problem of Poor broadband infra biggest barrier to digital transformation'.
- Fear of Cyber Crisis: With increased digitization and e-services, the threat of cyber crimes and fraud would increase. So precautions on this front need to be taken from the beginning, or else it may erode the public confidence in e-services. People need to be made aware of cyber threats and ways to guard against them.
- Ineffective Legal framework: With all this focus on digital processes and e-services, India still lacks a mandatory legal framework for e-governance. The Electronic Services Delivery Bill 2011 lapsed in the parliament and a better-framed law needs to be immediately enacted. Adhaar has legal backing now, but concerns over the issue of data privacy still remain.
- Role of the private sectorr: Government alone, cannot make Digital India a success. For this, the support and cooperation of the private sector will be needed at every stage. So clear principles and guidelines need to be developed for Public- Private-

Partnerships in this field. Also, projects in remote villages may not be viable for the private sector, so special attention will have to be given to this.

- Lack of software awareness: There are different internet protocols in different states depending on what kind of hardware and software they use. This may cause problems in interoperability. Hence, all software protocols need to be standardized. Also, the software should be on an open-source basis, rather than propriety.
- Introduction of digital skill programs at an institutional level: Skill training and digital literacy should be introduced as part of institutional training in schools, colleges and universities across India. Curriculum and interactive programmes should be mandated to ensure adequate digital skills of all graduates.

"DIGITALISATION IN FINANCE: OPPORTUNITIES FOR INDIA"

The Digitalisation in India program with its focus on three key vision areas–infrastructure as a utility to every citizen, governance, and services on demand and digital empowerment of citizens–has the potential to provide an incremental 20-30% increase in India's GDP by 2025.Though Digitalisation in Finance in India has faced many challenges in its implementation but it has some potentiality which are mentioned below –

- Better Infrastructure: To establish broadband and incorporate the network and cloud infrastructure for better connectivity creates many opportunity for networking experts and related organizations.
- Public Accountability: It would bring in public accountability through mandated delivery of Government services electronically.
- End of Corruption: Digital India programme will put an end to corruption system which becomes the main feature of the country.
- Reduction in Paper Work: Digital India programme aims to reduce paper work which will help to save trees & protect environment.
- Transparency: A Project under Digital India, National scholarship portal will finish the scholarship process of application submission, verification, sanction and disbursal tasks earlier required to get the scholarships.
- Marketing: Numerous opportunities related to the marketing such as Digital Process of advertisement, e –business, online shopping etc.
- Information and Communication Technology: Required IT trainer to train people in villages and small town, training for service delivery agent, Jobs for IT experts, software developer and network experts.
- Innovation in Finance: Finding new way from online banking to digital wallet, crowd funding, low cost commercial transaction.

- Economy: Digital economy has great power to change the lives of millions of Indian people. It is a tool which would provide the opportunity for country to expand its role

COCLUSION:

Digitalisation in India stands for transforming India into a digitally empowered society and future knowledge economy. Digitalisation India programme is e-revolution which ensures that government services are made available to citizens electronically by improving online infrastructure and internet connectivity. The Indian Financial services sector was dominated by traders, brokers, and middlemen who used to conduct transactions on paper. Today, the buzz of a trading floor has been replaced by a cool silence of computers that conduct trades. And the need to rush to banks for the smallest of transactions has been replaced by a few taps on our mobile devices. All of this has been possible due to the rapid digitization of the Indian finance industry. The Government of India has a hope that Digital India Programme will lead to achievements of Growth on multiple fronts such as Digital India plan could boost GDP up to $1 trillion by 2025, improved the electronic manufacturing sector in India boosting Healthcare and education sector. Although, the programme is facing many problems but the persistent attention and execution will convert the vision into reality for sure. To strengthen the programme we should always be mentally prepared and ready to face the challenges in implementing the programme at the ground level. The Digital India initiative is the beginning of a digital revolution, once properly implemented; It will create numerous new opportunities for the citizens. However, the Digitalisation program success will be associated with the regulatory framework. The Government fully decides that these regulations create such an environment in which private organizations come in, work together and create efficient ecosystems.

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A CRITICAL STUDY OF SYMBOLS IN ERNEST HEMINGWAY'S 'THE SUN ALSO RISES'.

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Abstract

In the literature is a very important role of the symbols. In this symbol is always create a new meaning. Author is not only the directly present and then writer use in the symbol and present to indirectly. In this research paper explain what the role of symbols in Ernest Hemingway's novel The Sun Also Rises. American symbols are using natural, city, place and human's symbols. Ernest Miller Hemingway is acknowledged as the most significant writer of 20th century American literature. The present study reveals various symbolic meaning incorporated by Hemingway in the novels. The bullfighting episodes in The Sun Also Rises are rich in symbolic possibilities. The multiple possible interpretations of these passages speak to the depth and complexity of the text. It is important to note that the distinctions between these interpretations are not hard and fast. Bullfighting dominates the second half of the novel and symbolizes the fraught relationships among the men—Cohn, Jake, Mike, and Romero—and Brett. Rather, levels of meaning in The Sun Also Rises flow together and complement one another. Water appears on multiple occasions as a symbol of purification and relief. Ernest Hemingway described the symbols is present to place, city and Nature.

Keywords: - Distinctive, Symbol

1.1 Introduction

A symbol is an image or thing that stands for something else. It could be as simple as a letter, which is a symbol for a given sound. Similarly, every word is a symbol of the idea it represents. Flags are symbols for nations. Symbolism is the use of symbols to represent ideas, especially in art and literature.

In the broadest sense a symbol is anything which signifies something else; in this sense all words are symbols. In discussing literature, however, the term "symbol" is applied only to a word or phrase that signifies an object or event which in its turn signifies something, or suggests a range of reference, beyond itself. Symbolism is the use of symbols to represent ideas, especially in art and literature.

1.2 Overview of symbol

Symbol is a mark, sign, or word that indicates, signifies, or is understood as representing an idea, object, or relationship. Symbols allow people to go beyond what is known or seen by creating linkages between otherwise very different concepts and experiences. All communication (and data processing) is achieved through the use of symbols. Symbols take the form of words, sounds, gestures, ideas, or visual images and are used to convey other ideas and beliefs. For example, a red octagon is a common symbol for "STOP"; on maps, blue lines often represent rivers; and a red rose often symbolizes love and compassion. Numerals are symbols for numbers; letters of an alphabet may be symbols for certain phonemes; and personal names are symbols representing individuals. The variable 'x', in a mathematical equation, may symbolize the position of a particle in spaces.

Human cultures use symbols to express specific ideologies and social structures and to represent aspects of their specific culture. Thus, symbols carry meanings that depend upon one's cultural background; in other words, the meaning of a symbol is not inherent in the symbol itself but is culturally learned.

- Rose is the symbol of Love.
- Lion is the symbol of Courage, bravery and strength.
- Rain is the symbol of blessing and curse.
- Serpent is the symbol of evil, wisdom, and fear.
- Red color is the symbol of danger, passion, murder, zeal, Destruction etc..

1.3 Definition of Symbol

According to the Oxford Advanced learners' Dictionary,

A person, an object, an event etc. that represents a more general quality or situation; for example- White has always been a symbol of purity in western culture.

In the Dictionary of Literary Terms, Martin Gray (1992) defines a symbol as a Greek origin and symbol mean to mark, sign, token. A symbol is something that represents something else by analogy or association.

1.4 Characteristics of Symbol

Symbol is anything which signifies something else; in this sense all words are symbol. In discussing literature, however, the term "symbol" is applied only to a word or phrase that signifies an object or event which in its turn signifies something, or suggests a range of reference, beyond itself. Some symbols are "conventional" or "public": thus "the cross", "the Red, White and Blue," and "the Good Shepherd" are terms that refer to symbolic objects of which the further significance is determinate within a particular culture. Poets, like all of us, use such conventional symbols; many poets, however, also use "private" or "personal symbols." Often, they do so by exploiting widely shared associations between an object or event or action and a particular concept; for example, the general association of a peacock with pride and of an eagle with heroic endeavor, or the rising sun with birth and the setting sun with death, or climbing with effort or progress and descent with surrender or failure. Some poets, however, repeatedly use symbols whose significance they largely generate themes, and these pose a more difficult problem in interpretation.

1.4.1 Conventional symbols: -

Conventional symbols are widely recognized signs or sign systems that signify a concept or idea that all members of a group understand based on a common cultural understanding conventional symbols are different than contextual symbols, which are defined by a situation or the signs surrounding it.

1.4.2 Public/private symbols: -

Some basic symbols, such as function names and global variables, are needed for even the most rudimentary debugging. These are called public symbols. Symbols such as data structure names, global variables visible in only one object file, local variables, and line number information are not always required for debugging, although they are useful for a more in-depth debugging session. These are called private symbols.

1.5 Ernest Hemingway's The Sun Also Rises

Ernest Miller Hemingway was born in 1899. His father was a doctor and he was the second of six children. Their home was at Oak Park, a Chicago suburb.

In 1917 Hemingway joined the Kansas City Star as a cub reporter. The following year he volunteered to work as an ambulance driver on the Italian front where he was badly wounded but twice decorated for his services. He returned to America in 1919 and married in 1921. In 1922 he reported on the Greco-Turkish war, then two years later resigned from journalism to devote himself to fiction. He settled in Paris where he renewed his earlier friendship with such fellow American expatriates as Ezra Pound and Gertrude Stein. Their encouragement and criticism were to play a valuable part in the formation of his style.

Hemingway's first two published works were Three stories and Ten Poems and, In Our Time, but it was the satirical novel, The Torrents of Spring, which established his name more widely. His international reputation was firmly secured by his next three books: Fiesta, Men Without Women and A Farewell to Arms.

He was passionately involved with bullfighting, big-sea fishing, and his writing reflected this. He visited Spain during the Civil War and described his experiences in the bestseller, For Whom the Bell Tolls.

His direct and deceptively simple style of writing spawned generations of imitators but no equals. Recognition of his position in contemporary literature came in 1954 when he was awarded the Nobel Prize for Literature, following the publication of The Old Man and the Sea.

Ernest Hemingway died in 1961.

1.6 Symbols in The Sun Also Rises

In The Sun Also Rises the two most critical symbols are Bulls and Bull-fighting. The Bulls are symbolized passion, physicality, energy and freedom and Bull-fighters symbolize the act of sex. The Bull in each Bull-fight involves seduction, manipulation, maneuvering and penetration by the Bull-fighters. All of the Characters Jake, Brett, Romero and Montoya are the most stride by Bull-fighting.

Romero is the unlike novel's other male characters, his status as bull-fighter suggested that, he is capable of passionate love and sex.

Jack, it seems strives to experience sensuality, vicariously through the bull-fights as he is unable to have sex himself. As an aficionado, Jack recognizes and loves the passionate man.

'I can't stand it to think my life is going so fast and l'm not really living it.'

'Nobody ever lives their life all the way up except bull-fighters.'

'I am not interested in Bull-fighters.'

Jack's knowledge of Bull-fighting empowered him to authoritively describe the bull fights to Brett. Although we, do not learn much about Montoya's personal life, it is apparent that he views Bull-fighting as the highest, purest art form, one that exceeds all else in love, Beauty and Passion.

'I looked around the room. At the next table was Pedro Romero. He stood up when I nodded, and asked me to come over and meet a friend. His table was beside ours, almost touching. I met the friend, a Madrid Bull-fight critic, a little man with a drawn face.'

On still another level, Hemingway uses bullfighting to develop the theme of the destructiveness of sex. The language Hemingway employs to describe Romero's bullfighting is almost always sexual and his killing of the bull takes the form of a seduction. This Symbolic equation of sex and violence further links sexuality to danger and destruction.

As discussed briefly in the above character analysis, the bull fights can also be read as paralleling the characters and events of the novel.

For the characters in *The Sun Also Rises* water symbolizes purification, both physical and emotional. Jake, bitter and hopeless after the war, spends his days searching for distraction in small pleasures. The only time he truly feels at peace is in nature—specifically in or near water. He fishes in Burguete with Bill, and this minivacation is the happiest in the novel. It's the only time Jake sleeps peacefully: "Once in the night I woke and heard the wind blowing. It felt good to be warm and in bed." Jake and Bill spend their days in the sun and in the stream; he spends far more time describing the landscape than he does describing Brett. Similarly, after leaving the stress of Pamplona, Jake is eager to get back to the purifying water in San Sebastian: "The water was buoyant and cold. It felt as though you could never sink." In the water Jake is at peace; nothing, not even his injury or his heartbreak over Brett, can weigh him down.
For Brett water equals purification as well, as evidenced by her frequent bathing. Brett often uses bathing as an excuse to escape social situations or to explain why she perpetually runs late. Her bathing sessions frequently follow romantic liaisons. For example, when she returns from San Sebastian where she had an affair with Cohn, she says she can't meet with Jake: "Haven't bathed [yet]. Michael comes in tonight ... Must clean myself." Brett's perpetual bathing signals remorse over her promiscuous behaviour; she needs to wash away her guilty feelings.

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Adoption of Blockchain Technology in Digital Era of Banking.

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Abstract:

The word Blockchain consists of two parts, the blocks: means the digital data and the chain: which means all digital data are interconnected like a chain. Bitcoin is the first cryptocurrency which used the blockchain technology. In digital era of banking, the blockchain technology would revolutionize the future of banking sector. Due to its outstanding features like high security, transaction transparency, decentralized system and its speed to achieve transactions more efficiently. The paper aims at understanding of Blockchain Technology, its mechanism, types, advantages and disadvantages. The period of this study is considered only for 10 consecutive years. The data has been collected from secondary sources like websites, books, articles and Journals. The study resulted into few recommendations, which would help blockchain technology play a major role in transforming the digital era of Banking.

Keywords: Blockchain Technology, Bitcoin, Cryptocurrency, digital era, decentralized system, mechanism, advantages, disadvantages.

Introduction:

A Blockchain is an ordered, decentralized, immutable ledger that allows a recording of trans-actions in a network. The transactions are recorded in a block that is unchangeable and contains all the information of the transaction. Blockchain is the technology behind the bitcoin. Blockchain can be supposed as an operating system and bitcoin as one of the many applications. (Gupta 2018, 6.)

Blockchain mechanism:

Blockchain technology depends on the public database. So, all earlier digital data and all previous transactions which occurred are saved in all public computers which use the same technology and interconnected through the same blockchain network. For a new block of information to be correlated to the previously existing information, the block needs to Identify and confirm the direct previous block, have the details of the transaction such as time and amount and also include a unique defining serial number that cannot be changed.(Salah Albeshr, et al.[12])

The features of the blockchain technology are as follows:

1. **High security**: because it depends on many public users and servers, not only one main server.
2. **Transaction transparency**: from which IP address to which IP
3. **Decentralized system**: no need for intermediate, directly peer to peer
4. **More efficient transactions**: faster and less cost.

5. **The capability of automation**. .(Salah Albeshr, et al.[12])

Types of blockchain:

The three main types of blockchain are discussed below:

1. **A public blockchain –**

- It is a fully decentralized blockchain which can be used by anyone with a minimum resource. The main purpose of public blockchain is to remove the intermediaries and facilitate peer to peer transactions.
- Public blockchain is expensive and slow compared to private blockchain, but it still outperforms the current systems used for recording. (Thompson 2016.)
- The common example of public blockchains are Bitcoin, Ethereum, and other cryptocurrencies, which are openly available for anyone. Each transaction is verified by the

2. **Private blockchain-**

- The participants need permission from central authority (to some level) to perform the task. It is not fully decentralized and is controlled by the intermediary. Each transaction is verified by authority before it is recorded.
- Private blockchain is faster and cheaper compared to public blockchain.
- It is mostly suitable for corporate business and governance models.

3. **Hybrid blockchain –**

- It is a combination of private and public blockchain.
- It provides decentralized environment in a private network.
- It offers great flexibility and control over the data.
- It is mostly suitable for highly regulated companies.
- XinFin is an example of hybrid blockchain.

Advantages of Blockchain Technology to Banking Sector:

1. **Cross-border payments-**

   Banks have been playing a key role in cross-border payment since the establishment of monetary transactions. Banks use the SWIFT (Society for Worldwide Interbank Financial Telecommunications) network to send and receive international payments. (Isaksen 2018.)

   To solve these problems, banks are testing blockchain technology for a faster and better solution (Isaksen 2018).

2. **Trade finance**

   Trade finance is a credit support and payment guarantee provided by financial intermediaries to satisfy the trade transaction. One of the common forms of trade finance is Letter of Credit. (WTO). It still involves lots of paperwork and manual inspection which increases the cost and time.

Blockchain technology could help increase the efficiency and cut the operation cost with smart contracts. (Gupta & Gupta 2018; Guo & Liang 2016; Collomb & Sok 2016 ; Petrov 2019.)

3. Know your customer

Know your customer (KYC) is considered as another important use of blockchain in banking. The average time banks take to complete the KYC process is around 26 days. (Petrov 2019.) With blockchain technology, a customer data can be stored in a block and the block can be shared between the banks. (Gupta & Gupta 2018.)

4. Capital markets

Capital market involves a heavy procedure and it often takes a long time to settle the accounts. At present, these participants keep their ledger themselves and make the changes. This process is time and money consuming. (Gupta & Gupta 2018.). Since, there are many parties involved, it has a high counterparty risk. The defaulting in one party can impact the whole market. The procedure is often slow and inefficient. (Petrov 2019.) Blockchain can be used to increase the efficiency of trade and custody securities services.. (Gupta & Gupta).

5. Financial reporting and compliance

It is mandatory for every bank to submit the reports timely and is specifically important to control the fraud and anti-money laundering activities. Block-chain could be helpful in automating the reporting and saving a lot of time and money. (Petrov 2019.)

Some disadvantages that directly affect adoption of Blockchain Technology in Banking Sector are discussed as follows:

1. Lack of understanding and adopting, mainly because it is relatively considered new.
2. This technology uses massive energy, which is against "green and sustainability"
3. Transactions are irreversible.
4. Although it has high security, in the end, it is related to a public database, which has the possibility to be hacked.(Salah Albeshr, et al.[14,15])
5. Full decentralization not possible, there must be some authority to regulate the blockchain technology.

Review of Literature:

1. A Study on Blockchain Technology in Banking Sector: A study was conducted to identify the transparency of currency without third- party entering. It is the study about the blockchain technology framework and banking industry.(C. Mallesha, S. Haripriya, 2019)
2. Blockchain Application in Banking Industry: A Mini- Review: The paper will give brief idea about blockchain generally and shows how it works.(Salah Albeshr, Haitham Nobanee)
3. The impact of Blockchain Technology in Banking: To study the impact of Blockchain Technology in banking: How can blockchain revolutionize the banking industry.(Roshan Khadka)

4. Blockchain Technology: Benefits, Challenges, Applications, and Integration of Blockchain Technology with Cloud Computing. The paper presents a detailed review of blockchain technology, the critical challenges faced abd its application in different fields.(Gousia Habib, et al.,2022)
5. Blockchain Revolution in Banking Industry: To analyze technology functions with the model and anatomy of Blockchain Architecture.(Thulya Palihapitiya,2020)
6. Blockchain Technology in Banking Sector – Applications and Challenges:To study the challenges faced in adoption of the technology.(Cedric Dile,2021)
7. A review of Blockchain Technology applications for financial services: The paper identifies and evaluates the significant applications of Blockchain Technology in financial services. (Mohd Javid, et al., 2022)
8. Blockchain Application in Banking System: This paper will demonstrate transacting over a secure blockchain-based network and therefore eliminate the need for intermediary entities. (Minhaj Uddin Chowdhary, et al., 2021)
9. Application of Blockchain Technology in Commercial Banks: This paper systematically analyzes the characteristics of blockchain technology on the operation and management of traditional commercial banks, and prospects the application of blockchain technology in commercial banks. (Qingquan HE, 2021)
10. Decentralized Blockchain Technology: Application in Banking Sector: This paper aims at giving these functionalities in a distributed banking system using blockchain, which will be at par with the current methodologies.It will also focus on limitations while implementing blockchain and future scope. (Nikita Rajeshkumar Bagrecha, et al.)

Methodology:

A literature review of scholarly research was conducted. A literature review is the foundation of all kinds of research. A literature review as a research method in business is more significant than ever due to the increasing number of interdisciplinary researches and lack of collective evidence in a specific area. (Snyder 2019)

Data Analysis:

Due to inbuilt features and types of Blockchain Technology it can prove to be a game changer in era of Banks. It allows faster, cheaper cross border transactions, provide easy support in trade finance & KYC maintenance. Also, it helps in tightening custody of securities and preventing money-laundering activities. But, there are few hurdles, which are delaying adoption of this technology like lack of understanding about this technology, consumption of massive energy, irreversible transactions, even as data is accessible to public it may lead to hacking.

Results & Conclusions:

From overall study, we can conclude, that this technology has more pros in comparison to cons. A little effort on creating awareness of its importance and appointing an authority to execute control to some extent on this technology can help removing the drawbacks, and increase public confidence to adopt this technology. In short, blockchain technology has great potential to revolutionize banking sector.

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Students 'Awareness and Choice of Vocational Education at the Secondary School Level: A study with reference to Porbandar District

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Abstract:

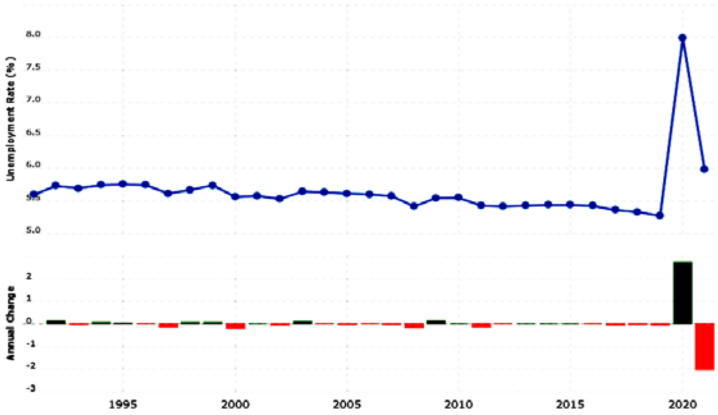
This study examined secondary school students' perceptions of and preferences for vocational education. The study's goals are to examine students' knowledge of vocational education, examine students' decision to choose vocational education after completing their secondary education, and examine students' perceptions of parents' wishes for their children to pursue vocational education as a career. Using a stratified random selection technique, information is gathered from 400 secondary school students in District Porbandar. A questionnaire for a survey is used for the study; the reliability index for the questionnaire is 0.79. Percentage, frequency, and t- test have been used to analyze the data. Findings show that a majority of the students (86%) considered vocational education as essential for future job, but did not recommend it for female students. Teachers' guidance is considered as the major source of awareness about vocational education. As perceived by the students, more than half of the parents (i.e. 65.5 %) strongly agreed that their children should join vocational education and nearly fifty percent (i.e. 48.1%) of the students showed their willingness to select vocational education in the future. However, no significant difference is found between male and female students regarding their awareness about and choice of vocational education at secondary level.

Keywords: Awareness of Students, Choice of Students, Parental Choice, Teachers 'Guidance, Vocational Education

Introduction

Vocational education is an important area of education, which is concerned with the preparation of skilled human resource. In vocational education, emphasis is more on manual work and preparing individuals for performing work in industries, thus equipping them with certain skills required for different sectors of the economy. Vocational education thus focuses on the provision of human resource, having relevant skills for various applied fields, for playing their significant role in economic, industrial development and attracting foreign investment. Therefore, vocational education needs to be adopted for effectively addressing problems of unemployment and providing skilled employees, by making it an integral part of general education.

Thus, awareness about and motivation towards vocational education is essential in India because the unemployment rates have remained a nagging problem for most governments. In the year 2021, the recorded unemployment rate was 5.98% whereas from 2018 to 2021, India's unemployment recorded rate was 8.0% (World Bank).



One of the major reasons of unemployment is that, India lacked an established technical and vocational education training system until the establishment of **The National Council for Vocational Education and Training (NCVET)**. This need was felt because the current system of general education does not meet the need of market demand. Additionally, there is a need to teach technical skills to the younger generation from the secondary level, so that the vicious circle of poverty is broken.

Therefore, it is essential to explore the extent to which secondary students are awareabout the vocational education and have inclination to opt for this education. This research is an effort to explore students 'awareness and choice towards vocational education at the secondary school level.

Objectives of the Study

The objectives of the study are to:

1. Explore awareness of the secondary school students about vocational education.
2. Find out secondary school students 'choice towards vocational education.
3. Explore the gender differences in awareness about and choice towards vocational education.
4. Explore students 'views on parental desire about their children to join vocational education as a profession.

Research Questions

1. What is secondary school students 'awareness about vocational education?
2. Do secondary school students plan to opt for vocational education?
3. What are the gender differences in awareness about and choice towardsvocational education?
4. What are students 'views on parental desire about their children to joinvocational education as a profession?

Significance of the Study

Providing skilled and technical human resource for trade, industry, commerce is one of the key requirements of successful economies and this could only be possible through a well-structured and quality vocational education programme. In the context of India, itwould appear that there is more emphasis on general education than on technical and vocational education. While general education has its own importance, vocational education prepares young people for earning a livelihood and supporting the many impoverished families that are below the poverty line. This study and similar studies are important not only for exploring the various social-cultural issues underpinning the topic in question but also this could lead to creating awareness amongst the various stakeholders for sending more young people to world of work and vocation. Moreover, policy makers and curriculum planners would take stock of planning to diversify vocational education and including courses, subjects and trades that are important for helping the local and national economy.

Review of Related Literature

Awareness is the collection of information regarding a situation, person, or experience (Ngogo, 2014). It is considered as a favorable or unfavorable judgment about some objects whether abstract (e.g. technology) or concrete (e.g. internet) (Elias *et al.*, 2012). Thus, individuals remain inclined either positively or negatively towards something based on varying information (Bohner & Dickel, 2011). While availability of this information is derived from various approaches such as approaches of conditioning and modeling, the principles of classical conditioning state that the choice and attitude of a person towards something is formed and changed due to the repetition of reinforcement to the stimulus. Similarly, according to principle of operant conditioning, the favorable or unfavorable attitude and choice is linked with positive or negative consequences of pleasant or unpleasant experience. Therefore, awareness and choice of students towards vocational education is also created and formed based on available information and futureconsequences of this type of education.

Awareness of Students and Parents towards Vocational Education

Through technical and vocational training, individuals acquire practical and manual skills for different sectors of the economy such as trade and industries. The capability of arriving at alternative solutions equips them with physical and mentalabilities, skills and competence to enable them to become productive members of the society. This awareness about alternatives and making a choice amongst them is possible either through formal or informal education. Formal education has systematic, organized education model, having set laws and rigid curriculum (having clear objectives, content, and methodology), whereas informal education encompasses any type of learning taking place outside the educational settings, such as learning from experience and observation within a social environment.

Students with practical abilities are better off with vocational education than having general academic education, which helps them in avoiding unemployment. Vocational education helps in using ―hand and ―mind, thus stimulating the concrete (practical) and abstract thinking of the individuals. Thus, the skill-culture and attitude towards manual work is developed in the society as a whole. This skill and attitude is a life-long learning process and individuals can improve their work opportunities and qualification levels. This type of education makes a person independent as he/she can earn his/her earnings and at the sametime continue their higher studies.

Vocational Education in India

After the National Skills Development Policy in 2009, the government created National Skills Coordination Board, the National Skill Development Corporation, and National Skills Qualification Frame work. There was a commitment made by the Minister of Finance to inject Rs.1000 crore into the system structure. Sector Skills Councils was established under NSDC, aiming to involve industry in training and labor force growth, set occupational standards, and accredit qualification. The creation of NSQF includes academic, vocational, and technical qualifications. It aims to facilitate the recognition of prior learning and improvement between the levels and types of education.

Schemes by Government

- In 2014, the National Skill Certification and Monetary Reward Scheme provided monetary incentives on average of Rs.10,000 for completing certain training programs. The target of the scheme was to up skill one million young people.
- In 2015, the Pradhan Mantri Kaushal Vikas Yojana scheme was launched to provide skills to 2.4 million people. Out of the 2.4 million people, a million were registered under the Recognition of

Prior Learning Framework.

- The Modular Employable Skills scheme focused on providing short-term training in high-demand sectors and industries. The training fees incurred under the scheme are refunded on completion of the certification. Also, female candidates from backward castes are given discounts to encourage participation.

Research Methodology

Underpinning a quantitative research methodology, the research design included designing and conducting a survey tool for gathering data for the research.

Population of the Study

All students of grade 9 and grade 10 of public and private secondary schools of the District Porbandar constituted population of the study.

Sample of the Study

The sample included 400 students, who took part in the research and shared their awareness and choice about the vocational education. The sample of students was taken from 20 secondary schools of the district Porbandar. Furthermore, 20 students each were randomly selected from each school.

Sampling Technique

Stratified random technique was used to for selecting the respondents for the study and gathering data from them.

Research Instrument

This study was carried out using a questionnaire. The questionnaire was developed after athorough review of related literature and expert opinion. The instrument was validated after using the experts‘opinion. The questionnaire was pilot tested on 50 students for checking whether they understood items of the questionnaire, after which improvements were made in the questionnaire. The Cronbach reliability coefficient of the questionnairewas 0.79.

Data Collection

The questionnaire was personality administered to collect the data. One of the researchersvisited the selected public secondary schools (both male and female), distributed the questionnaires amongst students and personally gathered the filled questionnaires. The respondents were assured that the information provided by them would not be disclosed and would be used for research purposes only.

Data Analysis

Descriptive statistics such as frequency and percentage were used to collect responses of the students regarding their awareness and choice of selecting vocational education as well as students' views on parental choice of vocational education of their children. T-test was used to find the gender difference in awareness and choice of vocational education.

Results and Discussion

Table 1 Awareness of Secondary School Students about Vocational Education

Statements	SA	A	DA	SDA
I know that how many technical colleges are There in our District.	23 (5.8%)	128 (32.0%)	140 (35.0%)	109 (27.2%)
I know Vocational education is useful for me.	16 (4.0%)	127 (31.8%)	33 (8.2%)	224 (56.0%

It is wastage of time for girls to get Vocational Education.	113 (28.2%)	159 (39.8%)	70 (17.5%)	58 (14.5%)
Study in technical colleges at the evening can be managed with a job in morning.	154 (38. 5%)	163 (40.8%)	59 (14.8%)	24 (6.0)
Most of the girls don‘t opt for Vocational education.	45 (11.2%)	126 (31.5%)	132 (33.0%)	97 (24%)
Girls are not able to produce good results in Vocational education.	84 (21.0%)	170 (42.5%)	83 (20.8%)	63 (15.8%)
Vocational education is essential to get a good job in future.	241 (60.2%)	101 (25.2%)	39 (9.8%)	19 (4.8%)
Vocational education plays important role in the development of country	236 (59.0%)	111 (27.8%)	34 (8.5%)	19 (4.8%)

Table 1 presents the level of awareness of the students about vocational education in the form of Strongly Agree (SA), Agree (A), Disagree (DA), and Strongly Disagree (SDA). A majority of the students (140+109= 249 i.e. 62%) did not know about the number of existing technical and vocational educational colleges in their District. A considerable number (33+224=357 i.e. 64%) of the students agreed that vocational education was useful for them. This result indicates that vocational education has the potential for students to support themselves and their families financially and materially (McMahon, 1999). Yet, a majority of the students (113+159= 272 i.e. 68%) was of the view that the time spent by girls in getting vocational education is a wastage of time and is unproductive. Furthermore, a majority of the students (154+163= 317 i.e. 79.3%) agreed of the potential job opportunities creation through vocational education. Furthermore, a majority of the students (132+179= 311 i.e. 57%) shared that girls do not opt for vocational education. In addition, the respondents (84+170= 254 i.e. 63.5%) were of the view that girls cannot produce good results in vocational education. These findings resonate with the findings of Kissim, Omolade, and Rachael, (2011), who contend that it is difficult to fill the gap between vocational education and industrial development through joining of girls in vocational education and this gap can be filled through the efforts of Government and Non-Government organizations. A majority of the respondents (241+101=342 i.e. 85.4%) viewed that vocational education is essential for getting employment in the future. Furthermore, a majority of the students (236+111= 347 i.e. 86.8 %) believed that vocational education plays an important role in the development of the country.

Table 2 Sources Leading to Awareness about Vocational Education

S. No	Statements	Frequency	Percentage
1	Teachers‘ guidance	140	35
2	Internet	122	30.5
3	Newspapers	122	30.5
4	Seminars	14	3.0
5	Vocational subjects	00	00
Total		**400**	**100**

Table 2 highlights the sources leading to awareness among the secondary school students about vocational education. As can be seen in the Table, predominantly, it is the teachers (140 i.e. 35%) that provide awareness about vocational education. Since teachers‘ job is to impart knowledge to the students, vocational education programs should be implemented by taking teachers into confidence. Similarly, 244 students (i.e. 61 %) shared that they got awareness about vocational education through print (newspapers) and the Internet, respectively. These results indicate that internet play an important role in creating awareness about vocational education as well and students remain engaged in online activities within and outside the school. Only three percent (14) of the students were of the view that they came to know about vocational education through seminars.

According to the information provided by the students, no subjects about vocational education are taught at the secondary level.

Table 3 Choice of Vocational Education

S. No	Students' choice	Number	Percentage
1	Strong Willingness	194	(48.5%)
2	Agree to some extent/ as last resort	136	(34.0%)
3	Total unwillingness	60	(17.6%)
Total		**400**	**100**

Table 3 highlights that 48.5% of the students had a strong desire and were willing to opt for vocational and technical education after the completion of their secondary education. Of the 400 students, 136 (i.e. 34 %) students shared that they would opt for vocational and technical education as a last resort. This indicates that if there were no other options available, they will then join vocational education. However, only 60 (i.e. 17.6%) students completely disagreed to join vocational educational institutes. Results of Reddy, Devi, and Reddy (2011) are also in line with these results; they found that a majority of the students had positive awareness about vocational education in their higher years of schools. These results indicate that around 50% of the students had a strong desire to join vocational education in the future as new skills are acquired in order to compete in the global arena. Therefore, only 17% had complete unwillingness towards vocational education.

Table 4 Students'Views on Parental Choice of Vocational Education

S. No	Parental willingness	Number	Percentage
1	Strong willingness	181	45.2%
2	Agree to some extent/ as last resort	104	26%
3	Total unwillingness	115	28.8%
Total		**400**	**100**

Table 4 presents students'views on parental willingness/desire about their children to join vocational education as a profession. 45.2% of the respondents were of the view that their parents would show a strong desire for them to select vocational education after completion of their secondary education. This shows that parents are aware of the value of vocational education in terms of getting employment opportunities. For socioeconomic reasons also, parents desire and influence their children to opt for vocational education. Twenty-six percent (26%) respondents considered it as a last resort indicating that when no other option is available, their parents would let them go for vocational education. However, compared to students' total unwillingness (60, i.e. 17.5%) data in Table 3, student respondents were of the view that their parents (115 i.e. 28.8%) would not be willing for them opting to go into vocational education.

Table 5 Comparison of male and female students regarding awareness and choicetowards vocational education

	Gender	N	Mean	S. D	t value	Sig.
Awareness	Male	200	21.19	3.69	0.368	0.713
	Female	200	19.81	3.51		
Choice	Male	200	9.19	2.39	0.88	0.379
	Female	200	10.09	2.05		

Table 5 highlights the gender differences in awareness and choice towards vocational education. The calculated value ($t = 0.368$) indicates no significant difference between male and female students regarding awareness about vocational education. Similarly, the calculated value ($t = 0.88$) indicates no significant difference between male and female students regarding choice towards vocational education.

Conclusion

Vocational education is considered important for the development of the country by becoming reasonably good source of creation of jobs. This awareness among students is created mainly because of teacher's guidance coupled with the strong desire of parents. It implies that both teachers and parents are aware of the benefits associated with vocational education. The strong desire of parents to send their children to vocational education also implies that the socioeconomic status of parents is not good and vocational education in terms of technical skills enables individuals to earn a livelihood for the families. This is probably why a majority of the students had inclination towards continuing vocational education in the future, without any profound differences between male and female.

Recommendations

In order to create awareness among students about the existing choice of technical and vocational education colleges, and potential benefits associated with expertise in technical and vocational education, seminars should be arranged. As it is clear from the results that a majority of the students are not aware about the existing vocational institutions in the region, study tours of vocational institutions should be arranged for these students to inform them about the existing vocational institutions. Since a majority of the students has vocational education in their priority list, vocational subjects shouldbe made a compulsory part of their study at secondary level so that they become aware about basics of the vocational subjects, making it easy for them to making a choice at their post-secondary studies.

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National Education Policy-2020 build up Indian Language's, Literature And Culture

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Abstract

India is a treasure house of culture, developed over thousands of years and manifested in the form of arts, works of literature, customs, traditions, linguistic expressions, artifacts, heritage sites and more. Ever since human beings have invented scripts, writing has reflected the culture, lifestyle, society and the polity of contemporary society. In the process, each culture evolved its own language and created a huge literary base. This literary base of a civilization tells us about the evolution of each of its languages and culture through the span of centuries. Indian literature, which has its origin to the most ancient times, has been exemplary for the rest of the world. The term, 'Indian literature' refers to the literary work that had been produced in various Indian languages since ages. In ancient times, the literary work used to be imparted orally. The first ever ancient Indian literature was Sanskrit literature comprising of the Rig Veda, the Ramayana and the Mahabharata, which were written in the first millennium BCE. Kannada and Telugu Literature were developed during the medieval era. They were followed by Marathi, Bengali and Urdu literature. Later, the Indian literature got new dimensions in various other Indian languages like Assamese, Bhojpuri, Gujarati, Konkani, Malayali, Manipuri, Marathi, Mizo, Oriya, Punjabi, Rajasthani and Tamil. The literary tradition in India dominates a large part of Indian culture.

Key Words: culture, education, heritage, history, humanity, languages, literature, skill, teaching

Introduction

Culture plays an important role in the development of any nation. It represents a set of shared attitudes, values, goals and practices. Culture and creativity manifest themselves in almost-all economic, social and other activities. A country as diverse as India is symbolized by the plurality of its culture. India has one of the world's largest collections of songs, music, dance, theatre, folk traditions, performing arts, rites and rituals, paintings and writings that are known as the 'Intangible Cultural Heritage' of humanity. In order to preserve these elements, the Ministry of Culture, Government of India implements a number of schemes and programme aimed at providing financial support to individuals, groups and cultural organizations engaged in performing, visual and literary arts. The promotion of Indian arts and culture is important not only for the nation but also for the individual. Cultural awareness and expression are among the major competencies considered important to develop in children, in order to provide them with a sense of identity, belonging,as well as an appreciation of other cultures and identities. It is through the development of a strong sense and knowledge of their own cultural history, arts, languages and traditions that children can build a positive cultural identity and self-esteem. Thus, cultural awareness and expression are important contributors both to individual as well as societal well-being. Additionally, there has been a severe scarcity of skilled language teachers in India, despite various measures being taken.Language teaching should also be improved to be more experiential; and to focus on the ability to converse and interact in the language and not just on the literature, vocabulary and grammar of the language. Languages must be used more extensively for conversation and for teaching-learning. National Education Policy (NEP)-2020 envisions an education system rooted in Indian ethos that contributes directly to transforming India, that is Bharat, sustainably into an equitable and vibrant knowledge society, by providing high-quality education to all; and thereby making India a global knowledge superpower. The policy recognizes that the knowledge of the rich diversity of India should be imbibed first hand by learners. This would mean including simple activities like touring by students to different parts of the country, which will not only give a boost to tourism but will also lead to an understanding and appreciation of diversity, culture, traditions and knowledge of different parts of India. The policy suggests various measures to be taken by the Educational Institutions at different levels in order to bring about awareness among the students, who are the torch-bearers to transmit our rich Indian culture and heritage to the other generations. The present paper discusses in detail various initiatives suggested by the National Education Policy-2020 to promote an awareness of Indian literature, culture and heritage among our students at different stages of education. It is heartening to note that National Education Policy2020 has not only recognized the glorious past of ancient India in terms of the contribution of our world-class Indian Universities like Nalanda and Takshasila for the noble cause of Indian culture-and heritage; but picked up the right elements and incorporated the building blocks into the framing of NEP-2020 both at the School and the University levels.

Indian Culture and Heritage

Several people from across the globe partake in, enjoy and benefit from the cultural prosperity of the country, in the form of visiting India for tourism, experiencing Indian hospitality, purchasing India’s handicrafts and handmade textiles, reading the classical literature of India, practicing yoga and meditation, being inspired by Indian philosophy, participating in India’s unique festivals, appreciating India’s diverse music and art and watching Indian films, amongest many other aspects. It is this cultural and natural wealth that truly makes India, “Incredible India”,as per India’s tourism slogan. The preservation and promotion of India’s cultural wealth must be considered a high priority for the country, as it is truly important for the nation’s identity as well as for its economy. The National Education Policy-2020 envisages that the students at different levels of education should be made aware of the cultural heritage of the country in order to make them feel proud of being Indians. This is mentioned in the policy document and is addressed through the following: “All curriculum and pedagogy, from the foundational stage onwards, will be redesigned to be strongly rooted in the Indian and local context and ethos in terms of culture, traditions, heritage, customs, language, philosophy, geography, ancient and contemporary knowledge, societal and scientific needs, indigenous and traditional ways of learning etc. – in order to ensure that education is maximally relatable, relevant, interesting and effective for our students. Stories, arts, games, sports, examples, problems, etc. will be chosen as much as possible to be rooted in the Indian and local geographic context. Ideas, abstractions, and creativity will indeed best flourish when learning is thus rooted." The promotion of Indian arts and culture is important not only for the nation but also for the individual. Cultural awareness and expression are among the major competencies to be developed in children in order to provide them with a sense of identity, belongingness as well as a feeling of appreciation for people of other identities and culture. It is through the development of a strong sense and knowledge of their own cultural history, arts, languages and traditions that children can build a positive cultural identity and self-esteem. Thus, cultural awareness and expression are important contributors for the development of an individual and also for the well-being of the society.

Indian Languages and Arts

The arts form a major medium for imparting culture among the students. The arts, besides strengthening cultural identity, awareness and uplifting societies, are well known to enhance cognitive and creative abilities in individuals and increase individual happiness. The happiness and well-being, cognitive development and cultural identity of individuals are important reasons that Indian arts of all kinds must be offered to students at all levels of education, starting with theearly childhood care and education. The issue of language, both as a medium of instruction, as well as an independent disciplinehas been dealt with in great detail both at school and higher education level in the new policy. Language, of course, is intrinsically linked to art and culture. Different languages see the world differently; and the structure of a language, therefore, determines a native speaker's perception ofexperience. In particular, languagesinfluence the way people of a given culture speak with others, including the family members, authority, peers and strangers; and influence the tone of conversation. Art, in the form of literature, plays, music, film, etc. cannot be fully appreciated without language. In order to preserve and promote culture, one must preserve and promote a culture's languages.

Unfortunately, Indian languages have not received their due attention and care, with the country losing over 220 languages in the last 50 years alone. Various unscripted languages are in danger of becoming extinct. When senior member(s) of a tribe or community that speak such languages pass away, these languages often perish with them; and no measures are taken to preserve or record these rich languages/expressions of culture. It is the need of the hour to integrate teaching and learning of Indian languages with school and higher education at every level. For languages to remain relevant and vibrant in the system of education, it is necessary to provide a steady stream of high quality learning and print materials in these languages including textbooks, workbooks, videos, plays, poems, novels, magazines etc. Languages should also have consistent official updates to their vocabulary and diction, widely disseminated, so that the most current issues and concepts can effectively be discussed in these languages. Enabling such learning materials, print materials and translations of important materials from world languages are carried out by countries around the world for languages such as English, French, German, Hebrew, Korean and Japanese. However, India has remained quite slow in producing such learning and print materials to help keeping its languages optimally vibrant and current with integrity. Further, there has been a severe scarcity of skilled language teachers in India, despite various measures being taken. Language teaching should also be improved to be more experiential and to focus on the ability to converse and interact in the language, but not simply on the literature, vocabulary and grammar of the language. It should be remembered that languages should be used more extensively for conversation and for teaching-learning.

Action Plan to integrate languages, arts and culture in education

The National Education Policy (NEP)-2020 suggests a number of initiatives to foster languages, arts and culture among school children. These initiatives include a greater emphasis on music, arts and crafts throughout school education; early implementation of the three-language formula to promote multilingual lism; teaching in the home/local language wherever possible; conducting more experiential language learning; the hiring of outstanding local artists, writers, craftsmen and other experts as master instructors in various subjects of local expertise; accurate inclusion of traditional Indian knowledge including tribal and other local knowledge throughout into the curriculum, across humanities, sciences, arts, crafts and sports, whenever relevant; and a much greater flexibility in the curriculum, especially in secondary schools and in higher education,so that students can choose the ideal balance among courses for themselves to develop their own creative, artistic, cultural and academic paths. The National Education Policy-2020 recognizes that the knowledge of the rich diversity of India should be imbibed first hand by learners. This would mean including simple activities like touring by students to different parts of the country, which will not only give a boost to tourism but will also lead to an understanding and appreciation of diversity, culture, traditions and knowledge of different parts of India. To meet this goal, under the mission, ‘Ek Bharat Shrestha Bharat’, it is suggested to identify 100 tourist destinations in the country, where educational institutions will send their students to study these places and their history, scientific contributions, traditions, indigenous literature and knowledge etc., as a part of augmenting their knowledge about these areas. The policy also suggested that India should urgently expand its translation and interpretation efforts in order to make high-quality learning materials and other important writtenand spoken material available to the public in various Indian and foreign languages. For this, an Indian Institute of Translation and Interpretation (IITI) should be established. Such an institute would provide a truly important service for the country, as well as employ numerous multilingual language and subject experts, and experts in translation and interpretation, which will help to promote all Indian languages. The IITIs shall also make extensive use of technology to aid in its translation and interpretation efforts. The IITIs could naturally grow with time; and be housed in multiple locations including in Higher Education Institutions (HEIs) to facilitate collaborations with other research departments. The NEP-2020 suggested that all languages in India including their associated arts and culture should be documented through a web-based platform/portal/wiki in order to preserve all Indian languages and their associated rich local arts and culture. The platform should contain videos, dictionaries, recordings and more, of people (especially elders) speaking the language, telling stories, reciting poetry, and performing plays, folk songs and dances; and more. People from across the country should be invited to contribute to these efforts by adding relevant material onto these platforms/portals/ wikis. The Universities and other Higher Education Institutes together with their research teams should work hand-in-hand and with communities across the country towards enriching such platforms. It is recommended that these preservation efforts and the associated research projects in history, archaeology, linguistics, etc., should be funded by the National Research Forum (NRF). The Policy also recommends for the establishment of Scholarships for people of all ages to study Indian Languages, Arts and Culture with local master sand/or within the higher education system. The promotion of Indian languages is possible only if they are used regularly and used for teaching and learning. Incentives, such as prizes for outstanding poetry and prose in Indian languages across categories, should be established to ensure vibrant poetry, novels, non-fiction books, textbooks, journalism and other works in all Indian languages. Proficiency in Indian languages should be considered as a part of qualification parameters for employment opportunities. Conclusion The effectiveness of any Policy depends on its implementation. Therefore, the implementation of NEP-2020 should be led by various bodies including MHRD, CABE, Union and State Governments, education-related Ministries, State Departments of Education, Boards, NTA, the regulatory bodies of school and higher education, NCERT, SCERTs, schools and Inclusiveness all the stakeholders in order to ensure that the policy is implemented in its true spirit and intent, through coherence in planning and synergy across all these bodies involved in education. Further, the curriculum at all levels in school education should be re framed in such a manner that it should reflect on the issues and concerns relating to the Indian languages, literature and culture;and there should be provision for the students to take advantage of experiencing the rich flavor of Indian culture. The efforts put forth by the policy makers will be fruitful only when the Policy is implemented in different states of the country successfully.

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શહેરીકરણને અટકાવવામાં સામાજિક વિજ્ઞાનની ભૂમિકા

વસાવા જીતેન્દ્રકુમાર દેવીદાસભાઈ
પીએચ.ડી.સ્કોલર
ભક્તકવિ નરસિંહ મહેતા યુનિ.જુનાગઢ

પ્રસ્તાવના :

પ્રાચીનકાળથી જ ભારતમાં શહેરનો ઉદ્દભવ નિર્માણ અને વિકાસની પ્રક્રિયા તથા ગામડામાંથી શહેરમાં સ્થળાંતર કરવાની પ્રક્રિયા ચાલુ રહી છે. પ્રાગૈતિહાસિક કાળમાં પણ મોહે જોદડો અને હડપ્પા જેવા શહેરોનું અસ્તિત્વ હતું. પ્રાચીનકાળમાં અને મધ્યમકાળમાં પણ યાત્રાના ધામ તરીકે અને રાજ્યના વહીવટી કેન્દ્ર તરીકે વિકાસ પામેલ શહેરોનું કદ નાનું હતું વસ્તીની ગીચતા ઓછી હતી. એકદરે સામાજિક , સાંસ્કૃતિક અને આર્થિક રૂપરેખા , એક વિવિધતા જોવા મળી. હતી. ખાસ કરીને ઔદ્યોગિક ક્રાંતિથી પણ શહેરના સ્વરૂપમાં આમૂલ પરિવર્તન આવ્યું છે. આજે વિશ્વમાં ઔદ્યોગિકરણને કારણે શહેરીકરણની પ્રક્રિયાએ વેગ પકડ્યો છે. એશિયા , આફ્રિકા અને લેટિન અમેરિકાના વિકસતા જતા દેશો તરફ ઢળ્યો છે. વિશ્વનાં વધુ શહેરી વિસ્તવાળા દેશોમાં ભારતનો ત્રીજો ક્રમ રહ્યો છે. અલબત શહેરીકરણનું પ્રમાણ વિકસિત દેશોની તુલનાએ ઘણું ઉચું નથી.
ઔદ્યોગિક ક્રાંતિ પછી વિક્સેલા મહાકાય નગરોએ શહેરી વિકાસની તદન નવી ઘટના છે. આ શહેરીકરણ એકબાજુ આધુનિકરણ અને વિકાસનો આધારસ્તંભ પણ ગણાય છે. તો બીજી તરફ તેણે અનેક આર્થિક અને સામાજિક સમસ્યાઓ પણ સર્જી છે. બ્રિટીયુગ દરમ્યાન ભારતમાં ઔદ્યોગિકરણની ધીમી પણ શરૂઆત થઇ ચુકી હતી. અને તેનું પ્રતિબિંબ પરંપરાગત શહેરોના સ્વરૂપમાં આવેલ પરિવર્તન દ્વારા જોઈ શકાય છે. આઝાદ ભારતે આયોજનની રાહે તેના છિન્ન ભિન્ન પહેલા અર્થતંત્રની કાયાપલટનો રાહ અપનાવ્યો. અને તેના સ્વરૂપે ભારતમાં ઔદ્યોગિકરણ , યાંત્રિકરણ, સામાજીક અને આર્થિક આયોજન, વસ્તીવૃદ્ધિ, સ્થળાંતર જેવા પરિબળો એ ગુજરાતના પરંપરાગત સ્વરૂપમાં પરિવર્તન આવ્યું. સાથો સાથે શહેરીકરણની પ્રક્રિયામાં વેગ આવ્યો.
૧૮૮૧માં જ્યારે ભારતમાં પ્રથમવાર વ્યવસ્થિત કહી શકાય તેવી વસ્તી ગણતરી છે તે વખતે આપણે ત્યાં માત્ર ૧૮ શહેરો એવા હતા કે જેમની વસ્તી એક લાખથી વધુ હતી. ઈ. સ. ૧૯૮૧માં એક લાખથી વધુ વસ્તીવાળા શહેરોની સંખ્યા ૨૧૬ થઈ. ૨૦મી સદીની શરૂઆતમાં ભારતમાં નગરવાસીઓની સંખ્યા ૨ કરોડ ૫૮ લાખની હતી. તે વધીને ૧ ૯૮૧ની વસ્તી ગણતરી મુજબ ૧૫ કરો. ૬ લાખ લોકોની એટલે કે કુલ વસ્તીના ૨૩.૭૩ ટકો થઈ આજે ભારતની લગભગ ત્રીજા ભાગની વસ્તી નગરમાં વસે છે.
આમ, ભારતમાં શહેરીકરણની પ્રક્રિયા આઝાદી બાદ ધીમી ગતિ હતી. પણ ૧૯૯૧ વૈશ્વિકરણને કારણે ઉધોગ ને વેગ મળતા શહરો તરફ વધુ ઢળાયા અને શહેરીકરણ વધવા લાગ્યા.

સંદર્ભ સાહિત્યની સમીક્ષા

સંશોધન કાર્ય અને તેની પ્રવૃતિને વહેતા ઝરણા જેવી છે. આથી કોઈપણ ઘટનાનું સંશોધન ભાવે જ પહેલું કે છેલ્લું હોય, કેમ કે, ભૂતકાળમાં તે ઘટના વિશે કોઇ અભ્યાસ થયો હોય છે. અથવા તે ઘટનાનો અભ્યાસ વણખેડાયેલાં ક્ષેત્ર તરીકે ઉલ્લેખ થયો હોય તેવું બને તો બીજી બાજુ કોઈપણ સંશોધન છે લુ હોતું નથી , હોઈ શકે નહીં , કેમકે થયેલા સંશોધનમાં અનુસંધાને તે પછીનું સંશોધન કાર્ય હાથ ધરાય છે. અથવા તેમાં કોઈ પાસું ન ખેડાયેલું હોય તેનો અભ્યાસ થયા છે. આ ઉપરથી એમ કહી શકાય કે કોઈપણ સંશોધન કરનારે પોતાના સંશોધન વિષય અંગે ભુતકાળમાં શું શું થયું છે તે તપાસી લેવું જોઈએ,

પુરોગામી અભ્યાસો:

૧. શહેરીકરણ અને પાણી પુરવઠાનું અર્થકારણ પીએચ.ડી. (રાજકોટ, ભાવનગર અને જામનગર શહેરના સંદર્ભમાં લેખક -દેવેન્દ્ર સી. પંડયા,૧૯૯૪

આ પ્રસ્તુત અભ્યાસમાં મહાનગરપાલિકાના શહેરોમાં પીવાના પાણીના પ્રત્યે જેવા મળતું વ્યવસ્થાપન આર્થિક વલણો વગેરેને આવરી લઈને શહેરના ઉતરદાતાઓ , મહાનગરપાલિકાના અધિકારીઓ, બિનસરકારી સંગઠનોના પ્રતિનિધિઓની સાથે દ્વારા માહિતી મેળવવામાં આવે છે.

૨.સૌરાષ્ટ્ર વિસ્તારની મહાનગરપાલિકાઓનું કરમાળખું અને સામાજિક , સેવાઓનો અભ્યાસ (પી. એચડી.) લેખક છે. લાખી જે. ઓડેદરા, પ્રકાશન વર્ષ -૨૦૦૨

આ પ્રસ્તુત અભ્યાસમાં મહાનગરપાલિકાનું માળખું તેનાં ઉદ્દેશ્યો , કેવા પ્રકારના છે. તેમજ તે રસમાજ માટે સામાજિક પરિસ્થિતિઓમાં મદદરૂપ બનીને આર્થિક, સામાજિક સહાય આપીને એક સેવાકીય કે કલ્યાણકારી માળખું બનાવે છે. આમ તેની રોવા કેવા પ્રકારની કરે છે. અને તેમાં કેટલા અશ સેવા મળે છે તે બાબતનોસમાવેશ કરવામાં આવ્યો છે.

૩. ગુજરાત રાજ્યના વિશિષ્ટ સંદર્ભમાં ભારતમાં આર્વિભાવિન શહેરીકરણની તરાહનો વિશ્લેષણાત્મક અને તુલનાત્મક અભ્યાસ (પી.એચડી.)લેખક. શ્રીમતી પુષ્પાબેન એન. મકવાણા પ્રકાશન વર્ષ -૧૯૯૨

ગુજરાત રાજ્યનો વિશિષ્ટ સંદર્ભમાં ભારતમાં આવિર્ભાવિત શહેરીકરણનીતરાહનો વિશ્લેષણાત્મક અને તુલનાત્મક અભ્યાસ આ મહાનિબંધમાં શ્રીમતી પુષ્પાબેન એન, મકવાણો રજુ કરેલ છે અને આ મહાનિબંધમાં તેમણે શહેરીકરણની સંકલ્પના, પ્રક્રિયા અને તેની અસરો, વગેરેનો અભ્યાસ કર્યો છે તેમજ તેમાં ભારતના રાજ્યોમાં શહેરીકરણની તરા હ, વસ્તીની સંખ્યા દસકા દરમિયાન વૃદ્િધદર, રાજ્યમાં શહેરીકરણને કારણે શહેરી વસ્તીનું ટકાવારી પ્રમાણ , ગુજરાતમાં શહેરી વસ્તીવૃદ્િધ , ગુજરાતમાં વિવિધ વર્ગના શહેરોમાં શહેરીગ વગેરે પ્રણો આપ્યા છે.

૪.જ્ઞાતિ વ્યવસ્થા પર શહેરીકરણનો પ્રભાવ-પ્રા. પઝેશ મનસુખભાઈ જોષી , ડિસેમ્બર-૨૦૦૪

પ્રસ્તુત સંશોધનમાં સૌરાષ્ટ્રની એક મહત્વની પાટીદાર (પટેલ) જ્ઞાતિનો અભ્યાસ કરેલ છે. આ અભ્યાસમાં જ્ઞાતિને અસર કરતા પરિબળો શહેરીકરણ અને સ્થળાંતરને પણ સાંકળી લેવામાં આવ્યા છે. પાટીદાર જ્ઞાતિનું કુટુંબ વ્યવસ્થા અને તેની વિશેષતાઓનો સમાવેશ કરવામાં આવ્યો છે. તેમાં સામાજિક રીત-રિવાજ , આર્થિક પ્રવૃતિ, સામાજિક વર્તનનું સામાન્ય અવલોકન કરવામાં આવેલ છે. તેમજ અન્ય ખાતિ સાથેના સંબંધો તપાસવામાં આવેલ છે. જ્ઞાતિ વ્યવસ્થા પર શહેરીકરણની અસરો સંદર્ભમાં આ અભ્યાસમાં ન કરવામાં આવી ગુજરાતના એક મહત્વના શહેર તરીકે રાજકોટની ગણના થાય છે. નકશો. અને અભ્યાસીઓના મંતવ્ય પ્રમાણે સૌરાષ્ટ્ર વિસ્તારમાં શહેરીકરણ અને સ્થળાંતરનાં સંદર્ભમાં સજકોટ અગ્રેસર રહ્યું છે. જ્ઞાતિ અને તેની પરની વ્યાપક અસરો શહેરીકરણ અને સ્થળાંતર છું ભૂમિકા ભજવે છે. અને તેમાં સૈદ્ધાંતિક ભૂમિકા કઈ રહેલી છે. તેની ચર્ચા કરવામાં આવી છે.

સંદર્ભ પુસ્તકો:

૧.પુસ્તકનું નામ : નગર સમુદાયની સામાજિક સંસ્થાઓમાં આવેલ પરિવર્તન , ૧૪ મુ ગુજરાત સમાજશાસ્ત્ર અધિવેશન.૨૦૦૭

ગુજરાત સમાજશાસ્ત્ર પરિષદ ૧૪માં અધિવેશનમાં શ્રી બી. એમ, વાઘેલા ૨૦૦૯ .એ રજુ કરેલ પેપરમાં શહેરીકરણ વિશે લખે છે. કે નગર સમુદાયો અને ખાસ કરીને મોટા નગરો અને મહાનગરોમાં વિશાળ ગૌચ અને વૈવિધ્ય ધરાવતી વરતી રહેતી હોવાથી ત્યાં આધુનિકરણ, પશ્ચિમીકરણ, શહેરીકરણ તેમજ શિક્ષણને કારણે નગરવાસીઓનાં, પારસ્પારિક સામાજિક સંબંધો , વર્ગો, માન્યતા અને સામાજિક સંસ્થાઓ વગેરે ઉપર પોતાની વિશિષ્ટ પ્રકારની જીવનશૈલીનો વિકાસ પાય. તેમજ નગરસમુદાયના સામાજિક માળખામાં નગરીય વાતાવરણને બંધ બેસે અથવા અનુકૂળ આવે તેવા ફેરફારો થતા રહે છે. નગરસમુદાયની વિવિધ સામાજિક સંસ્થાઓ જેવી કે લગ્ન, કુટુંબવ્યવસ્થા, વર્ગ વ્યવસ્થા તેમજ ધર્મ અને સામાજિક નિયંત્રણમાં તેમજ રાજ્ય સંસ્થામાં જે પરિવર્તન આવી રહ્યું છે. તેની છણાવટ પ્રસ્તુત પેપરમાં કરવામાં આવી છે

૨. ગુજરાતમાં નગરીકરણના પ્રવાહો અને પ્રશ્નો લેખક ડૉ. હેમીયા રાવ, ૧૪મું ગુજરાત સમાજશાસ્ત્ર. અધિવેશન,૨૦૦૭

ડૉ.હેમીક્ષા રાવ, ૧૪મું. ગુજરાત સમાજશાસ અધિવેશનમાં ડૉ.હેમીક્ષા રાવ, આ કરેલ પેપર "ગુજરાતમાં નગરીકરણનાં પ્રવાહો અને પ્રશ્નો" તેમાં જણાવ્યું છે કે ગુજરાતમાં ૧૯૦૫થી ૨૦૦૧ સુધીની નગરોની શ્રેણીઓ અનુસાર શું ચિત્ર છે . અને શહેરી વસ્તીમાં વૃદ્ધીનો દર કેટલો છે ? તે કોષ્ટકો દ્વારા દર્શાવવાનો પ્રયત્ન કર્યો છે. આ ઉપરાંત ગુજરાતનાં નગરોની જીવનશૈલીમાં કેવી વિશેષતાઓ છે. . પરંપરાગત સમાજની લાક્ષણિકતાઓ અને તેનું સાતત્ય કેટલું જળવાઈ રહ્યું છે તેને સમજવાનો પ્રયત્નો કર્યો છે. છેલ્લે લેખના અંતમાં વર્તમાન સમયમાં ગુજરાતનાં નગરોની સમસ્યાઓ કઈ કંઈ છે તેનો નિર્દેશ કર્યો છે. ગુજરાત ઔદ્યોગીક સાંસ્કૃતિક આર્થિક દૃષ્ટિએ થયેલી વિકાસ અંગે ચર્ચા કરવામાં આવે છે. તથા તેમાં સ્ત્રીઓનું સ્થાન, સમસ્યાઓની ચર્ચા કરવામાં આવી છે.

૩.નગર સમાજશાસ, હરેશ દોશી,યુનિવર્સિટી ગ્રંથ નિર્માણ બોર્ડ ગુરાત રાજ્ય, અમદાવાદ ,વર્ષ-૧૯૯૮

હરેશ દોશી : નગર સમાભ્યાસની આ ત્રીજી આવૃતિ છે. તેનું કદ ૧૯૮૦માં પ્રસિદ્ધ થયેલું પુસ્તક પ્રથમ આવૃતિથી સહેજ મોટું પુસ્તક છે. આ પુસ્તકમાં નગર સમાજશાસ્ત્રમાં વપરાતી કેટલીક વિભાષનાઓ જેવી કે બનાઈઝેશન કૉર્નરબેશન અને નગરીકરણ હાઈપર અર્બનાઈઝેશન ઉપરાંત નગરોનાં વર્ગીકરણ અંગે તેમજ નગરીય સમસ્યાઓના ભાગરૂપે તેમજ વસવાટમાં પ્રવથી સમજ આપતી માહિતી ઉમેરવામાં આવી છે. શહેરીકરગની સમસ્યાના કારણો અને સમસ્યાઓનું નિરૂપણ કરવામાં આવેલ છે. લેખક છે.

ગૌણ માહિતી આધારે :

ભારતમાં શહેરીકરણની પ્રક્રિયા વિવિધ રીતે પદ્ધતિસરના અભ્યાસ માટે એક અગત્યનું ક્ષેત્ર પ્રસ્તુત કરે છે. અને ઉપલબ્ધ આંકડાઓ અને જુદા જુદા સંશોધનકર્તાઓના નગરજીવનના અભ્યાસીને આધારે પ્રાપ્ત કરેલા તારણો વગેરેનો ઉપયોગ કરી નગરનીકરણને સ્પર્શતા જુદા-જુદા પાસાઓની સમજુતી આપવાનો પ્રયાસ કરવામાં આવ્યો છે.

આ લેખમાં ગુજરાતમાં શહેરીકરણે આગામી પાંચ વર્ષમાં જે વિકાસ થશે તે અંગેનો છે. આ માટે ગુજરાત સરકાર તૈયાર કરેલા એક અભ્યાસમાં તારણ કાઢવામાં આવ્યું છે કે વર્ષ ૨૦૧૧માં વસ્તી ગણતરી પૂર્ણ થયા બાદ વર્ષ ૨૦૧૯ સુધીમાં રાજ્યમાં ૧૪૭ નવા શહેરોનો ઉમેરો થશે. એટલે કે આવનારા પાંચ વર્ષમાં ગુજરાતમાં શહેરોની સંખ્યા ૩૧૩નો આંક વટાવી કેશે. રાજ્યમાં અત્યારે ૩ મહાનગરો અને ૧૫૯ નગરપાલિકાઓ છે. આગામી પાંચ વર્ષનાં અંદાજે અને વસ્તીના સેન્સેસમાં વધારો થતા સૌથી વધુ નાના શહેરો અને બીજા વર્ગની નગરપાલિકાઓ અસ્તિત્વમાં આવશે.

શહેરીકરણનો ઉદભવ અને વિકાસ

શહેરીકરણની પ્રક્રિયા વિકાસની પ્રક્રિયા સાથે પ્રત્યક્ષ રીતે જોડાયેલી છે. વિશિષ્ટીકરણ અને વિનિમયને બજાર દ્વારા પ્રોત્સાહન મળે છે. અને વર્તમાન સમયમાં બજારના વિકાસ પ્રત્યક્ષ રીતે શહેરોના વિકાસ સાથે જોડાયેલો છે,ઔદ્યોગીકરણ, આર્થિક વિકાસ અને શહેરીકરણની પ્રક્રિયા એક સાથે સંકળાયેલી છે. વર્તમાન શહેરીકરણ એકાએક અસ્તિત્વમાં આવેલી પ્રક્રિયા નથી. શહેરીકણની પ્રક્રિયાના મૂળ ઔદ્યોગિક ક્રાંતિના સમયગાળા સાથે સંકળાયેલા છે. ઇ.સ ૧૭૫૦ થી ૧૮૫૦નો સમયગાળો ઔદ્યોગિક ક્રાંતિના સમયગાળા તરીકે ઓળખાય છે, જેની શરૂઆત ઇંગ્લેન્ડમાં થઇ અને ઇંગ્લેન્ડ શાસિત તમામ રાષ્ટ્રોમાં ઝડપથી પ્રસરી ગઇ , જેથી તે દરેક રાષ્ટ્રોમાં આધુનિક યંત્રો , ટેક્નોલોજી અને રેલ્વેનો વિકાસ ખૂબજ ઝડપથી થયો , જેથી મોટા અને નાના પાયાના ઉદ્યોગો અને કારખાનાઓ કે જ્યાં માળખાગત સુવિધાઓ સરળતાથી અને સસ્તા દરે પ્રાપ્ય બની ત્યાં કારખાનાઓ સ્થપાયા ઇંગ્લેન્ડમાં માન્ચેસ્ટર, અમેરીકામાં પીટર્સબર્ગ, ભારતમાં મુંબઈ, કલકત્તા, દિલ્હી, મદ્રાસમાં શહેરીકરણ ઝડપી થયું.

બીજી બાજુ ઇંગ્લેન્ડની ઔદ્યોગિક ક્રાતિને કારણે મોટાપાયા પર જથ્થાબંધ ઉત્પાદન થવા લાગ્યું કે ઇંગ્લેન્ડ શાસિત રાષ્ટ્રોમાં ઠલવાવા લાગ્યું જેની હરીફાઈમાં ગામડાના નાનાપાયાના ઉદ્યોગો ટકી શક્યા નહીં, જેથી ખેતી ઉદ્યોગ ધંધા પડી ભાગ્યા. સંયુક્ત કુટુંબપ્રથા તૂટવા લાગી, બેકાર બનેલા કારીગરો અને ગરીબો શહેરમાં રોજી રોટીની શોધમાં આવવા લાગ્યા, જયાંથી શહેરીકરણની પ્રક્રિયાના મૂળ નંખાયા જેને વસ્તી વધારાએ અને ગરીબીએ પોષણ પુરું પાડયું , અને આજે શહેરીકરણ વર્તમાન સમયની એક વિશાળકાય સમસ્યા બની બેઠી છે.

શહેરનો અર્થ:

શહેરીકરણને એક સરળ વ્યાખ્યામાં બાંધવું મુશ્કેલ છે. કારણકે શહેરો વચ્ચે કેટલીક સામ્યતાઓ હોવા છતાં કેટલાક ભેદ છે. સમય,સ્થળ,સંજોગો,દેશ અને વસ્તી ગણતરી કરતા અધિકારીઓ દ્વારા ગ્રામ્ય અને શહેરો તરીકેનો દરજ્જો નક્કી કરવાના ધોરણો બદલાતા ગયા છે. જોકે શહેરીકરણની ચોક્કસ વ્યાખ્યા આપવી મુશ્કેલ છે. છતાં ઘણા વિદ્વાનોએ શહેરીકરણની વ્યાખ્યા આપવાનો પ્રયત્ન કરેલ છે. મોટાભાગે વસ્તી ગણતરીના અધિકારીઓએ વસ્તીનું કદ, વ્યવસાયને આધારે શહેરીકરણની વ્યાખ્યા આપવાનો પ્રયત્ન કરેલ છે,અને જુદા જુદા માપદંડોને આધારે શહેરીની વ્યાખ્યા આપવામાં આવેલી છે.

વસ્તીનો માપદંડ-જુદા જુદા દેશોમાં વસ્તીના કદને આધારે શહેરીકરણની વ્યાખ્યા આપવામાં આવેલી છે. યુ.એસ,એમાં ૨૫૦૦૦ કે તેથી વધુની વસ્તી ધરાવતા વિસ્તારને શહેર તરીકે ગણવામાં આવે છે , ઈજીપ્તમાં ૧૧૦૦૦ કે તેથી વધુ વસ્તી ધરાવતા વિસ્તારને શહેર તરીકે ગણવામાં આવે છે . , મોટાભાગના યુરોપીય રાષ્ટ્રોમાં ૨૦૦૦૦ કે તેથી વધુ વસ્તી ધરાવતા વિસ્તારને શહેર ગણવામાં આવે છે , અને ભારતીય વસ્તી ગણતરી બોર્ડે આપેલી શહેરની વ્યાખ્યા પ્રમાણે ભારતીય વસ્તી ગણતરી બોર્ડે શહેરની બે પ્રકારની વ્યાખ્યા સ્પષ્ટ કરી હતી, જેમાં શહેરની નીચેની વ્યાખ્યા વધુ પ્રચલિત અને સરળ છે. ભારતીય વસ્તી ગણતરી બોર્ડના મંતવ્ય પ્રમાણે જે સ્થળ નીચેના ક્રાઈટએરિયા સંતોષે તેનો શહેરમાં સમાવેશ કરવામાં આવે છે. જે વિસ્તારની વસ્તી ઓછામાં ઓછી ૫૦૦૦૦ લોકોની હોય., ૭૫% પુરુષોની વસ્તી બિન ખેતી વિષયક ધંધામાં રોકાયેલી હોય.,દર ચોરસ કિલોમીટરે ૪૦૦ માણસોની વસ્તીની ગીચતા હોય

ઉપરોક્ત ક્રાઈટએરિયા સંતોષતા વિસ્તારને શહેર ગણવામાં આવે છે.

ઉપરોકત બધી વ્યાખ્યાઓને એક સરળ ભાષામાં આવરી લચ્ચે તો શહેરીકરણ એટલે જે કોઇ વિસ્તાર કે પ્રદેશમાં જો બસ્તીનું કદ સતત વધતું જતું હોય, ગ્રામ્ય કે અન્ય પ્રદેશ કે દેશમાંથી વસ્તી, ઉધોગ ધંધાનું સ્થળાંતર થતું હોય, બિન ખેતીવિષયક વ્યવસાયો, ઉધોગો અને સેવાક્ષેત્રમાં રોકાયેલી પ્રજાનું પ્રમાણ વધતુંજતું હોય ત્યારે તેને શહેરીકરણ થઇ રહ્યું છે તેમ કહી શકાય.

શહેરીકરણની વ્યાખ્યા:

ફુરચાઈલ્ડ સમાજશાસ્ત્રીય શબ્દકોષમાં નગરની વ્યાખ્યા આપતાં લખે છે કે "શહેર સાધારણ રીતે સ્થાયી વસવાટ કરતી વસ્તી કે જે પ્રધાનતઃ સંયોજિત ક્ષેત્રમાં વસે છે , તેને કહી શકાય.' આ વિસ્તારમાં જ સમાજ અને કુટુંબ પરંપરાથી ચાલી આવતું જીવન જીવવામાં આવે છે. અને જ્યાં રાજનૈતિક સંગઠન તથા આર્થિક પ્રવૃતિઓ અને રોજગાર ચાલે છે.

મમફર્ડ - સંપૂર્ણ અર્થમાં એ જોઈએ તો નગર એક ભૌગોલીક તાતાગાઓનું ગુંથન, આર્થિક સંગઠન, સામાજીક કાર્યની રંગભૂમી અને સામુહીક એકતાનું સુરુચિપૂર્ણ પ્રતિક છે.

લૂઈ વર્થ : "જે માનવસમૂહ. વનની એક રૂપે શહેરીકરણનાં તત્વોને આવરી લેતી હોય છે. એક નગર તુલનાત્મક રીતે વિશાળ ગીચ અને સામાજિક રીતે વૈવિધ્ય ધરાવતી વ્યક્તિઓનો કાયમી વસવાટ હોય છે. " નગરી. સમાજશાસ્ત્રીય વ્યાખ્યા એવી હોવી જોઈએ કે (૧) સ્થળ અને સમયના ભેદ વિના નગરોમાં જોવા મળતા સર્વસામાન્ય લક્ષણો સમજવી શકે છે. (૨) નગર-નગર વચ્ચે રહેલા તફાવત શોધી કાઢવામાં મદદરૂપ થઈ શકે છે.એટલે કે જુદા જુદા નગરોમાં રહેલી પાયાની સમરૂપતા ઉપરાંત નગર-નગર વચ્ચે રહેલા તફાવનો સમાવવાની ક્ષમતા હોવી જોઈએ.

સોમવર્ક : "નગર એટલું મોટું હોય છે કે ત્યાનાં રહીશો એકબીજાને ઓળખતા નથી'.

બિડિયન સ્નોબર્ગ : ગિડિયન અને સ્કોબર્ગ નગરને વિસ્તૃત સમાજવ્યવસ્થાનાં એક ભાગરૂપે જુએ છે. તેઓ પોતાનો મત સામંતશાહી સમાજવ્યવસ્થા ધરાવતાં સમાજેના સંદર્ભમાંવ્યકત કરે છે.

ભારતમાં શહેરીકરણનું પ્રમાણ

વર્ષ - કુલ વસ્તીમાં શહેરી વસ્તીનું પ્રમાણ જોઈએ તો વર્ષ-૧૯૦૧માં ૧૦.૮૪ ટકા હતી જે વધીને વર્ષ ૨૦૧૧માં ૩૭.૫ ટકા થઇ છે. આમ ભારતમાં પણ શહેરી વસ્તીનું પ્રમાણ સતત વધતું રહ્યું છે. ભારતમાં મોટા શહેરોની વસ્તી (૨૦૧૧ પ્રમાણે) મુંબઈ ૧,૨૪,૪૨,૩૭૩ સૌથી વધુ જયારે ગુજરાતમાં ૪૪,૬૭,૭૯૭. આમ ભાતમાં નાના મોટા શહેરોનું પ્રમાણ વધુ જોબા મળે છે.(https://www.census2011.co.in/city.php)વિકાસની પ્રક્રિયા સાથે ભારતમાં દરેક કેટેગરીના શહેરોની વસ્તી

સતત વધતી રહી છે. એમાં ગુજરાત પણ સામેલ છે. વર્ષ ૧૯૯૧માં ૩૪.૫ ટકા હતું જે આજે વધીને વર્ષ ૨૦૧૧માં ૪૨.૬૦ ટકા થવા પામી છે. આમ શહેરીકરણની દોટમાં ગુજરાત પણ આગળ વધતું ચાલ્યું છે.

શહેરની શાક્ષણિકતાઓ:

શહેર સમુદાયો બધી રીતે એક સરખા હોતા નથી. તેમના કદ કાર્યો, વહીવટીય દરો, વ્યાવસાયિક બંધારણ અને ઔદ્યોર્ગીક વિકાસ વગેરેની બાબતોમાં ભિન્નતા હોવાથી નગરો જુદાં-જુદાં પ્રકારનાં હોય છે. સમાજશાસ્ત્રીય દૃષ્ટિથી નગરનો અર્થ સમજાવવામાં એવી મૂળભૂત લાક્ષણિકતાઓ ઘણી અગત્યની હોય છે. જેમ કે ૧. સામાજિક જીવનની વિવિધતા , ૨. દૂરવર્તી સંસર્ગ,૩.સામાર્જિક સહિષ્ણુતા અથવા સહનશીલતા ,૪. દૂરવર્તી નિયંત્રણ ,૫. સામાજિક ગતિશીલતા ,૬. સ્વૈચ્છિક મંડળો ,૭.વૈયક્તિકના અને ૮. સ્થળકી વિભાજન અને કુદરતી વિસ્તારો

શહેરીકરણના ફાયદાઓ-

એક સિક્કાની બે બાજુની જેમ શહેરીકરણ રૂપી સિક્કાની પણ બે બાજુઓ દર્શાવી શકાય , અને તે બે બાજુઓ શહેરીકરણના ફાયદાઓ અને સમસ્યાઓરૂપી છે. શહેરીકરણની સમસ્યાઓની ચર્ચા કરતા પહેલા શહેરીકરણના કાયદાઓને નજર અંદાજ ના કરી શકાય. શહેરીકરણના વૈશ્વિક કક્ષાના કેટલાક ફાયદાઓ જે આ પ્રમાણે છે . રોજગારીની તકોનું સર્જન,આવક સર્જન અને ગરીબી નાબુદી ,જીવન ધોરણમાં સુધારો. ,શિક્ષણના પ્રમાણ અને સ્તરમાં સુધારો ,સ્ત્રી શિક્ષણના પ્રમાણમાં વધારો અને વસ્તીવૃદ્ધિમાં નિયંત્રણ,સ્વાસ્થ્ય ની સુવિધાઓમાં વધારો,માળખાગત સુવિધાઓનો વિકાસ ,,આંતરીક બજારોનો વિકાસ,ખેતી અને અન્ય પૂરણ ધંધાઓનો વિકાસ,,આંતરીક અને આંતરરાષ્ટ્રીય વેપારના પ્રમાણમાં વધારોવગેરે.

ટૂંકમાં શહેરીકરણ પ્રત્યક્ષ ને પરોક્ષ રીતે ફાયદાકારક નીવડ્યું છે.છતાં શહેરીકરણે કાયદાઓ સાથે કેટલીક ગંભીર સમસ્યાઓને જન્મ આપ્યો છે, જેની વિસ્તૃત ચર્ચા નીચે મુજબ રજુ કરવામાં આવી છે.

કેટલીક ગંભીર સમસ્યાઓને જન્મ આપ્યો છે. જેની વિસ્તૃત ચર્ચા નીચે મુજબ રજૂ કરવામાં આવી છે

વિશ્વમાં શહેરી વસ્તીનું પ્રમાણ- શહેરોમાં વસવાટ કરતી વસ્તીનું પ્રમાણ) વર્ષ - ૧૯૮૧માં ૩૯.૪ ટકા શહેરીકારણ હતું જે વર્ષમાં ૨૦૧૧માં ૫૫.૭ ટકા જોવા મળે છે. વિશ્વમાં શહેરી વસ્તીનું પ્રમાણ સતત વધતું રહયું છે.

શહેરીકરણને કારણે ઉદભવેલી સમસ્યાઓ

ઉપરોકત આંકડાઓ દર્શાવે છે કે વિશ્વમાં , ભારતમાં અને ગુજરાતમાં શહેરીકરણ સતત વધતું ચાલ્યું છે , ઉપરોકતમાં દર્શાવ્યા પ્રમાણે શહેરીકરણની દોટમાં ગુજરાત પણ આગળ વધતું ચાલ્યું છે.

ગુજરાતમાં શહેરીકરણને કારણે ઉદભવેલી સમસ્યાઓ-

ઉપરોકત આક્તઓ દર્શાવે છે કે વિશ્વમાં , ભારતમાં અને ગુજરાતમાં શહેરીકરણ સતત વધતું વાળ્યું છે , જેણે અનેક ફાયદાઓ પ્રદાન કર્યા છે જેવાકે રોજગારીની તકોમાં વધારી , આવક સર્જન અને ગરીબી નાબૂદી ,શિક્ષણ અને સ્વાસ્થ્યની સુવિધાઓમાં સુધારો જીવનધોરણમાં સુધારો આ સાથે શહેરીકરણ અઢળક ાની-મોટી સમસ્યાઓનું સર્જન કર્યું છે અને આ બધી સમસ્યા મોટાભાગે એકબીજા રાષ્ટ્રો અને રાજ્યોની સમસ્યાખોને મળતી આવે છે, જેમાંની ઘણી સમસ્યાઓ ગુજરાતમાં પણ ઉદભવેલી છે. જેની વિસ્તૃત ચર્ચા નીચે મુજબ કરીશકાય.

પ્રત્યક્ષ સમસ્યાઓ:

(૧)રહેઠાણની સમસ્યા ઔદ્યોગિક ક્રાંતિ અને આર્થિક વિકાસની પ્રક્રિયાએ લોકોનું શહેરો તરફનું આકર્ષણ વધાર્યું ખેતી અને નાના પાયાના ઉદ્યોગોં પડી ભાંગતા પ્રજાએ રોજગારીની શોધમાં શહેરો તરફ મીટ માંડી ગાય પ્રજાને શહેરમાં રોજગારી પાર તેઓ કાયમી વસવાટી થઇ ગયા.

(૨)શિક્ષણ, સ્વાસ્થ્ય,મનોરંજનની સુવિધાઓએ અન્ય ગ્રામ્ય પ્રજાને શહેર તરફ આકર્ષિત કરતા શહેરોમાં રહેઠાણની તીવ્ર તંગી અસ્તિત્વમાં આવી, જેથી શહેરની આજુબાજુના વિસ્તારો રહેઠાણ માટે ઉપયોગમાં લેવાવા લાગ્યા.

ગુજરાતમાં સુરત શહેરમાં વસ્તી ગીચતા ૧૯૭૧માં પ્રતિ કિ.મી ૧૩૯૩૩ વ્યક્તિઓ હતી તે ૨૦૦૧ માં ૨૧૬૭૬ થવા પામી હતી,અમદાવાદ શહેરમાં આ પ્રમાણે વર્ષ ૨૦૧૧ માં પ્રતિ કિ.મી ૨૨૧૭૩ વ્યક્તિઓનું છે.

(૩) ખેતી લાયક જમીનોના પ્રમાણમાં ઘટાડો- શહેરીકરણ ઉદ્યોગોની સ્થાપના રહેઠાણ માટે રોડ રસ્તાઓ મનોરંજન પ્રવૃત્તિઓ, બાગ-બગીચાઓ માટે મોટા પાયા પર જમીનો પર બાંધકામ થતા કૃષિ લાયક જમીનોનુ પ્રમાણ સતત ઘટતું રહ્યું છે. અમદાવાદ શહેરનો એરિયા ૨૦૧૧ કુલ ૮૦૮૬ ચોરસ કિ.મી થવા પામ્યો છે. સુરત શહેરનો કુલ વિસ્તાર ૨૦૧૧માં વધીને ૪૪૨૨ ચોરસ કિ.મી થવા પામ્યો છે. આ શહેરી વિસ્તાર વધવાથી કુલખેડાણ લાયક જમીનોનું પ્રમાણ ઘટવા પામે છે,

(૪) ગંદકીની સમસ્યા- શહેરીકરણની પ્રક્રિયા ઝડપથી આગળ વધવાથી, ગટર વ્યવસ્થાના અને આવોજનના અભાવે ગંદકી અને ગંદા વસવાટોનું પ્રમાણ સતત વધવા પામ્યું છે. જાહેર શૌચાલયોના અભાવે પ્રજાની ગરીબી , બેજવાબદારી પૂર્વકના વર્તને ગુજરાતમાં ગંદકીની સમસ્યાને ગર્ભીર બનાવી છે અને તેણે પ્રજાનાસ્વાસ્થ્યને જોખમી બનાવ્યું છે.

(૫) ઝૂંપડપટ્ટીની સમસ્યા- ગુજરાતમાં શહેરીકરણને પરિણામે ઝૂંપડપટ્ટીની સમસ્યા ઉદભવેલી છે જેમાં અમદાવાદમાં સાબરમતી નદીતટે, ચંડોળા તળાવ કિનારે, ઓઢવ, રખિયાલ સૌનીની ચાલી આ ઉપરાંતવધતો રહ્યો છે.

(૬) ટ્રાફિકની સમસ્યા- શહેરીકરણનો વ્યાપ , રોજગાર ધંધાનું પ્રમાણ , લોકોની આવકો, શહેરનો ઘેરાવો વધવા સાથે પબ્લિક ટ્રાન્સપોર્ટની અસુવિધાઓને કારણે, ખાનગી વાહનો અને ટુ વ્હીલર સાધનોનું પ્રમાણ વધવાને કારણે ગુજરાતના દરેક શહેરમાં ટ્રાફિકની સમસ્યા વકરી ગઇ છે.

(૭) પાણી પુરવઠાની સમસ્યા- શહેરીકરણના કારણે ઉદ્યોગ-ધંધા,કારખાનાઓ, રહેણાક વિસ્તારો વધતાં સ્વચ્છ પીવાના પાણીની સમસ્યાઓ ઉદભવવા પામી જો કે ગુજરાતમાં નર્મદા યોજનાને કારણે ગુજરાતના મોટાભાગના શહેરો અમદાવાદ , રાજકોટ, ભાવનગર, સુરેનગર વિગેરેની પાણીની સમસ્યા હલ થઇ ગઇ છે. છતાં શહેરીકરણનો વ્યાપ વધતાં નિયમિત પાણી પુરું પાડવા માટે આયોજન ખર્ચની સમસ્યાઓ તો ઉદભવે જછે.

(૮) પ્રદૂષણની સમસ્યા- શહેરીકરણ વધ વાથી ઉદ્યોગ-ધંધા, વાહન વ્યવહાર, કારખાનઓનું પ્રમાણ વધવાથી હવા ,પાણી અને અવાજનું પ્રદૂષણ વધવા પામેલું છે, અમદાવાદ, વડોદરા, ભાવનગર, સુરત,રાજકોટ,ભરુચ અંકલેશ્વરમાં પ્રદૂષણની માત્રા વધેલી છે.

પરોક્ષ સમસ્યાઓ :

(૧) શિક્ષણ અને આરોગ્યની સમસ્યાઓ- શહેરીકરણને કારણે શહેરોમાં પ્રાથમિક , માધ્યમિક અને ઉચ્ચ શિક્ષણ ખુબજ મોંઘુ બનવા પામ્યું છે. રાહેરી વિસ્તારમાં પ્રજાની શિક્ષણ ખર્ચ સતત વધતો જ ગયો છે , સરકારનો પણ શિક્ષણ, આરોગ્ય પાછળનો ખર્ચ સતત વધતો ગયો છે.

(૨) શહેરોમાં જાતિવાદનું વધતું પ્રમાણ- શહેરીકરણ વધવાની સાથે સાથે અને છેલ્લા દસકાની પરિસ્થિતિ અને અનુભવોને આધારે ગુજરાતના મોટાભાગના શહેરોનું જાતિવાદ પ્રમાણે વિભાજન થવાનું સારૂ થયેલ છે. જેમાં જુદા જુદા ધર્મ, રાજ્યોની વસ્તીને આધારે શહેરો વિભાજીત થતા જાય છે.

(૩)સંયુકત કુંટુંબપ્રથામાં ભંગાણ. ઔદ્યોગિક ક્રાંતિએ ગામડાના કૂન્નર ઉદ્યોગોની કમર તોડી નાખી, જેથી બેકાર અને ગરીબ પ્રજા રોજગારી માટે શહેર તરફ વળતા ગામડાની કુટુંબ વ્યવસ્થા પડી ભાંગી, સાથે સાથે શહેરોમાં પણ કામનો બોજો, સંકુચિત માનસ, સ્વાર્થવૃત્તિ એ વિભક્ત કુટુંબપ્રથાને પ્રોત્સાહન પૂરું પાડયું.

(૪) ભારતીય અને ગ્રામિણ સંસ્કૃતિના મૂલ્યોનું પતન શહેરીકરણની આંધળી દોડમાં ભારતીય અને ગ્રામિણ સંસ્કૃતિના મૂલ્યો ઝડપતી નાશ પામતા ગયા છે. શહેરીકરણની દોડમાં મૂળભૂત રીત-રિવાજો રહેણીકરણી, ધર્મ પરીવર્તન ઝડપથી થવા લાગ્યું છે.

(૫)વહીવી સમસ્યાઓ, સરકારી વહીવટી ખર્ચમાં વધારો અને પ્રજા પર કરવેરાનું વધતું ભારણ શહેરીકરણના વધતા વ્યાપે સરકારની વહીવટી સમસ્યાઓ વધારી છે, વહીવટી અનુકૂળતાઓ ખાતર શહેરોનું વિવિધ વિસ્તારોમાં વિભાજન કરવું પડ્યું છે. તાલુકા જીલ્લાના વિભાજને સરકારનું વહીવટી , વિકાસ યોજનાઓનું ખર્ચ વધાર્યું છે જેને પરીણામે જુદા જુદા કરવેરાના દરો પણ વધવા પામ્યા છે અને પૂજા પર કરબોજ વધાર્યો છે,

ગુજરાતમાં શહેરીકરણ ઉપરનું ભારણ ઘટાડવા માટેના સુચનો

ગ્રામિણ વિસ્તારોમાં ખેતી, નાના, કુટીર ઉદ્યોગોનો વિકાસ કરવો, ગ્રામિણ ગરીબીના પ્રમાણમાં ઘટાડો કરવો.,શહેરોનું પદ્ધતિસર આયોજન અને બાંધકામ કરવું., ગ્રામિણક્ષેત્રે શિક્ષણ આરોગ્ય,મનોરંજનની સુવિધાઓનો વિકાસ સાધવો., ગ્રામિણ પ્રજાને શહેરી પ્રશ્નોથી અને શહેરી પ્રજાને ગ્રામિણ લાભોથી માહીતગાર, ગ્રામિણક્ષેત્રે માળખાગત સુવિધાઓની ઝડપી વિકાસ કરવોકરવા ગુજરાત અને ભારતમાં શહેરીકરણનું ભારણ ઘટાડવા ઉપરોક્ત સુચનોનો કડક અને લાંબાગાળા સુધી અમલ કરવામાં આવે તો શહેરીકરણ ઉપરનું ભારણ ચોક્કસ ઘટાડી શકાય.

શહેરીકારણને અટકાકવા માટે સામાજિક વિજ્ઞાનની ભૂમિકા:

વર્તમાન સ્થિતિની વાસ્તવિક પરિસ્થિતિને વૈજ્ઞાનિક સ્વરૂપ આપવા માટે વૈજ્ઞાનિક પદ્ધતિનો ઉપયોગ કરીને શહેરોના વિકાસ અંગે, સુવિધા અંગે, શહેરી જાનકલ્યાણ અંગેની વગેરે પરિબળોમાં સામાજિક વિજ્ઞાનનો અભ્યાસો જરૂરી બને છેકે બની જાય છે. શહેરીકારણને કારણે થતી સમસ્યાઓ વિષે વાસ્તવિક માહિતી દર્શાવા માટે સામાજિક વિજ્ઞાનનોનું મહત્વનું યોગદાન રહેલું છે શહેરીકરણથી થતી સમસ્યા વિષે વાસ્તવિક માહિતી આપી લોકોને જાગૃત કરવા જે થકી આવનારી વિકટ સ્થિતિને સમતોલ રાખવા અને નિવારવામાં ઉપયોગી બની શકે. તે માટે વૈજ્ઞનિક દ્રષ્ટિકોણ અપનાવીને જાગ્રીતા કે સમજ આપવવામાં સામાજિક વિજ્ઞાનનોની ભૂમિકા.નીચે મુજબ દર્શાવી છે.

(૧) શહેરીકરણ તરફ આકર્ષતા લોકોની માનસિકતા બદલવી.

શહેરો વિષેના મનોવલણો શહેરમાં થતો ધસારો જોય શકાય છે. એના પાછળના મુખ્ય કારણ રોજગારી મેળવા માટે ગામડા માંથી સ્થળાંતર થઈને શહેરો તરફ આકર્ષાય છે. યેઓની માનસિકતા એવી હોય છે જતાની સાથે રોજગારી કે ધંધો મળી જશે અને કમાવતા થયા ગયા બાદ ગામડામાં એઅહેલા કુટુંબ વિષે પણ વિચારતા હોવાથી તેઓ ઘણા બધા સપના સાથે શહેરો તરફ વળે છે ઘણા ઓછા વ્યક્તિઓને સફળતા મળે છે જયારે ઘણા બધા લોકોને નિષ્ફળતા મળે છે ત્યારબાદ તેઓ માટે સમસ્યા ઉભી કરે છે. યોંગ્ય પ્રકારની રોજગાર ન મળવું , રહેઠાણ પ્રશ્નો, ખાવા –પીવાના પ્રશ્નો જે થકી તેઓને ઝૂપડપટ્ટી જેવા ગંદા વિસ્તારો રહેવા મજબુર બને છે. અને સમય જતા ગુનાખરી, મદ્યપાનનું સેવન,ચોરી,લુટ,જુગાર,ભિક્ષા મંગાવી, વૈશ્ય વ્યવસાય તરફ વડે છે.આમ આ બધી જ બાબતોથી લોકોની માનસિકતા બદલી શ્સ્કાય ટી તો શહેરો તએફનો ધસારો ઓછો થઇ શકે.

(૨) શહેરની સમસ્યા અંગે જાગૃત કરવા.

સમસ્યાઓ અલગ અલગ છે ગામડા,આદિવાસી,ભૌગોલિક,પ્રાદેશિક , ભાષાકીય,વાતાવરણ વગેરે જોય શકાય છે પણ શહેરોની સમસ્યા આ સમસ્યા કતરાતા વિપરીત જોવા મળે છે.આવી સમસ્યા વિષે વૈજ્ઞાનિક અભ્યાસ કરીને લોકોને જાગૃત કરવામાં આવે તો શહેરીકરણ અટકાવી શકાય છે.જેમ કે આત્મહત્યાણો દર , માનસિક માંનોરોગીની પ્રમાણ ,અશાંતિ, અનિદ્ર,પ્રદુષણ,અને એના થકી થતા રોગો, ફરજીયાત ઝૂપડપટ્ટીમાં રહેવાની ફરજ એના થાકી થતા અપરાધો અને ગુના તરફ વળવું વગેરે જેવી સમસ્યાઓ પર સંશોધન કરવામાં આવે અને એના તારણો થકી જાગૃતા ફેલાય તો શહેરીકરણ થતું અટકાવી શકાય છે .

(૩) સ્થળાંતર અટકાવા.

ભારતમાં હવે મોટી સમસ્યા બની ગઈ છે સતત લોકો ગામડાઓ માંથી સ્થળાંતર થઈને શહેરો તરફ પ્રસ્તાન કરતા જોવા મળે છે જેથી ગામડા તુટવા લાગ્યા છે સંયુકત માંથી વિભકત,ગામડાની પરમ્પરા તુટવા લાગી છે આજે મોટા ગામડા શહેરો રૂપ ધારણ કરવા લાગ્યા છે તેના પાછળ મુખ્ય કારણ શહેરોનું અનુકરણ, કુટુંબની ભાવના નીઓ જગ્યા વ્યકતિગત વિચારવા લાગ્યા છે,,શકાતની ભાવના કે સમૂહ જીવન ની જગ્યે સ્વાર્થી અને એકલતું જીવન જીઅવતા જોવ મળે છે. શહેરોની વાસ્તવિક સ્થિતિ વિષે વાકેફ કરવામાં આવે તો અને સ્થળાંતરને કારણે ઉભી થતી સમસ્યા વિષે અભયસ કરવામાં આવે તો સ્થળાંતર અટકાવી શકાય છે શહરોમાં અતિ વસ્તીને કારણે રહેવા માટેની વ્યવસ્થા જોમાં મળતી નથી જેથી એક જ રૂમ ૧૨ થી ૧૫ લોકો રહેતા

જોવા મળે છે.અને રાત્રે ઊંઘવા માટે તેઓને ફુટપાત રહેતા હોય છે.સ્થળાંતરની સમસ્યા વિષે જાણકારી આપવામાં આવે તો શહેરો તરફ આવતા અટકાવી શકાય છે .

(૪) ગામડાઓમાં ભૌતિક જરૂરિયાતો ઉભી કરવી.

૩૦ થી ૪૦ ટકા લોકો શહેરોમાં આવાનું કારણ ભૌતિક સુવિધાને કારણે. શહેરો જેટલા તો નહિ પણ ઓછેવંતે ભૌતિક સુવિધા ગામડા કરવા આવે તો પણ શહેરો જતા અટાવી શકાય છે. વાહન વ્યહાર , સંદેશા વ્યવહાર ,શાળા,આરોગ્ય.વીજળી.પાણી,ગટર , બાગ-બગીચા ,રમત- ગમતના સાધનો ,રોજગારી ,ઉધોગ વગેરે તકો ઉભી કરવામાં આવે તો ગામડા માંથી આવતા અને અન્ય ભૌતિક સુવિધા મેળવા માટે જો એમને આ જ સુવિધા ગામડામાં મકી જાય તો શહેરીકરણ અટકાવી શકાય છે

(૫) ખેતી અને પશુપાલનને વેગ આપવું .

ગામડાણો મુખ્ય વ્યવસાયને સંતોષકારક ભાવ મળે તો રોજગારી માળે તેઓને શહેરો તરફ જશે નહિ.ખેતી,પશુપાલન, અને ખેતમજુરી અન્ય મજુરી મળી રહે અને વેતન સારું મળી રહે તો શહેરો તરફનું સ્થળાંતર અટકાવી શકાય છે.

(૬) પ્રદુષણ અટકવા માટેના પ્રયાસો.

શહેરો સતત વધારો ,એની સાથે થતી જરૂરિયાતોનો માટે ઉદ્યોગ કે કારખાના ને કારણે દિવસે દિવસે પ્રદુષણ વધતું જાય છે.આ ને કારને પણ રોગોનો ભાગ બનતા જાય છે.જમીન.હવા,પાણી વગેરે પ્રદુષણ વધતું જોવા મળે છે. આજે આખું વિશ્વ આ સમસ્યા થી પીડાતું જોવા મળે છે.અટકાવા માટે સરકાર પણ સતત પ્રયાસો કરતા રહ્યા છે. છતાં નિષ્ફળતા જ મળી છે. પ્રદુષણના સામાજિક વિજ્ઞાનના વિદ્વાનો અભ્યાસો કરે છે અને એની સમજ અને જાગ્રીત કરવામાં આવે તો શહેરીકરણ અટકાવી શકાય છે

આમ શહેરો થતો સતત ઘસારાને થતી સમસ્યા વિષે પ્રમાણભૂત,વિશ્વાસ્તા,આધારભૂત માહિતી અભ્યાસો કરવામાં આવે તો શહેરીકરણ અટકાવી કે ઓછું કરી શકાય છે .

સંદર્ભસૂચિ:

(૧) The Associated Pres (February 26, 2008). " un sys half the world's population will live in urban areas byy end of " International Herald Tribune. the original april 12,2008 પરસંગ્રહિત URI.wikilinkconflict.

(૨)વર્લ્ડ અર્બનાઈઝેશન પ્રોસ્પેક્ટ્સ: ધી ૨૦૦૫ રીવિઝન, પોપ, ડિવિઝન ડિપાર્ટમેન્ટ ઓફ ઈકોનોમિક એન્ડ સોશિયલ અફેર્સ, યુએન .

(૩) પ્રો.એ.જી.શાહ અને પ્રો.જે.કે.દવે (૨૦૦૯-૧૦)નગરનું સમાજશાસ્ત્ર,અનડા પ્રકાશન

(૪) દેસાઈ એ.આર. અને ડો.નીર દેસાઈ ,(સંપાદકો) વિકસતા શહેરો અને ઝુપડપટ્ટીઓ,અનડા પ્રકાશન

(૫) bose ashish , Trends in India's Urbanization(1901-71)

(૬) ડો.હમીક્ષા રાવ , ગુજરાતમાં નગરીકરણનાં પ્રવાહો અને પ્રશ્નો ,

(૭) ગીબ્સ (૧૯૬૫) અર્બન રીસર્ચ મેથડ ,

(૮) ડો.હરીશ દોશી ૧૯૮૯) ભારતમાં નાગરીકરણ ,

ભારતમાં વ્યાવસાયિક શિક્ષણની ભૂમિકા:-

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Abstract :-

વ્યવસાયિક શિક્ષણનો વ્યાપ વિશાળ છે.જીવનમાં જે કામો વ્યવસાયની પ્રતિષ્ઠા પામ્યા છે. તે બધા એમાં આવી શકે.કોઠારી પંચે માધ્યમિક શિક્ષણના અંતે આપવા જેવા વ્યવસાયક અભ્યાસક્રમો આ પ્રમાણે સૂચવ્યા હતા : એક થી ત્રણ વર્ષના સમયગાળા દરમિયાન પૂર્ણ થઈ શકે તેવા અંત્યબિંદુવાળા અનેકવિધ શિક્ષણ ક્રમો આ શિક્ષણ તબક્કે યોજવા જોઈએ.આવા શિક્ષણક્રમોમાં પૂર્વ પ્રાથમિક શિક્ષકો માટેના શિક્ષણક્રમો, ઔદ્યોગિક તાલીમ સંસ્થાઓ દ્વારા સંચાલિત દસમી શ્રેણીને અંતે પ્રવેશ આપી શકાય એવા શિક્ષક રમો ખેતી અને ઉદ્યોગો માટે મધ્યમ કક્ષાના કારીગરો તૈયાર કરવા માટેના શિક્ષણક્રમો, વૈદ્યકીય અને સ્વાસ્થ્યસેવાઓ માટે સહાયક કર્મચારીઓ તૈયાર કરવાના શિક્ષણક્રમો, દફતરીકામ તથા ગૃહવિજ્ઞાનના શિક્ષણક્રમોનો સમાવેશ કરવો જોઈએ. આવા શિક્ષણક્રમો જ માધ્યમિક શિક્ષણનો સ્ત્રોત બનાવી શકશે. આમ વ્યાવસાયિક શિક્ષણમાં તકનીકી, યંત્ર, કૃષિ, વાણિજ્ય, લલિતકલાઓ, ગૃહવિજ્ઞાન વગેરેના વિષયોનો સમાવેશ થાય છે.

પ્રસ્તાવના:-

શિક્ષણ કોઈક વ્યવસાય સંબંધિત તાલીમ આપે છે.જેથી વ્યક્તિ એ વ્યવસાય દ્વારા પોતાનો જીવન નિર્વાહ કરી શકે.વ્યવસાયી શિક્ષણ દ્વારા એવા જ્ઞાન કુશળતાનો વિકાસ કરી શકાય છે,જેથી બાળક ભવિષ્યમાં ઉત્પાદક કાર્યમાં વધુ સારી રીતે કામ કરી શકે.આજકાલના યુગમાં વધુ પડતા ઇન્ટરનેટ કે ટેકનોલોજીના કારણે વ્યવસાયના રસ્તાઓ વધી ગયા છે, પરંતુ આ ટેકનોલોજીનો ઉપયોગ કઈ રીતે વ્યવસાયમાં કરી શકાય તેનું પૂરતું જ્ઞાન બાળકો પાસે ન હોવાથી તેનો ઉપયોગ વ્યવસાયિક રીતે કરવાને બદલે ગેરમાર્ગે થાય છે, તેથી તેનું યોગ્ય માર્ગદર્શન બાળકોને યોગ્ય સમયે માધ્યમિક કે મહાશાળાઓમાં આપવામાં આવે તો તેમાં તેઓ યોગ્ય રીતે વ્યવસાયયિક જ્ઞાન મેળવી સારી રીતે ઉત્પાદક કાર્ય કરી શકે છે.

Keywords :- વ્યવસાયિકશિક્ષણ

શબ્દોનીસમજ :-

1.વ્યવસાયિકશિક્ષણ :-

“વ્યવસાય એટલે માણસ દ્વારા કોઈ પણ પ્રકારનું કામ કરીને બદલામાં મહેનતાણું મેળવવું.”

”Vocational education is a different learning option from the path of college or universities. it offers a path that imparts the skill and knowledge needed to work in a given occupation. it is coordinated with the requirements of the labour market and it is an integral part of the education system.”

“વ્યવસાયિક શિક્ષણ એ વ્યક્તિને કોઈક વ્યવસાય માટેની તાલીમ આપતુ શિક્ષણ,તે તાલીમ મેળવ્યા બાદ વ્યક્તિ જે તે વ્યવસાયમાં પારંગત બની શકે છે.”

ભારતમાં વ્યવસાયિક શિક્ષણની પૂર્વભૂમિકા :-

વ્યવસાયી શિક્ષણને વ્યવસાયિક માર્ગદર્શનના સંદર્ભમાં જોઈએ તો વ્યવસાયની પસંદગીમાં વ્યવસાય મેળવવામાં અને તેમાં અનુકૂલન પ્રાપ્ત કરવામાં વ્યક્તિને મદદ કરવી એટલે વ્યવસાય માર્ગદર્શન.વ્યવસાયી માર્ગદર્શનમાં શૈક્ષણિક માર્ગદર્શનનો સમાવેશ થઈ જાય છે.વ્યવસાય મેળવવા જે અનુકૂલન પ્રાપ્ત કરવું પડે તેમાં શૈક્ષણિક પાંસાનો સમાવેશ થાય છે. ભારતમાં વ્યવસાયી માર્ગદર્શનનો હેતુ વિદ્યાર્થીઓએ પસંદ કરેલા વ્યવસાયના લક્ષણો, ફરજો અને કાર્યો વગેરેનું જ્ઞાન મેળવવામાં મદદ કરવાનો છે, જેથી ચોક્કસ વ્યવસાય માટેની શૈક્ષણિક અને વ્યક્તિગત લાયકાત નો પરિચય આપી શકાય.આમ ભારતમાં વ્યવસાયિક શિક્ષણમાં તકનીકી, યંત્ર, કૃષિ, વાણિજ્ય, લલિતકલાઓ, ગૃહવિજ્ઞાન વગેરેના વિષયોનો સમાવેશ થાય છે. એટલે કે વ્યવસાયી શિક્ષણમાં ટેકનિકલ હાઈસ્કૂલો, કૃષિ-વાણિજ્યની હાઈસ્કુલો, વિવિધલક્ષી શાળાઓ, લલિતકલા અને શિક્ષણની તથા ગૃહવિજ્ઞાનની શાળાઓ, ઉત્તરબુનિયાદી શાળાઓ, તમામ પ્રકારની શિક્ષણની તાલીમ સંસ્થાઓ, ઔદ્યોગિક તાલીમની સંસ્થાઓ (આઈ.ટી.આઈ), વેદકીય સ્વાસ્થ્ય સેવાઓની તાલીમની સંસ્થાઓ વગેરેનો સમાવેશ થાય છે.

ભારતમાં વ્યવસાયિક શિક્ષણની જરૂરિયાત :-

વ્યવસાયિક અથવા કૌશલ્ય આધારિત શિક્ષણ આજે વધુને વધુ મહત્વપૂર્ણ બની રહ્યું છે ઘણા કર્મચારીઓ અપેક્ષા રાખે છે કે નવા કર્મચારીઓ પાસે કામ શરૂ કરવા માટે જરૂરી તમામ વ્યવહારો કૌશલ્ય હોય અને તે પણ જેમણે વરિષ્ઠ માધ્યમિક શિક્ષણ પછી તરત જ તેમના પરિવારોને ટેકો આપવો પડે. વ્યવસાયિક અભ્યાસક્રમો સામાન્ય રીતે શૈક્ષણિક ડિગ્રી કરતાં વધુ વ્યવહારો અને કૌશલ્ય આધારિત હોય છે, પરંતુ તે ઘણીવાર યુનિવર્સિટીઓ તેમજ કોલેજો અને તકનીકી સંસ્થાઓમાં શીખવવામાં આવે છે. વ્યવસાયિક શિક્ષણ અને તાલીમ એ રાષ્ટ્રની શિક્ષણ પહેલનું મહત્વનું તત્વ છે. વ્યવસાયિક શિક્ષણને વિવિધ બહુસ્તરવાળી પ્રથાઓમાંથી જોવું જોઈએ. બીજું કે તે રોજગાર નિર્માણ અને ટકાઉપણું છે, જો તમે તમારી કારકિર્દીમાં શું કરવા માંગો છો તે બરાબર જાણો છો અને તેના માટે વ્યવહારિક કૌશલ્યોની જરૂર છે તો વ્યવસાયિક શિક્ષણ મહત્વપૂર્ણ છે. ત્યાં શાબ્દિક રીતે હજારો કૌશલ્ય આધારિત તાલીમ વિકલ્પો છે. આજના તકનીકી વિશ્વમાં એક એન્જિનિયરિંગ સ્નાતક પાસે પણ તેની પાસેની ડિગ્રી સિવાય કેટલીક તકનીકી કુશળતા હોવાનું માગવામાં આવે છે એટલે કે પ્રમાણપત્ર વગેરેના સ્વરૂપમાં.

ભારતના વ્યવસાયિક શિક્ષણમાં સરકારની ભૂમિકા :-

બદલાતા રાષ્ટ્રીય સંદર્ભમાં વ્યવસાયિક શિક્ષણ અસરકારક રીતે તેની ભૂમિકા ભજવે તે માટે અને ભારતને ટેકનિકલ ક્ષેત્રોના ફળોનો આનંદ માણવા માટે વ્યવસાયિક શિક્ષણ અને તાલીમ આપવાના નિર્ણાયક તત્વોને લવચીક સમકાલીન, સુસંગત અને સર્જનાત્મક તેમજ સમાવિષ્ટ બનાવવા માટે તેને ફરીથી વ્યાખ્યાયિત કરવાની તાત્કાલિક જરૂર છે. સરકાર વ્યવસાયિક શિક્ષણની મહત્વની ભૂમિકાથી સારી રીતે વાકેફ છે અને તેણે આ ક્ષેત્રમાં પહેલેથી જ સંખ્યાબંધ મહત્વપૂર્ણ પહેલ કરી છે.કૌશલ્ય વિકાસમાં સુધારાને ઉત્તેજન આપવા અને સમર્થન આપવા અને રાષ્ટ્રીય સ્તરે પ્રમાણિત અને સ્વીકાર્ય ,લાયકાતોની આંતરરાષ્ટ્રીય તુલનાત્મકતાની સુવિધા આપવા માટે "નેશનલ વોકેશનલ કોલીફીકેશન ફ્રેમવર્ક" છે. કેન્દ્ર સરકાર દ્વારા સ્થાપિત કરવામાં આવી રહી છે, "સેન્ટ્રલ એડવાઈઝરી બોર્ડ ઓફ એજ્યુકેશન" (CABE) એ આંતર મંત્રાલય જૂથની સ્થાપના કરવાનો સંકલ્પ કર્યો છે ,જેમાં આવા રાષ્ટ્રીય ફ્રેમવર્ક માટે માર્ગદર્શિકા વિકસાવવા માટે રાજ્ય સરકારોના પ્રતિનિધિઓનો પણ સમાવેશ થશે.

ઉપસંહાર :-

વ્યવસાયિક શિક્ષણ કોઈપણ દેશના રોજગાર અને તે જ રીતે તેને અર્થવ્યવસ્થાને મજબૂત બનાવે છે. ભારત એક વિકાસશીલ દેશ હોવાને કારણે વ્યવસાયિક શિક્ષણને વધારવા અને અમલમાં મૂકવા માટે ઘણા લાંબા રસ્તાઓ કાઢે છે.

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CAPITAL STRUCTURE AND ITS IMPACT ON PROFITABILITY: A STUDY OF SELECTED PAPER COMPANIES IN INDIA

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KEYWORDS:

Capital Structure, Profitability, Debt - Equity,Paper Industry,

ABSTRACT:

Financing decision is one the most significant decision of every business as it has its direct implication on the profitabilityof the business. Every businessseeks to design a perfect capital structure with an idealdebt and equity ratio, which can minimize the overall cost of capital and maximizing the value of the firm as well as profitability. The objective of this research work is to examine and analyse the impact of capital structure decision on profitability of the firm for the study period of 10 years from 2012-13 to 2021-22.For this purpose, 10 paper companies are selected as a sample of the study based on higher market capitalisation. Capital structure is considered as independent variable and measured by debt to equity ratio, Profitability is considered as dependent variable and measured by gross profit margin, net profit margin, return on capital employed, return on assets and return on net worth. The data has been analysed by using ratio analysis, descriptive statistics,correlation analysis and regression analysis.The result of correlation analysis indicates that the relationship is found to be negative correlated between capital structure and profitability. The result of regression analysis indicates that there is a significant impact of debt to equity on return on capital employed and return on assets and there is no significant impact of debt to equity on gross profit margin, net profit margin and return on net worth.

INTRODUCTION:

The very essence of the existence of any business firm is to earn profit by maximising its shareholders' value. Firms can maximise shareholder's value by increasing the market price of shares or reducing the overall cost of capital. One way to minimise the cost of capital is to finance the capital of firm through an optimum mix of equity and debt capital. Firms naturallyfinance their business operations and investment needs through debt or equity. Capital structure refers to the composition of a firm's capital in terms of debt and equity and is commonly measured using debt-to-equity ratio. **(Atif Ghayas, 2018)**Many factors are involved in deciding whether to use debt or equity to finance operations, and it is a challenge to balance the two and find an optimal equilibrium.

The topic of capital structure and its relationship with firm value has gained muchattention with Modigliani and Miller's irrelevant proposition (1958). They proposed that capital structure choice has no effect onvalue of the firm under certain assumptions. These assumptions were: absenceof corporate taxes, free access of market information to investors and no transaction cost.On the contrary, they implied that in the presence of positive corporate tax rates and deductible financing costs, unrealistic as it may sound, a firm would be better off with a capital structure consisting entirely of debt. According to them, firms would be able to increase their value by increasing their borrowings, provided they could do this at suitably low interest rates. Of course, the theory holds true only if all the assumptions presented by them are met. However, this is hardly the case in reality, which was acknowledged by the author themselves. Later several studies have demonstrated, by relaxing some of the Modigliani and Miller assumptions, that capital structure is indeed relevant to the firm's market value and that excessive levels of debt could lead to a decrease in such value.

Therefore, even though the theoretical rationale behind Modigliani and Miller's (1958) theory is sound and still commonly acceptedover time, research scholars have demonstrated that capital structure composition is vital to firms' profitability and value. Nevertheless, finding the optimal balance between debt and equity is not an easy task and varies with industry. In this research work attempts to examine the impact and nature of relationship between capital structure and profitability in Indian paper industry.

Paper is one of the core industries and is allied to the human's basic needs. Paper is an essential for education and literacy and its use is an index of progression in these two fields as well as for the overall wellbeing of the society.**(Dey, 2014)** The Indian paper industry is the 15th largest paper industry in the world. The Indian paper industry accounts for about 1.6% of the world's production of paper. The anticipated turnover of the industry is Rs. 35,000 crores around. Presently in India, there are 515 paper companies engaged in the manufacturing of paper, paperboards as well as newsprint. **(Ambati, 2017)**

Paper has been an unavoidable part of not only for the education but also for the other things because of its varioususes in our day-to-day life. Paper and its products have further gained more demand due to discouraging the use of plastic bags. Though the industry is also facing challenges due to rising digitalization. It has motivated to select the paper industry for the purpose of research work.

LITERATURE REVIEWS:

(Muhammad Nauman Sadiq, 2016) have done a study on "Impact of Capital Structure on the Profitability of Firm's Evidence from Automobile sector of Pakistan". As sample of the study 19 companies were selected and the study period was from 2006-2012. Data wascollected from the publications of the relevant companies and website of stat bank of Pakistan. Regression analysis and correlation test were used with the help of statistical package SPSS in order to predict the result. The result of the research paper concludes that capital structure (Debt/Equity) was negatively associated with the profitability, which implies that a decrease in debt capital caused an increase in the profitability of the firms and vice versa.

(Assad Naim Nasimi, 2018) have examine "Effect of Capital Structure on Firms' Profitability: An Empirical Evidence from Pakistan Stock Exchange (PSX)". 20 non-financial firms listed at Pakistan

Stock Exchange was considered as sample for the study period of 2009 to 2015. Multivariate regression model was incorporated to find the effect of capital structure on profitability. The findings of the research work showed that debt to equity ratio has significant impact on return on equity and insignificant on return on asset and net profit margin. However, debt to asset ratio has insignificant impact on return on equity and significant on return on asset and net profit margin.

(Atif Ghayas, 2018)have done a research work on "Impact of Capital Structure on Profitability: An empirical analysis of listed firms in India". 35 pharmaceutical companies of India, who's listed on Bombay Stock Exchange (BSE) were considered as a sample of the research work and 5 years from 2012 to 2016 were considered as a study period. To measure the nature of relationship regression analysis was used. Ratio of Total debt to total assets (DA), ratio of short-term debt to total assets (SDA) and ratio of long-term debt to total assets (LDA) were used as capital structure variables. while profitability was measure by Return on Equity (ROE). Firms Size and Sales growth were also used as control variables. The results of this research work reveals that a positive effect of DA and SDA on ROE, where as a weak-to-no effect was found of LDA on ROE.

(Houshang Habibniya, 2022) have analyse the "Impact of Capital Structure on Profitability: Panel Data Evidence of the Telecom Industry in the United States". The aim of this study was to examine the effect of capital structure on firms' profitability by using annual data of the telecom industry for the year 2012 to 2020 in the United States. Panel data covering 72 firms were studied by using descriptive statistics models, pooled panel regressionand correlation. Total Liabilities to Total Assets (TLsTAs) and Total Equity to Total Assets (TETAs) ratios were used for capital structure and Return on Assets (ROA) and Return on Equity (ROE) were used for profitability. The results of this study reveal that the ratio of TLsTAs and TETAs have a significant impact on ROA. whereas, TLsTAs and TETAs have no impact on ROE.

RESEARCH METHODOLOGY:

Objectives of the Study:

- To analyse capital structureand profitability performance of selected paper companies during the study period.
- To know the nature of relationship between capital structure and profitability of selected paper companies during the study period.
- To find the impact of capital structure on profitability of selected paper companies during the study period.

Research Hypothesis:

Following hypothesis are developed to investigate the nature of relationship between capital structure and profitability & to check the impact of capital structure on profitability of selected paper companies during the study period.

H_0:There is no significant relationship between capital structure and profitability in selected paper companies during the study period.

H_0:There is no significant impact of capital structure on profitability in selected paper companies during the study period.

Period of the Study:

This research work is done for a period of the 10 financial years from 2012-13 to 2021-22.

Sampling Design:

All the paper companies listed on NSE as on 29th December 2022 are considered as population of the research work. Out of the population, 10 paper companies are selected on the basis of higher market capitalisation.And the purposive sampling method of non-probability sampling technique is used. The selected companies for the research work are as follows:

Table No. 1.1: Selected Paper Companies

Sr. No.	Name of the Company
1.	JK Paper Ltd.
2.	West Coast Paper Mills Ltd.
3.	Seshasayee Paper and Board Ltd.
4.	Tamil Nadu Newsprint and Papers Ltd.
5.	Andhra Paper Ltd.
6.	Satia Industries Ltd.
7.	Kuantum Papers Ltd.
8.	Orient Paper& Industries Ltd.
9.	Emami Paper Mills Ltd.
10.	NR Agarwal Industries Ltd.

Data Collection:

This research work is mainly based on secondary sources data. Financial data is collected from annual reports of selected companies for various years and other information used is collected from various websites, articles, Journals and books.

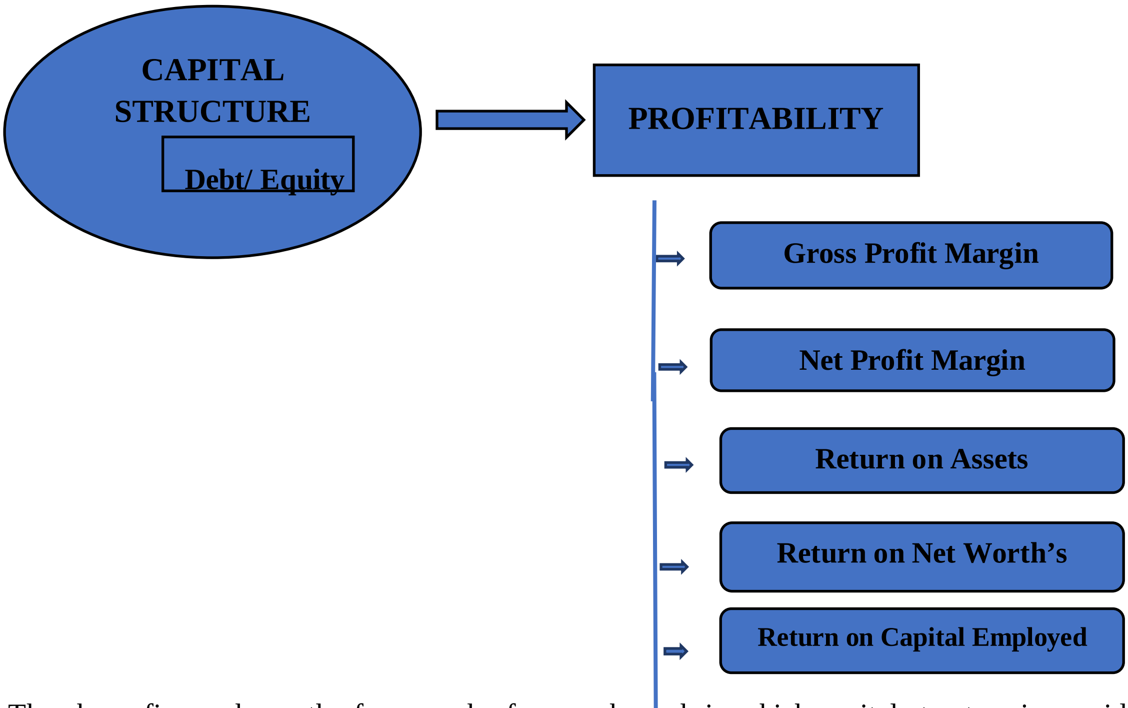
Tools and Techniques of Data Analysis:

In this research work tools and techniques used for data analysis are as under:

- Tabulation and Classification of Data
- Accounting Tool – Ratio Analysis
- Statistical Tool – Correlation Analysis and Regression Analysis

RESULTS AND ANALYSIS:

This research work includes six variables in order to know the relationship and to find the impact of capital structure on profitability which shows as below:



The above figure shows the framework of research work in which capital structure is considered as independent variable and measured by Debt to Equity Ratio. Whereases, Profitability is considered as dependent variable and measured by Gross Profit Margin, Net Profit Margin, Return on capital Employed, Return on Assets and Return on Net Worth.

Variables	Symbols	Measurements
Debt to Equity Ratio	DE	Total Debt/ Total Shareholder's Equity
Gross Profit Margin	GPM	Gross Profit/ Net Sales
Net Profit Margin	NPM	Net Profit/ Net Sales
Return on Capital Employed	RCE	EBIT/ Capital Employed
Return on Assets	RA	PAT/ Total Assets
Return on Net Worth	RNW's	PAT/ Shareholders Funds

DESCRIPTIVE STATISTICS:

Table No. 1.2: Descriptive Statistics

Variables	DE	GPM	NPM	RCE	RA	RNW
Minimum	0	-5.36	-10.5	-9.11	-5.04	-43.8
Maximum	5.18	32.24	16.76	35.26	16.86	41.13
Mean	1.1118	15.7739	5.1366	9.1191	4.4005	10.4175
S.D.	1.048474	6.974436	5.52909	9.367372	4.85931	12.01473
Range	5.18	37.6	27.26	44.37	21.9	84.93
Count	100	100	100	100	100	100

The descriptive statistics show that over the period under study. The profitability ratio measured by Gross Profit Margin, Net Profit Margin, Return on capital Employed, Return on Assets and Return on Net Worth averaged 15.77%, 5.14%, 9.12%, 4.40% and 10.42% respectively. The DebttoEquity ratio stood at 1.11:1. The maximum and minimum values of Debt to Equity ratio indicate that the debt/equity composition varies substantially among the paper companies in India.

CORRELATION ANALYSIS:

Table No. 1.3: Correlation Analysis

Variables	DE	GPM	NPM	RCE	RA	RNW
DE	1					
GPM	-0.26304	1				
NPM	-0.42543	0.859039	1			
RCE	-0.26751	0.672764	0.751607	1		
RA	-0.44385	0.719241	0.882582	0.908871	1	
RNW	-0.25633	0.593641	0.708117	0.828293	0.841708	1

The above table indicates the nature of relationship between the independent variable and various dependent variables used in the study. From the above table it is crystal clear that relationship is found to be negative correlated between capital structure and profitability. Negative correlation shows increase in independent variable leads to decrease in dependent variables and decrease in independent variable leads to increase in dependent variables. So, increase in debt to equity ratio will lead to decrease in selected profitability ratio and decrease in debt to equity ratio will lead to increase in selected profitability ratio.

REGRESSION ANALYSIS:

Table No. 1.4: Regression Statistics

Multiple R	0.571146
R Square	0.326207
Adjusted R Square	0.290367
Standard Error	0.883231

Above table shows summary of regression statistics which include the value of R, R Square and Adjusted R Square. The value of R square is 0.3262 which represent that capital structure has combined impact of 32.62% on all selected profitability variables. The value of multiple R 0.5711, this indicates that there is no strong impact of capital structure on selected profitability variables.

Table No. 1.5: Regression Model

Variables	Coefficients	Standard Error	t Stat	P-value
Intercept	1.159278	0.292166	3.967867	0.000142
GPM	0.023391	0.026849	0.871204	0.385863
NPM	-0.02369	0.051739	-0.4578	0.648149
RCE	0.071047	0.02583	2.750579	0.007137
RA	-0.26706	0.07167	-3.72627	0.000332
RNW	0.022323	0.014293	1.561827	0.121689

Above table shows regression model for the selected independent and dependent variables. The P-value of RCE and RA are 0.0071 and 0.0003 respectively, which is less than 0.05 that means there is a significant impact of DE on RCE and RA. The p-value of GPM, NPM and RNW are 0.3858, 0.6481 and 0.1216 respectively, which is more than 0.05 that means there is no significant impact of DE on GPM, NPM and RNW.

CONCLUSION:

Optimal capital structure is one of themajor issues in the field of modern finance. Every firm strives toincrease its profitability by minimizing its various costs. It is hypothesized by many researchers that debt, being a cheaper source of capital leads to reduction in overall cost of the capital and thus increase in the net profitability. However, results of the empirical studies undertaken all over the world are contradicting in nature. Somereport a positive relationship between debt level and profitability, othersreport negative relationship, while some studies report no relationship at all. In this research workattempted to examine the relationship and impact between capital structure on profitability in selected 10 paper companies for the study period of ten years from 2012-13 to 2021-22. The result of this research work reveals that the relationship is found to be negative correlated between capital structure and profitability and there is a significant impact of DE on RCE and RA and there is no significant impact of DE on GPM, NPM and RNW.

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A STUDY OF ENVIRONMENTAL ACCOUNTING DISCLOSURE AND ITS IMPACT ON VALUE ACCOUNTING FINANCE FACTOR PRICE TO BOOK VALUE FOR SELECTED RESEARCH UNIT

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Abstract

Nowadays, companies cause a lot of environmental problems because of profit maximization, the endless needs, rapidly advancing technological developments, unconscious consumption of natural resources, as they execute their operations. At first glance, these efforts in order to remove environmental pollution mean additional cost to companies in the short term nevertheless they can have a chance of cost minimization in medium and long term and even additional income in this process. To meet the needs of business management and related people about the environment, environmental accounting has started up. For the present study researcher is focusing selected two unit of power sector for impact of dimensional environmental accounting disclosure practices on value accounting finance factor.

Key Word: Price to Book Value; Environment Accounting Disclosure Index

A STUDY OF ENVIRONMENTAL ACCOUNTING DISCLOSURE AND ITS INTRODUCTION

Environmental accounting as a section of accounting that addresses activities, strategies and systems additionally as recording, analysis and reportage of environmentally persuaded monetary impacts and ecological impacts of an outlined national economy also emphasize 2 sides of environmental accounting, the non-monetary and monetary aspects (Burritt, et al., 2002). financial information comprehend the fabric prices of product and non-product outputs, waste and emission management costs, interference and alternative environmental management costs, analysis and development costs, and fewer tangible costs, in contrast, environmental or physical data carries with it info concerning material inputs (reward auxiliary materials, packaging materials, merchandise, operative materials, water, and energy) and outputs (product and unproductive output, reminiscent of solid waste, venturous waste, sewer water and air emissions) (Sumiani, Haslinda, & Lehman, 2007).

OBJECTIVE OF THE STUDY

To study the impact of Independent variable Environmental Accounting Disclosure Index on dependent variable Price to Book Value of value accounting of finance factor by Multi regression model of selected 15 units of India from 7 sectors.

RESEARCH DESIGN

(i) **SAMPLE DESIGN:**There are various organizations working in each sector in India Researcher has considered NSE base 15 units from NIFTY 50 companies for the present study by simple random sampling techniques for the present study.

(ii) **DATA COLLECTION:** The present study is mainly based on secondary data and the required data is collected from Annual Published Report of selected units, various Magazines, Periodicals related power sectors, related websites and subject matter is also used. Data with reference to Environment Accounting Disclosure Index has traced out from the published annual report of research unit.

(iii) **PERIOD OF STUDY:** The study period is to be converted 9 years; from 2011-12 to 2019-20.

(iv) **TOOLS & TECHNIQUES:** For the present study, Ratio for Price to Book Value for value accounting as an Accounting tools and Correlation and Co-efficient of determinant with regression F-Test ANOVA of multi regression model is used as tools of Statistics.

Table 1
IMPACT OF EADI ON PBV RATIO UNDER STUDY FOR THE PERIOD FROM 2011-12 TO 2019-20

If $F_c > F_t$ There is Significant Effect of EADI on PBV Ratio under Study
If $F_c < F_t$ There is No Significant Effect of EADI on PBV Ratio under Study

Sr. No.	Industry & Company		Regression Values		Regression F - Test ANOVA	
			Correlation (r)	Co-efficient of Determinant (R^2)	F_c	F_t
A	**ENERGY**					
	1	BPCL	0.8976	0.8056	6.91	0.07
	2	RIL	0.5942	0.3531	0.25	0.92
B	**PHARMACEUTICAL**					
	3	CIPLA LTD	0.9709	0.9264	9.86	0.04
	4	DR. Reddy Lab. Ltd.	0.8159	0.6656	1.19	0.47
	5	Sun Pharmaceutical Ltd.	0.8927	0.7968	2.35	0.26
C	**CEMENT**					
	6	Grasim Industries Ltd.	0.7172	0.5144	0.64	0.69
	7	Ultratech Cement Ltd.	0.4400	0.1937	0.24	0.92
D	**METAL & MININGS**					
	8	HINDALCO Ltd.	0.7382	0.5449	0.72	0.65
	9	COAL India Ltd.	0.3516	0.1236	0.14	0.97
	10	JSW Limited	0.6154	0.3787	0.61	0.71
E	**AUTOMOBILE**					
	11	Mahindra & Mahindra	0.9553	0.9126	6.26	0.08
	12	Maruti Suzuki	0.7123	0.5074	0.61	0.70
	13	Bajaj Auto Ltd	0.9961	0.9921	75.88	0.002
F	ENEGINEERING					
	14	L & T Ltd.	0.6039	0.3647	0.34	0.86
G	**CONSUMER GOODS**					
	15	Titan Company Ltd.	0.4422	0.1955	0.15	0.97

[I] Value Accounting for Finance Factor

Price to Book Value:'Price to book value ratio measures the valuation of company's stock price over the period of time. The higher the ratio, the higher the premium the market is willing to pay for the company above its hard assets. A company either is undervalued or in a declining business if the value of 1 or less. Although investors use price to book value ratio to get some idea of how expensive a company's stock is, it provides very limited information for some industries with hidden assets, which are of great value but are not reflected in the book value.

[II] Multi Regression with F-Test ANOVA Analysis

Correlation Coefficient (r) shows how the effects of independent variables Environment Accounting Disclosure Index [EADI] on dependent variable Value accounting for finance factor under study while Co efficient of Determination (r^2) shows that how many points fall on the regression model that means how well the regression line approximates the real data that means how much regression coefficient fit the model is to be considered with the help of Co-efficient of determinant. F-Test Regression ANOVA defines the overall effect of independent variable on dependent variable under study on the base of calculated value of correlation coefficient and coefficient of determinant. Overall interpretation of factor analysis is that if $Fc > Ft$ means there is significant effect of EADI on value accounting for finance factor under study but if $Fc < Ft$ means there is No significant effect EADI on value accounting for finance factor under study.

Conclusion

Price to Book Value Ratio is also one of the multiplier of enterprise valuation on the base of Market value of script per share with the book value per share according to financial records of an enterprise PBV ratio is generally found to be higher than one proportion because of high expectancy of potential earning and cost valuation of asset as per financial records. From the above study it is found that there is no any significant effect of EADI on PBV Ratio for EIGHT research units Grasim Industries; RIL; GRASIM; ULTRATECH; COAL India; JSW; MARUTI SUZUKI; L & T Ltd. and Titan Company Ltd. during research period.

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"A STUDY ON ANALYSIS OF FINANCIAL PERFORMANCE OF SELECTED AUTOMOBILE COMPANIES IN INDIA"

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Abstract:

The automobile industry is one of the fastest growing industry in India .The Automobile industry is main pillar of economy and it plays a significant role in both macroeconomic expansion and technological advancement.India is the world's largest producer of tractors, the second-largest producer of buses, and the third-largest producer of heavy trucks, giving it a strong place in the international heavy vehicle market. Researcher would try to evaluate in this research paper the liquidity and profitability position of the company. The study is based on secondary data which is collected from various website and annual report of selected companies. For that in this paper select some companies like, Maruti Suzuki, Tata Motors, Mahindra and Mahindra, Ashok Leyland and Bajaj Auto has been taken. Because Liquidity and profitability are two key performance indicators of any business. Liquidity measures how quickly you can turn your assets, into cash to cover short-term and urgent financial obligations as well as difficulties. Profitability measures how well company is actively generating financial revenue compared to the size of firm. So it is important to evaluate Liquidity and profitability of selected automobile companies and also the impact of Liquidity on profitability of selected companies. For that ,some Liquidity and profitability ratios like, Current Ratio, Gross profit Ratio, Net profit margin ratio, Return on capital employed Ratio and Liquidity turnover ratio are taken to analize financial performance of selected companies for 5 years from 2018 to 2022. For analysis of financial performance of selected companies ANOVA has been used. The study concluded that Baja Auto ltd. has good liquidity and profitability position while Tata Moters ltd. has poor liquidity and profitability position.

Key words: Automobile industry, Liquidity, Profitability, Revenue, Ratios

1.1 INTRODUCTION:

Around the entire world, individuals have found freedom because of automobiles. In ways which were unthinkable a century ago, the personal vehicle has changed how people live, and how they commute to work. Access to employment, markets, and physicians is made possible by automobiles. There is usually a kind of financial transaction or other improvement to our standard of life at the conclusion of almost every vehicle journey.The world's largest economic development engine is the automobile sector. Every significant nation in the world's economy depends heavily on the worldwide auto business.Since the automobile industry is essential to both macroeconomic expansion and technological progress, it has traditionally been a reliable indicator of how the Indian economy is doing. Due to India's large proportion of young people and rising middle class, the two-wheeler segment leads the market in terms of volume. Additionally, the sector's expansion was facilitated by businesses' increasing interest in investigating rural marketplaces. The demand for commercial vehicles is increasing as the logistics and passenger transit sectors grow. It is anticipated that new trends, such as the electric vehicles of vehicles, especially three-wheelers and small passenger cars, will fuel market development in the future.

1.2 AUTOMOBILE INDUSTRY IN INDIA:

India is the world's largest tractor producer, second largest bus manufacturer, and third largest producer of heavy trucks, giving it a strong place in the market for heavy vehicles. The Indian automobile industry contributes almost 7 % of India's GDP and 49% of manufacturing GDP and is a leading employment provider. India produced 22.93 million cars and trucks annually in FY22.

- Indian Automobile market can be divided into following segment;

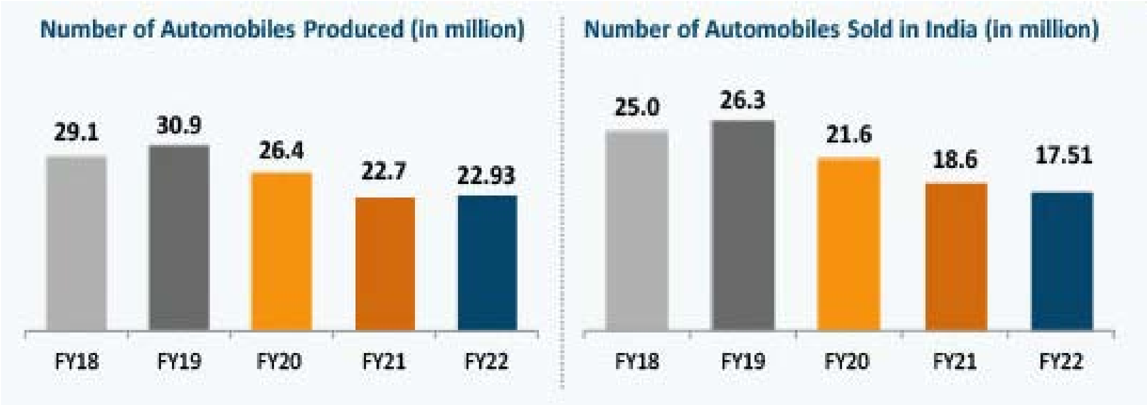
1.Two wheelers

2. Three wheelers

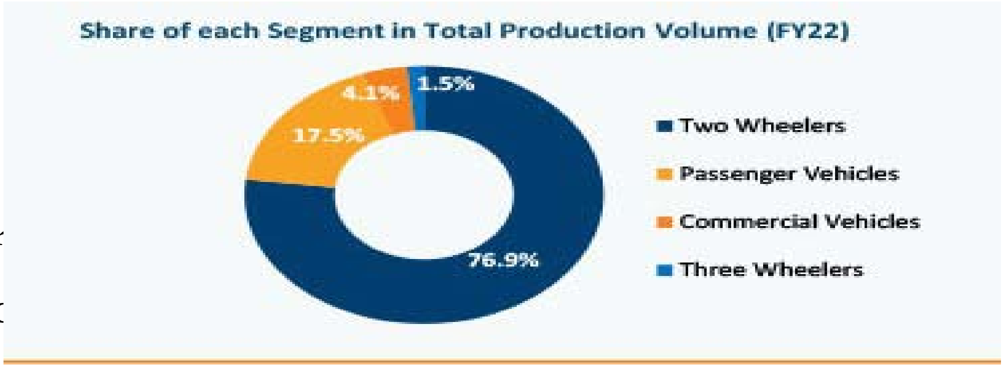
3. Pessengers vehicles

4. Commercial vehicles

From April 2021 to March 2022, the industry manufactured a total of 22,933,230 vehicles, including passenger vehicles, commercial vehicles, three-wheelers, two-wheelers, and quadricycles, compared to 22,655,609 units from April 2020 to March 2021.



Source:https://www.ibef.org/industry/india-automobiles/infographic



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1.3 (

In this paper 5 automobile companies are selected to analize financial performance as under;

1.Maruti Suzuki India Ltd.

2.Tata Motors Ltd.

3.Mahindra and Mahindra Ltd.

4.Ashok Leyland Ltd.

5.Bajaj Auto Ltd.

The table shows the market capitalisation as on 2 March, 2023.

No.	**Company**	**Market capitalisation (Rs.in cr.)**
1.	Maruti Suzuki India Ltd.	258,311.68
2.	Tata Motors Ltd.	139,645.92

3.	Mahindra and Mahindra Ltd.	155,635.27
4.	Ashok Leyland Ltd.	42,588.53
5.	Bajaj Auto Ltd.	104,886.63

2. REVIEW OF LITERTURE:

(CHANDRU & S, 2022) The goal of this study is to apply various accounting ratios to analyse the liquidity and profitability of a few select automobile companies.Regression, ANNOVA, and ratio analysis are used for the study.The regression reveals that the liquidity ratio has a positive influence on profitability while other ratios, such as current, absolute, debt to equity, and proprietary ratios, have a negative effect.This study is conclude that Bajaj Auto Ltd. maintains a strong place in the market. As a result, Bajaj Auto Ltd. is ranked sixth among the chosen companies, but their sales performance and profitability are superior to those of other top companies. Researcher came to the conclusion that Bajaj Auto Ltd. maintains a strong and stable financial standing in the market when compared to other leading sales companies.

(Chawla & Singh, 2020) This study is tried to concentrate on the analysis of the financial performance of the chosen companies in the automotive sector using liquidity and profitability ratios like Current Ratio, Quick Ratio, Return on capital employed and Return On net worth.This study is conclude that there are notable differences in the liquidity and profitability performance among the chosen companies of automobile industry .

(Sultana, 2018) The paper investigates the effect of financial ratios on profitability, including liquidity ratios, leverage ratios, and managerial efficiency ratios. Data from the previous five fiscal years, from 2012 to 2016, were taken into account for the analysis, and the following seven firms Tata Motors, Bajaj, Maruti Suzuki India Mahindra and Mahindra, Hero Motocorp, Bosch, and Eicher Motors were selected from among the Nifty 50 companies to symbolise the automotive industry, which accounts for 11.78% of the index's overall weight.According to the study's findings, the selected auto company' net profit margin is influenced by the debtor turnover ratio and the debit equity ratio. The chosen auto businesses' Return on Capital Employed and Return on Net Worth are affected by the current ratio, quick ratio, and inventory turnover ratio.

3. PURPOSE OF THE STUDY:

Themain focus of the study is to examine the financial performance of selected automobile companies by using of various profitability and Liquidity ratios. For the period of 5 years from 2018 to 2022.

4. OBJECTIVE OF THE STUDY:

- To analize profitability position of selected automobile companies in India.
- To analize liquidity position of selected automobile companies in India.

5. HYPOTHESIS OF THE STUDY:

- H0: There is no significant differences between current ratio of selected automobile companies.
- H0: There is no significant differences between Inventory Turnover ratio of selected automobile companies.
- H0: There is no significant differences between PBIT Ratio of selected automobile companies.
- H0: There is no significant differences between Net profit ratio of selected automobile companies.
- H0: There is no significant differences between Return on capital employed ratio of selected automobile companies.

6.RESEARCH METHODOLOGY:

6.1 RESEARCH DESIGN: The present study is based on analytical research.

6.2 SOURCE OF DATA: The present paper is based on secondary data. Data has been collected from moneycontrol website and annual report of the selected companies .

6.3 SAMPLE SIZE: Five automobile companies are selected as sampal.

6.4 PERIOD OF THE STUDY: The period of the study has been taken 5 years from 2018 to 2022.

6.5 STATISTICAL TOOLS: Mean , standerd deviation and ANOVA has been used to test hypothesis.

6.6 LIMITATIONS OF THE STUDY:

- This study is based on secondary data hence, secondary data its self a limitation.
- Period of the study is limited to only 5 years.

7. DATA ANALYSIS AND INTERPRETATION:

7.1 Current Ratio:A company concern's current ratio reveals the relation of current assets to current liabilities. It is calculated by subtracting current obligations from current assets. The capacity of an entity to satisfy its current obligations as and when they are due for payment is indicated by the current ratio. The ideal ratio is 2:1, which means that for every rupee of current debt, two rupees of current assets should be available to pay it.

Table 7.1.1 current ratio:

Year/company	Maruti suzuki ind Ltd.	Tata moters ltd.	Mahindra and Mahindra ltd.	Ashok Leyland Ltd.	Bajaj Auto ltd.
2022	0.99	0.98	1.34	1	2.21
2121	1.15	0.93	1.4	0.98	2.51
2020	0.75	0.85	1.19	1.03	1.56
2019	0.87	0.85	1.18	1.08	1.45
2018	0.51	0.95	1.2	1.02	2.25
Mean	0.854	0.912	1.262	1.022	1.996
S.D.	0.242652014	0.059329588	0.101094016	0.037682887	0.464413609

Source: Commuted by Researcher

Table: 7.1.2 ANOVA Table

ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	4.356904	4	1.089226	18.79790833	0.00	2.866081402
Within Groups	1.15888	20	0.057944			
Total	5.515784	24				

Interpretation:

The table 7.1.1 shows that bajaj Auto has maximum mean value 1.996 and standerd deviation 0.464 while Maruti Suzuki ltd. has lowest mean value 0.854. ANOVA Table indicates that the calculate value F is 18.79, 5% at significant lavel the P value is 0.00. Therefore, null hypothesis is rejected. So it is conclude that there is a significant difference in current ratio of selected automobile companies.

7.2 Inventory Turnover ratio:

For the majority of sectors, a decent inventory turnover ratio is between 5 and 10, which means that firm should sell and replace inventory every one to two months.

Table:7.2.1 Inventory Ratio:

Year/company	Maruti suzuki india ltd.	Tata moters ltd.	Mahindra and Mahindra ltd.	Ashok Leyland Ltd.	Bajaj Auto ltd.
2022	12.07	1.59	5.23	6.96	16.28
2021	23.08	0.91	7.72	7.79	18.57
2020	23.54	6.97	6.78	14.29	28.13
2019	25.9	7.74	8.58	10.84	31.57
2018	25.25	6.99	9.86	13.42	33.96
Mean	21.968	4.84	7.634	10.66	25.702
SD	5.654871351	3.300636302	1.758260504	3.269319501	7.876589998

Source: Commuted by Researcher

Table 7.2.2 ANOVA Table

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1679.418504	4	419.854626	17.68667295	0.00	2.866081402
Within Groups	474.76948	20	23.738474			
Total	2154.187984	24				

Interpretation:

The table 7.2.2 shows that Bajaj Auto has maximum mean value 25.702 and standard deviation 7.876. while Tata Moters ltd. has lowest mean value 4.84. ANOVA Table indicates that calculated vale F is

17.686 while 5% of significant lavel the P value is 0.00. so null hypothesis is rejected . it is conclude that there is significant difference in inventory turnover ratio of selected automobile companies.

7.3 PBIT Ratio:

A good gross profit margin ratio would be between 50 and 70 percent, and it would apply to many different kinds of companies.

Table:7.3.1 PBIT Ratio:

Year/company	Maruti suzuki india ltd.	Tata moters ltd.	Mahindra and Mahindra ltd.	Ashok Leyland ltd.	Bajaj Auto Ltd.
2022	5.27	1.05	13.42	7.56	18.89
2021	7.46	4.55	15.25	9.03	21.41
2020	9.4	-0.17	14.39	11.8	21.3
2019	12.25	1.33	11.74	13.14	20.64
2018	14.22	4.7	11.48	12.83	22.51
Mean	9.72	2.292	13.256	10.872	20.95
SD	3.593862824	2.203774036	1.638697654	2.45972966	1.332985371

Source: Commuted by Researcher

Table:7.3.2 ANOVA Table:

ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	903.51232	4	225.87808	39.92906467	0.00	2.866081402
Within Groups	113.13968	20	5.656984			
Total	1016.652	24				

Interpretation:

The table 7.3.1 shows the maximum mean value of Bajaj Auto Ltd. 20.95 and lowest mean value of Maruti Suzuki Ltd. 9.72. ANOVA table indicates that at 5% significant lavel P value is 0.00 so that null hypothesis is rejected.it is conclude that there is significant difference in PBIT ratio of selected automobile companies.

7.4 Net profit margin:

The profit a business earns after paying all of its costs is known as net profit. It is the worth that remains after running expenses, other expenses, interest, amortization, and taxes are subtracted from total income. The net profit provides insight into the company's financial situation. It reveals whether a business is earning more money than it is spending.

Table:7.4.1 Net Profit Margin:

Year/company	Maruti Suzuki india ltd.	Tata moterse ltd.	Mahindra and Mahindra ltd.	Ashok Leyland ltd.	Ba
2022	4.2	4.03	5.98	-1.11	16.
2021	5.99	-5.21	0.31	-0.35	16.
2020	7.34	-4.2	-1.78	2.08	16.
2019	8.7	-9.58	4.44	6.57	15.
2018	9.66	2.31	7.43	6.1	15.
mean	7.178	-2.53	3.276	2.658	16.
S.D	2.166961006	5.615447444	3.882090931	3.561287688	0.7

Source: Commuted by Researcher

Table:7.4.2 ANOVA Table:

ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	957.14324	4	239.28581	18.55235377	0.00	2.866081402
Within Groups	257.95736	20	12.897868			

Total	1215.1006	24

Interpretation:

The table 7.4.1 shows the maximum mean value of Bajaj Auto Ltd. 16.048 and lowest mean value of Tata Moters Ltd.-2.57. ANOVA table indicates that at 5% significant lavel the P value is 0.00.so null hypothesis is rejected,it is conclude that there is significant difference in Net profit ratio of selected automobile companies.

7.5 Return on capital employed ratio:

A profitability measurement called return on capital employed (ROCE) measures how effectively a business uses its capital to produce earnings. Investors frequently use the return on capital utilized measure to decide whether or not a business is a good investment. It is regarded as one of the finest profitability ratios.

Table:7.5.1 Return On Capital Employed Ratio:

Year/company	Maruti suzuki india ltd.	Tata moters ltd.	Mahindra and Mahindra ltd.	Ashok Leyland ltd.	Bajaj Auto ltd.
2022	8.08	1.63	10.27	7.94	20.59
2021	9.52	6.14	9.85	6.8	21.25
2020	13.6	-0.25	9.6	11.1	28.63
2019	21.16	2.49	11.75	18.32	26.16
2018	25.33	7.36	12.01	19.67	27
Mean	15.538	3.474	10.696	12.766	24.726
SD	7.467999732	3.179831757	1.110846524	5.919694249	3.5936652

Source: Commuted by Researcher

Table:7.5.2 ANOVA Table

ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1195.40184	4	298.85046	12.98519451	0.00	2.866081402

Within Groups	460.2941 6	20	23.014708
Total	1655.696	24	

Interpretation:

The table 7 shows highest mean value of Bajaj Auto Ltd.24.726 and lowest mean value of Tata Moters Ltd.3.474.the P vale is 0.00 at 5% significant lavel so null hypothesis is rejected. It is conclude that there is significant difference in ROCE ratio of selected automobile companies.

8. CONCLUTION:

The purpose of the study is to analysis of financial performance of selected automobile companies. For that Liquidity and profitability ratios are taken to analyse both the position of the company.Here all null hypothesis are rejected means there is significant difference in current,Invrntory turnover ,PBIT,Net profit and ROCE Ratios of selected automobile companies. Ratios shows that Bajaj Auto has good perform in both liquidity and profitability position.Tata Moters has poor liquidity and profitability position.

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એક દેશ એક કરGSTનો અભ્યાસ છેલ્લા એક વર્ષના સંદર્ભમાં (૨૦૨૧-૨૦૨૨)

One Nation One Tax Study of GST in Terms of Last One Year (2021-2022)

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સારાંશ:

આ કર ૧ જુલાઈ ૨૦૧૭ થી ભારત સરકાર દ્વારા ભારતના બંધારણના એકસો અને પ્રથમ સુધારાના અમલીકરણ દ્વારા અમલમાં આવ્યો હતો . GST એ કેન્દ્ર અને રાજ્ય સરકારો દ્વારા વસૂલવામાં આવતા હાલના બહુવિધ કરને બદલે છે. ટેક્સના દરો, નિયમો અને નિયમો GST કાઉન્સિલ દ્વારા સંચાલિત થાય છે જેમાં કેન્દ્ર સરકાર અને તમામ રાજ્યોના નાણા પ્રધાનો હોય છે. GST નો હેતુ કેટલાંક પરોક્ષ કરને ફેડરેટેડ ટેક્સ સાથે બદલવાનો છે અને તેથી તે દેશની $ ૨.૪ ટ્રિલિયન અર્થવ્યવસ્થાને ફરીથી આકાર આપે તેવી અપેક્ષા છે, પરંતુ તેના અમલીકરણની ટીકા થઈ છે. GST ના સકારાત્મક પરિણામોમાં આંતરરાજ્ય ચળવળમાં મુસાફરીના સમયનો સમાવેશ થાય છે , જે આંતરરાજ્ય ચેકપોસ્ટને વિખેરી નાખવાને કારણે ૨૦% જેટલો ઘટી ગયો છે.

પ્રસ્તાવના:

વર્તમાન સરકારના અતિ મહત્વકાંક્ષી ગુડ્સ એન્ડ સર્વિસ ટેક્સ (જી.એસ.ટી.) આખરે રાજ્યસભામાં સાત કલાકની ચર્ચા પછી સર્વ સંમતિથી પસાર કરાયું હતું. બીલની તરફેણમાં ૨૦૩ મત પડ્યા હતા, જયારેવિરદ્ધમાં એકપણ મત પડ્યો ન હતો. વર્તમાન સરકારની ૧૮ મહિનાની અને અગાવની સરકારો દ્વારા બીલ રજુ કરાયાતા ૧૦ વર્ષ પછી લાંબી રકમના અંતે જીએસટી બંધારણીય સુધારા બીલને રાજ્યસભામાં પાસ કરાયું હતું. જીએસટી ના અમલથી “એક દેશ એક ટેક્ષ” ની પદ્ધતિ અમલી બનશે.

રાજ્ય સભામાં નાણાપ્રધાન અરુણ જેટલીએ જીએસટી પસાર કરાયું હતું કે વર્ષ ૨૦૦૬માં સાંસદમાં પહેલીવાર જીએસટી ખરડો રજુ થયો હતો.તે પછી રાજ્યોના નાણાપ્રધાનની સમિતિએ પોતાના અભિપ્રાયો આપ્યા હતા. સિલેક્ટ કમિટીએ કેટલીક ભલામણોને સામેલ કરી હતી. જીએસટી અમલી બનતા જ ભારત એક સમાન રાષ્ટ્રમાં તબદીલ થઈ જશે.

ચાવીરૂપ શબ્દો:

જી.એસ.ટી. ટેક્સ, સર્વિસ, ગુજરાત,

અભ્યાસના હેતુઓ:

1. જી.એસ.ટી. દ્વારા દેશના કરની આવકમાં વધારો થયેલો જોવા મળે છે
2. જી.એસ.ટી. દ્વારા વિવિધ ટેક્સની યાદીઓમાથી મુક્ત થઈ શકાય છે.
3. જી.એસ.ટી. એ દેશને કર માળખામાથી મુક્ત કરે છે અને એક દેશ એક ટેક્સની નીતિ અમલમાં આવે છે.

૪. જી.એસ.ટી. દ્વારા ટેક્સ આવકમાં વધારો થાય છે.

જી.એસ.ટી. દ્વારા ૨૦૨૧-૨૨ માં પ્રાપ્ત થયેલી આવક:

ફેબ્રુઆરી ૨૦૨૨ માટે ૧,૩૩,૦૨૬ કરોડની કુલ GST આવક એકત્રિત થઈ

જીએસટી કલેક્શન ૫મી વખત રૂ. ૧.૩૦ લાખ કરોડના આંકડાને વટાવી ગયું છે ફેબ્રુઆરી ૨૦૨૨ મહિનાની આવક ગયા વર્ષના સમાન મહિનાની GST આવક કરતાં ૧૮% વધુ અને ફેબ્રુઆરી ૨૦૨૦ માં GST આવક કરતાં 26% વધુ ફેબ્રુઆરી 2022માં કુલ GST આવક ૧,૩૩,૦૨૬ કરોડ રૂપિયા છે જેમાંથી CGST રૂપિયા ૨૪,૪૩૫ કરોડ છે, SGST રૂપિયા ૩૦,૭૭૯ કરોડ છે, IGST રૂપિયા ૬૭,૪૭૧ કરોડ છે (જેમાં ૩૩,૮૩૭ કરોડ રૂપિયા એકત્ર કરવામાં આવ્યા છે અને માલની આયાત પરનો સમાવેશ થાય છે) રૂ. ૧૦,૩૪૦ કરોડ (માલની આયાત પર એકત્રિત રૂ. ૬૩૮કરોડ સહિત).

સરકારે સીજીએસટીના રૂ. ૨૬,૩૪૭ કરોડ અને આઈજીએસટી માંથી રૂ. ૨૧,૯૦૯ કરોડ એસજીએસટીને સેટલ કર્યા છે. રેગ્યુલર સેટલમેન્ટ પછી ફેબ્રુઆરી ૨૦૨૨ માં કેન્દ્ર અને રાજ્યોની કુલ આવક CGST માટે રૂ. ૫૦,૭૮૨ કરોડ અને SGST માટે રૂ. ૫૨,૬૮૮ કરોડ છે. ફેબ્રુઆરી ૨૦૨૨ મહિનાની આવક ગયા વર્ષના સમાન મહિનાની GST આવક કરતાં ૧૮% વધુ છે અને ફેબ્રુઆરી ૨૦૨૦ માં GST આવક કરતાં ૨૬% વધુ છે. મહિના દરમિયાન , માલની આયાતમાંથી આવક ૩૮% વધુ હતી અને આવક સ્થાનિક વ્યવહારો (સેવાઓની આયાત સહિત) ગયા વર્ષના સમાન મહિના દરમિયાન આ સ્ત્રોતોમાંથી થયેલી આવક કરતાં ૧૨% વધુ છે. ફેબ્રુઆરી , ૨૮-દિવસનો મહિનો હોવાથી , સામાન્ય રીતે જાન્યુઆરી કરતાં ઓછી આવક જોવા મળે છે. ફેબ્રુઆરી ૨૦૨૨ દરમિયાનની આ ઊંચી વૃદ્ધિને આંશિક લોકડાઉન , સપ્તાહના અંતે અને રાત્રિના કર્ફ્યુ અને ૨૦મી જાન્યુઆરીની આસપાસ ટોચ પર પહોંચેલા ઓમાઈક્રોન વેવને કારણે વિવિધ રાજ્યો દ્વારા મૂકવામાં આવેલા વિવિધ નિયંત્રણોના સંદર્ભમાં પણ જોવી જોઈએ. આ પાંચમી વખત છે જ્યારે GST કલેક્શન રૂ. ૧.૩૦ લાખ કરોડના આંકડાને વટાવી ગયું છે. GSTના અમલ પછી પ્રથમ વખત GST સેસ કલેક્શન રૂ. ૧૦,૦૦૦ કરોડના આંકને વટાવી ગયું છે, જે અમુક મુખ્ય ક્ષેત્રો, ખાસ કરીને, ઓટોમોબાઈલ વેચાણની વસૂલાત દર્શાવે છે.

નીચેનો ચાર્ટ ચાલુ વર્ષ દરમિયાન માસિક કુલ GST આવકમાં વલણો દર્શાવે છે. કોષ્ટક ફેબ્રુઆરી ૨૦૨૧ ની સરખામણીમાં ફેબ્રુઆરી ૨૦૨૨ મહિના દરમિયાન દરેક રાજ્યમાં એકત્રિત કરવામાં આવેલ GSTના રાજ્યવાર આંકડા દર્શાવે છે.

રાજ્યના નામ	ફેબ્રુઆરી ૨૦૨૧	ફેબ્રુઆરી ૨૦૨૨	ટકાવારી
જમ્મુ અને કશ્મીર	૩૩૦	૩૨૬	-૧
હિમાચલ પ્રદેશ	૬૬૩	૬૫૭	-૧
પંજાબ	૧૨૯૯	૧૪૮૦	૧૪
ચંડીગઢ	૧૪૯	૧૭૮	૨૦
ઉત્તરાખંડ	૧૧૮૧	૧૧૭૬	૦૦
હરિયાણા	૫૫૯૦	૫૯૨૮	૬
દિલ્લી	૩૭૨૭	૩૯૨૨	૫
રાજસ્થાન	૩૨૨૪	૩૪૬૯	૮
ઉત્તરપ્રદેશ	૫૯૯૭	૬૫૧૯	૯

બિહાર	૧૧૨૮	૧૨૦૬	૭
સિક્કિમ	૨૨૨	૨૨૨	૦
અરુણાચલ પ્રદેશ	૬૧	૫૬	-૯
નાગાલેંડ	૩૫	૩૩	-૬
મણિપુર	૩૨	૩૯	૨૦
મિઝોરમ	૨૧	૨૪	૧૫
ત્રિપુરા	૬૩	૬૬	૪
મેઘાલય	૧૪૭	૨૦૧	૩૭
આસામ	૯૪૬	૧૦૦૮	૭
પશ્ચિમ બંગાળ	૪૩૩૫	૪૪૧૪	૨
ઝારખંડ	૨૩૨૧	૨૫૩૬	૯
ઓડિશા	૩૩૪૧	૪૧૦૧	૨૩
છત્તીસગઢ	૨૪૫૩	૨૭૮૩	૧૩
મધ્યપ્રદેસ	૨૭૯૨	૨૮૫૩	૨
ગુજરાત	૮૨૨૧	૮૮૭૩	૮
દમણ અને દીવ	૩	૦	-૯૨
દાદરા અને નાગર હવેલી	૨૩૫	૨૬૦	૧૧
મહારાષ્ટ્ર	૧૬૧૦૪	૧૯૪૨૩	૨૧
કર્ણાટક	૭૫૮૧	૯૧૭૬	૨૧
ગોવા	૩૪૪	૩૬૪	૬
લક્ષદ્વીપ	૦	૧	૭૪
કેરળ	૧૮૦૬	૨૦૭૪	૧૫
તામિલનાડું	૭૦૦૮	૭૩૯૩	૫
પૉંડિચેરી	૧૫૮	૧૭૮	૧૩
અંદામાન અને નિકોબાર	૨૩	૨૨	-૫
તેલંગાણા	૩૬૩૬	૪૧૧૩	૧૩
આંધ્રપ્રદેશ	૨૬૫૩	૬૧૫૭	૯
લદાખ	૯	૧૬	૭૨
અન્ય પ્રદેશ	૧૩૪	૧૩૬	૧
કેન્દ્ર અધિકાર ક્ષેત્ર	૧૨૯	૧૬૭	૨૯
ટોટલ	૮૮૧૦૨	૯૮૫૫૦	૧૨

જીએસટી શું છે :

જીએસટીનું પૂરું નામ છે ગુડ્સ એન્ડ સર્વિસ ટેક્સ આ એક અપ્રભક્ષ કર છે. એટલે કેએવો કર જે સીધે સીધો ગ્રાહક પાસેથી નથી વસુલવામાં આવતો. પરંતુ તેની કિંમત અંતે ગ્રાહકનાં ખિસ્સામાંથી જ જાય છે. જીએસટીને આઝાદી બાદનું સૌથી મોટું ટેક્સ સુધારાનું પગલું કહેવાય રહ્યું છે. જીએસટી લાગુ થાય બાદ બીજા ઘણા પ્રકારના ટેક્સ સમાપ્ત થઇ જશે અને તેની જગ્યાએ માત્ર જીએસટી લાગશે.

આઝાદી બાદનો સૌથી મોટો ટેક્સ રિફોર્મ :

જીએસટીનું પૂરું નામ છે ગુડ્સ એન્ડ સર્વિસ ટેક્સ આ એક એવો ટેક્સ છે કે જે રાષ્ટ્રીય સ્તરે કોઈપણ માલસામાન સેવાના મેન્યું ફેક્ચરીંગ વેચાણ અને ઉપયોગ પર લાગુ કરાય છે. આ સિસ્ટમલાગુ થવાથી જકાત, સેલ્સ ટેક્સ, રાજ્ય સ્તરે સેલ્સ ટેક્સ અને વેટ, એન્ટ્રી ટેક્સ, લોટરી ટેક્સ, સ્ટેમ્પ ડ્યુટ, ટેલીકોમ લાયસન્સ ફી, ટન ઓવર, વીજળીના ઉપયોગ અને વેચાણ પર લાગુ થનાર ટેક્સ માલસામાનના ટ્રાન્સપોર્ટેશનઉપર લાગુ થનાર ટેક્સ રદ થઇ જશે.

જીએસટીથી ફાયદો શું થશે :

જીએસટી બીલ પસાર થતા જ સામાન્ય લોકોમાં એક જ પ્રશ્ન છે કે તેનાથી ફાયદો શું થશે. આ સવાલનો સીધો જ જવાબ છે કે તેનાથી દરેક માલસામાન અને સેવાઓ પર માત્ર એક જ ટેક્સ લાગશે. તેનો અર્થ એવો પણ છે કે વેટ, એક્સાઈઝ અને સર્વિસ ટેક્સની જગ્યાએમાત્ર એક જ ટેક્સ લાગુ થશે. જાણકારોના મતે ટેક્સરોશનની આ નવી સિસ્ટમના કારણે ભ્રષ્ટાચારમાં ઘટાડો થશે અને પારદર્શિતા આવશે. એક અંદાજ પ્રમાણે જીએસટી લાગુ થવાથી એક્સપોર્ટ રોજગારી અને આર્થિક વિકાસમાં જે વધારો થશે તેનાથી દેશને વર્ષે અબજો રૂપિયાની આવક થશે. નિષ્ણાંતોમાને છે કે આ ટેક્સ લાગુ થવાથી દેશના GDPમાં૨% જેટલો ઉછાળો આવશે. જે ખરેખર સારી બાબત છે. જયારે એક્સપોર્ટમાં ૩.૨% થી ૬.૩% સુધી વધારો થઇ શકે છે તો બીજી તરફ ઈમ્પોર્ટમાં ૨.૪૦% થી ૪.૭% સુધીનો વધારો થઇ શકે છે.

જયારે કંપનીઓને એ ફાયદો થશે કે જીએસટીના દર ઓછા હોવાથી તેની આયાતમાં વધારો થશે તેના દ્વારા કંપનીઓના નફામાં પણ વધારો થશે. તે ઉપરાંત કંપનીઓ પર ટેક્સની સરેરાશનો ભાર પણ ઓછો થશે. ટેક્સ માત્ર વેચાણના પોઈન્ટ પર જ લાગુ થવાથી પ્રોડક્શન કોષ્ટકમાં ઘટાડો થશે. તેનાથી એક્સપોર્ટ માર્કેટમાં કંપનીઓની પ્રતિસ્પર્ધા ક્ષમતામાં વધારો થશે.

સ્ટીલ કંપનીઓને મોટી રાહત :

સરકારે સ્ટીલ કંપનીઓને મોટી રાહત આપી છે. સરકાર સસ્તા ઈમ્પોર્ટથી બચવા માટે ૬ દેશોમાંથી અવારનવાર સ્ટીલ પ્રોડક્ટ પર સેફગાર્ડ ડ્યુટી લગાવી છે. આ સેફગાર્ડ ૩૦ મહિના સુધી લાગુ રહેશે. આ સમાચાર આવ્યા બાદ સ્ટીલ કંપનીઓના શેરોમાં હલનચલન જોવા મળી હતી.

કેવું છે દેશમાં ટેક્સ માળખું :

હાલમાં રાજ્યો અને કેન્દ્ર સરકારોના મળી આશરે ૨૦ જેટલા જુદા જુદા ટેક્સ અમલમાં આવશે. જીએસટી લાગુ થતા જ આ ઈનડાયરેક્ટ ટેક્સ રદ થઇ જશે અને ત્રણ પ્રકારના ટેક્સ લાગુ રહેશે. જેમ કે સેન્ટ્રલ ટેક્સ, સ્ટેટ ટેક્સઅને ઈન્ટીગ્રેટેડ ટેક્સ. સેન્ટ્રલ ટેક્સ કેન્દ્ર સરકાર વસુલ કરશે અને સ્ટેટ જીએસટી ટેક્સ રાજ્ય સરકાર વસુલશે અનેઈન્ટીગ્રેટેડ જીએસટીને કેન્દ્ર અને રાજ્ય બંને વસુલશે, એટલે કે જીએસટી કાયદો બની ગયા બાદ ત્રણ પ્રકારના જ ટેક્સ લાગુ રહેશે અને ટેક્સનો દર ૧૭% થી ૨૩% જ રહી શકે છે. જીએસટી લાગુ થાય બાદ એકસાઈઝ ટેક્સ, સર્વિસ ટેક્સ, વેટ, સેલ્સટેક્સ, મનોરંજન અને લક્ઝરી વગેરે રદ થઇ જશે.

જીએસટી ક્યાં ક્યાં પ્રકારના ટેક્સ સમાપ્ત કરશે :

જીએસટી લાગુ થાય બાદ નીચે મુજબના ટેક્સ સમાપ્ત થઇ જશે.

૧. સેન્ટ્રલ એકસાઈઝ ડ્યુટી

૨. એડિશનલ એકસાઈઝ ડ્યુટી

૩. સર્વિસ ટેક્સ
૪. એડિશનલ કસ્ટમડ્યુટી (સી.વી.ડી.)
૫. સ્પેશિયલ એડિશનલ ડ્યુટી ઓફ કસ્ટમ(એસ.એ.ડી.)
૬. વેટ/સેલ્સ ટેક્સ

૭. સેન્ટ્રલ સેલ્સ ટેક્સ
૮. મનોરંજન ટેક્સ
૯. ઓક્ટ્રોય એન્ડ એન્ટ્રી ટેક્સ
૧૦. પરચેસ ટેક્સ
૧૧. લક્ઝરી ટેક્સ

જીએસટી સ્લેબની રચના :

જીએસટી કાઉન્સિલે ટેક્સના દરોને મંજુરી આપ્યા બાદ નાણાપ્રધાન અરુણ જેટલીએ જીએસટી સ્લેબની જાહેરાત કરી હતી. તે મુજબ ૫,૧૨,૧૮ અને ૨૮ ટકાનાં ચાર સ્તરીય જીએસટી ટેક્સ નક્કી કરાયા છે.

કેન્દ્રીય નાણામંડળી અરુણ જેટલી દ્વારા જીએસટી રેટની જાહેરાત કરવામાં આવી હતી. જીએસટી કાઉન્સિલમાંથી ટેક્સના દરોને મંજુરી મળ્યા બાદ અરુણ જેટલીએ આની જાહેરાત કરી હતી. અરુણ જેટલીએ વધુમાં જણાવ્યું હતું કે જીએસટી કાઉન્સિલ દ્વારા ચાર સ્તરીય રેટ વ્યવસ્થા નક્કી કરી છે. જે હેઠળ ૫%, ૧૨%, ૧૮% અને૨૮%ના ટેક્સ રેટના દર રહેશે.અરુણ જેટલીએ વધુમાં જણાવ્યું હતું કે અન્ય વસ્તુઓ ઉપર ૧૨ ટકા અને ૧૮ ટકા ટેક્સ રેટ રહેશે. બીજી બાજુ તમાકુ ઉત્પાદકો ઉપર સૌથી વધુ ૨૮ ટકાટેક્સ રેટ નક્કી કરવામાં આવ્યો છે. અરુણ જેટલીએ પત્રકાર પરિષદ યોજીને આ અંગેની જાહેરાત કરી હતી.

જીએસટી થી સરકારને શું ફાયદો થશે :

જીએસટી લાગુ થાય બાદ દેશના જીડીપી ગ્રોથમાં આશરે ૨ ટકા સુધીનો ઉછાળો આવવાનો અનુમાન હતો. આવું એટલે થશે કેમ કે ટેક્સની ચોરી રોકાશે, કેમકે હાલમાં ટેક્સ ઘણા માધ્યમો દ્વારા વસુલવામાં આવે છે. હેરાફેરીની ગણનાની સંભાવના વધુ હોય છે. જીએસટીના લીધે ટેક્સ જમા કરવો જયારે સુવિધાપૂર્ણ અને આસન હશે ટો વધુમાં વધુ કારોબારી ટેક્સ ભરવા માટે રૂચી દેખાડશે. આનાથી સરકારની આવક વધશે. વેપારીઓને પણ અલગ અલગ ટેક્સોની મગજમારીથી મુક્તિ મળશે તો તેઓ પણ તેમનો વ્યાપાર સારી રીતે કરી શકશે. ટેક્સને લઈને વિવાદ પણ ઓછો થશે. અર્થતંત્રને ગતિ મળશે અને અંતે દેશનું અર્થતંત્ર ઊંચું આવશે.

કેવી રીતે વસુલવામાં આવશે જીએસટી :

જીએસટીની વસુલી ઓનલાઈન થશે વસ્તુના મેન્યુફેક્ચરિંગ વખતે જ એને વસુલવામાં આવશે. કોઈપણ વસ્તુનો ટેક્સ જમા થતા જ જીએસટીના તમામ સેન્ટરોમાં આ બાબતે જાણકારી પહોચાડવામાં આવશે. ત્યારબાદ તે વસ્તુ ઉપર સપ્લાયર્સ, દુકાનદાર અથવા ગ્રાહકને આગળ કોઈ ટેક્સ નહિ આપવો પડે. જો માલ એક રાજ્યમાંથી બીજા રાજ્યમાં જઈ રહ્યો છે.તો પણ તેના પર કોઈ ટેક્સ નહિ લાગે એટલે કે બોર્ડર પર ટ્રકોની જે લાંબી લાઈન અત્યારે જોવા મળે છે, તે ગાયબ થઈ જશે.

જીએસટી ના દર કોણ નક્કી કરશે :

જીએસટી સંબંધિત નિર્ણય લેવા માટે બંધારણીય સંસ્થા જીએસટી કાઉન્સિલની રચના કરવામાં આવશે. જીએસટી કાઉન્સીલમાં કેન્દ્ર અને રાજ્ય બંનેના પ્રતિનિધિ હશે. જેના પ્રમુખ કેન્દ્રીય નાણાપ્રધાન હશે, જયારે રાજ્યોના નાણાપ્રધાન સભ્યો હશે. જીએસટી કાઉન્સિલ જીએસટીના દર, ટેક્સમાં છૂટ, ટેક્સ વિવાદ, ટેક્સ અવકાશ અને અન્ય વ્યવસ્થા પર ભલામણો કરશે.

GST કાઉન્સિલ

GST કાઉન્સિલ એ GST ની નિયામક સંસ્થા છે જેમાં ૩૩ સભ્યો છે , જેમાંથી ૨ સભ્યો કેન્દ્રના છે અને ૩૧ સભ્યો ૨૮ રાજ્ય અને ૩ કેન્દ્રશાસિત પ્રદેશોમાંથી વિધાનસભા સાથે છે. કાઉન્સિલમાં નીચેના સભ્યોનો સમાવેશ થાય છે કેન્દ્રીય નાણાં પ્રધાન (અધ્યક્ષ તરીકે) કેન્દ્રીય રાજ્ય પ્રધાન મહેસૂલ અથવા નાણાંના પ્રભારી (સભ્ય તરીકે) નાણા અથવા કરવેરાનો હવાલો

સંભાળતા રાજ્યોના પ્રધાનો અથવા અન્ય પ્રધાનો તરીકે દરેક રાજ્ય સરકાર દ્વારા નામાંકિત (સભ્ય તરીકે). GST કાઉન્સિલ એ ભારતમાં ગુડ્સ અને સર્વિસ ટેક્સના સંદર્ભના આધારે કોઈપણ કાયદા અથવા નિયમનમાં ફેરફાર કરવા , સમાધાન કરવા અથવા તેને મેળવવા માટેની સર્વોચ્ચ સભ્ય સમિતિ છે. કાઉન્સિલનું નેતૃત્વ કેન્દ્રીય નાણા મંત્રી નિર્મલા સીતારમણ દ્વારા કરવામાં આવે છે , જે નાણાં મંત્રીની મદદ કરે છે.ભારતના તમામ રાજ્યોમાંથી. GST કાઉન્સિલ ભારતમાં સામાન અને સેવાઓના કોઈપણ સુધારા અથવા નિયમના અમલ અથવા કોઈપણ દરમાં ફેરફાર માટે જવાબદાર છે.

GST કાઉન્સિલના સભ્યો:

૧. નિર્મલા સીતારમણ કેન્દ્રીય નાણા મંત્રી

૨. પંકજ ચૌધરી કેન્દ્રીય રાજ્ય મંત્રી (નાણા)

૩ બુગ્ગાના રાજેન્દ્રનાથ નાણામંત્રી, આંધ્રપ્રદેશ

૪. ચૌના મે નાયબ મુખ્યમંત્રી, અરુણાચલ પ્રદેશ

૫. અજંતા નિઓગ નાણામંત્રી, આસામ

૬. વિજય કુમાર ચૌધરી નાણા અને વ્યાપારી કર મંત્રી, બિહાર

૭. ટી.એસ.સિંહ દેવ કમર્શિયલ ટેક્સ મંત્રી, છત્તીસગઢ

૮. મનીષ સિસોદિયા નાયબ મુખ્યમંત્રી, દિલ્હી

૯. મૌવિન ગોડિન્હો પરિવહન અને પંચાયત રાજ હાઉસિંગ, પ્રોટોકોલ અને લેજિસ્લેટિવ અફેર્સ, ગોવા મંત્રી

૧૦. કનુભાઈ દેસાઈ નાણામંત્રી, ગુજરાત

૧૧. દુષ્યંત ચૌટાલા નાયબ મુખ્યમંત્રી, હરિયાણા

૧૨. જય રામ ઠાકુર મુખ્યમંત્રી, હિમાચલ પ્રદેશ

૧૩. રાજીવ રાય ભટનાગર જમ્મુ અને કાશ્મીરના લેફ્ટનન્ટ ગવર્નરના સલાહકાર

૧૪. રામેશ્વર ઓરાં આયોજન અને નાણાં, વાણિજ્યિક કર અને ખાદ્ય, જાહેર વિતરણ અને ગ્રાહક બાબતો, ઝારખંડ મંત્રી

૧૫. બસવરાજ બોમાઈ ગૃહ બાબતોના મંત્રી, કાયદા અને સંસદીય બાબતો, કર્ણાટક

૧૬. કે. એન. બાલગોપાલ નાણા મંત્રી, કેરળ

૧૭. જગદીશ દેવડા નાણા મંત્રી, મધ્યપ્રદેશ

૧૮. દેવેન્દ્ર ફડણવીસ નાયબ મુખ્યમંત્રી મહારાષ્ટ્ર

૧૯. પમ રંજન સિંહ મણિપુરના તબીબી, આરોગ્ય અને પરિવાર કલ્યાણ વિભાગના મંત્રી

૨૦. કોનરાડ સંગમા મુખ્યમંત્રી, મેઘાલય

૨૧. લાલચમલિયાના ગૃહ અને કરવેરા મંત્રી મિઝોરમ

૨૨. મેત્સુબો જમીર ગ્રામીણ વિકાસ મંત્રી, નાગાલેન્ડ

૨૩. નિરંજન પૂજારી નાણા અને આબકારી મંત્રી, ઓડિશા

૨૪. કે. લક્ષ્મીનારાયણ જાહેર બાંધકામ મંત્રી, પુડુચેરી

૨૫. હરપાલ સિંહ ચીમા નાણા મંત્રી, પંજાબ

૨૬. શાંતિ કુમાર ધારીવાલ રાજસ્થાનના સ્થાનિક સ્વરાજ્ય, શહેરી વિકાસ અને આવાસ, કાયદો અને સંસદીય બાબતોના મંત્રી

૨૭. બેદુ સિંહ પંથ પ્રવાસન, નાગરિક ઉડ્ડયન અને ઉદ્યોગ મંત્રી, સિક્કિમ

૨૮. પલાનીવેલ થિયાગા રાજન નાણા મંત્રી, માનવ સંસાધન વ્યવસ્થાપન, તમિલનાડુ

૨૯. ટી. હરીશ રાવ નાણા મંત્રી, તેલંગાણા

૩૦. જિષ્ણુ દેવ વર્મા નાયબ મુખ્યમંત્રી, ત્રિપુરા

૩૧. સુરેશ કુમાર ખન્ના નાણા, સંસદીય બાબતો અને તબીબી શિક્ષણ મંત્રી, ઉત્તર પ્રદેશ

૩૨. પ્રેમચંદ અગ્રવાલ નાણા મંત્રી ઉત્તરાખંડ

૩૩. ચંદ્રીમા ભટ્ટાચાર્ય નાણા રાજ્ય મંત્રી પશ્ચિમ બંગાળ

જીએસટી તારીખ: વિચારથી મંજુરી સુધી

૧. ૨૦૦૦: અટલ બિહારી વાજપાયીએ પહેલી વખત સમિતિ રચી.
૨. ૨૦૦૪: કેલકરટારક ફોર્સ જીએસટીનો અનુરોધ કર્યો.
૩. ૨૦૦૬: યુપીએ સરકારના નાણાપ્રધાન પી. ચિદમ્બરેએપ્રિલ ૨૦૧૦માં તેને અમલમાં મુકવાનો પ્રસ્તાવ કર્યો. કેન્દ્રો અને રાજ્યોની ટેક્સની આવકમાં ભાગીદારીનો અભિગમ રજુ કર્યો.
૪. ૨૦૧૦: તત્કાલીન નાણાપ્રધાન પ્રણવ મુખર્જીએ એપ્રિલ ૨૦૧૧થી તેના અમલની જાહેરાત કરી. જોકે યુપીએ સરકાર ટેક્સ સુધારા લાગુ કરવામાં નિષ્ફળ રહી.
૫. ૨૦૧૧: ૧૧૫ મો બંધારણીય ખરડો સુધારો રજુ કરાયો. ખરડો સ્ટેન્ડિંગ કમિટીને મોકલાયો.
૬. ૨૦૧૩: સંસદમાં સ્ટેન્ડિંગ કમિટીનો રીપોર્ટ રજુ કરાયો યુપીએ સરકાર ફરી બીલ મંજુર કરવામાં નિષ્ફળ, ગુજરાત સહીત ભાજપના રાજ્યોનો અનુરોધ.
૭. ૨૦૧૪: અંતમાં આવ્યા પછી ભાજપે પ્રયાસ શરૂ કર્યો, ૧૨૨મો બંધારણીય સુધારો રજુ કરાયો. કોંગ્રસની સ્ટેન્ડિંગ કમિટીમાં મોકલવાની માંગ.
૮. ૨૦૧૫: નાણાપ્રધાન અરુણ જેટલી દ્વારા અપ્રિલ ૨૦૧૬થી અમલની જાહેરાત, સૂચિતસુધારા ન થાય ત્યાં સુધી સમર્થન આપવા કોંગ્રેસનો ઈન્કાર.
૯. ૨૦૧૬: કોંગ્રેસ સહિતના બહુમુખી પક્ષોના સમર્થન સાથે જીએસટી બીલ રાજ્યસભામાંપસાર.

સમાપન:

એકલ GSTમાં અનેક કર અને વસૂલાત સામેલ છે , જેમાં કેન્દ્રીય આબકારી જકાત , સેવા કર , વધારાની કસ્ટમ્સ ડ્યુટી, સરચાર્જ , રાજ્ય સ્તરીય મૂલ્યવર્ધિત કર અને ઓક્ટ્રોયનો સમાવેશ થાય છે. અન્ય વસૂલાત કે જે માલના આંતર-રાજ્ય પરિવહન પર લાગુ પડતી હતી તે પણ GST શાસનમાં દૂર કરવામાં આવી છે. માલ અને સેવાઓના વેચાણ, ટ્રાન્સફર, ખરીદી, વિનિમય, લીઝ અથવા આયાત જેવા તમામ વ્યવહારો પરGST વસૂલવામાં આવે છે.

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"IMPACT OF VOCATIONAL EDUCATION ON HIGHER EDUCATION"

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ABSTRACT:- Vocational Education is training that prepares you to take on a job as a technician or a manual or commercial job as a merchant or craftsman. Vocational education is sometimes referred to as vocational education and technical education. Vocational school is a kind of educational institution specially aimed at conducting vocational training.India is at the cusp of a population change and is currently undergoing the phase of 'demographic dividend.' This has thrown a challenge towards the policymakers to ensure that there are enough employment opportunities for the ever-increasing labour force. One of the areas where improvement is urgently required in India is skill development. Vocational Education is based on occupation and employment and it is the need of the hour for every country to have a strong vocational education system. It can be defined as skilled-based education. Vocational Education helps in Economic growth. Vocational Education Training has been found to have an important effect on career development, which is why it is crucial for students and adults to pursue vocational training. Vocational training can enhance the employability of individuals and organizations by equipping them with skills that are in demand in the marketplace. Vocational education and training has played a central role in promoting the school-to-work transition of young people. Vocational education is a different learning option from the path of college or universities. It offers a path that imparts the skills and knowledge needed to work in a given occupation. It is coordinated with the requirements of the labor market and is an integral part of the education system.

KEY WORDS:- Vocational Education, Training, Skills, Development, Technical Education etc.

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. 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 favour of hands-on learning. Students learn the fundamentals and capabilities of a specific occupation under the supervision of an active and highly experienced professional.

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.

On-the-job training

Most on-the-job training is either done through an employer or a third-party training provider sourced by the employer. It is common for companies to provide employees with job-specific training as well as training in general employment skills, such as human resources training, training on how to work well in a team or computer skills training. These skills can prove valuable in an employee's current position, as well as in any future employment opportunities.

When learning a skill through on-the-job training, new employees can expect to pair with an experienced professional. Classroom instruction has its uses for on-the-job training, but it is typically only seen when a company develops practical training into an apprenticeship programme.

Standalone courses

Professionals hoping to develop their skills and improve their marketability can usually take standalone courses. These courses are available to non-degree-seeking students. Reasons for people to take this route for continuing their education and professional development can vary based on their specific needs.

Distance learning programmes

Another great option for learning or expanding a set of skills is by enrolling in a distance education programme. Many distance learning courses allow students to work through materials and lesson plans at their own pace, making it perfect for working professionals. However, some programmes may require students to be logged in at specific times or follow a course schedule. Before signing up for a distance learning programme, be sure to research the institution thoroughly, making sure that they are legitimate as well as accredited.

FEATURES

1. It prepares the students to connect with the society and contribute in social work.

2. It develops the propensity for vocational skills in the students to make them earn a living.
3. Through this, students are kept active in schools and due to this their physical development takes place at a rapid pace.
4. This makes them aware of their social and family responsibilities.
5. The real objectives of education are embodied by vocational education.

ADVANTAGES OF VOCATIONAL EDUCATION:-

Low-Cost Education:
Not everybody can meet the expense of college to do a four-year degree programme, with the additional cost of various other expenses during the course. Vocational courses are generally low-priced alternative for individuals who do not want to take up a loan to go to a university. Many vocational courses are similar to a four-year degree which offers employment to the students after the program. This makes them pretty useful for those who do not have the resources to shell out cash for a college grade.

Job Ready:
Vocational studies formulate an individual for a precise job. It trains a person with the skills and abilities compulsory to do a specific job, such as interior designing, fashion designing, auto repairing, computer networking etc. Many a time, the programme for the courses is arranged after taking recommendations from the local employers. Along with classroom guidelines, practical knowledge the students are trained through field work. Workshop based education is also emphasized to give the students hands-on knowledge on a given subject. This formulates the student for the job at hand and thus, he is capable of giving full integrity to his job, due to the vast understanding.

Easy Employment:
Vocational education makes it stress-free for the students to find work. Generally, it is understood that employers choose to hire a student who has done a vocational course rather than a simple college pass out, as because in a vocational course, a student is taught precisely for a specific job. The student already owns the right personality, skills, potentials and education for the job and the companies feel that he will be more fruitful than a systematic college pass out due to his particle knowledge.

Success in Career:
People, who are by now working and those who want to get additional education to progress their professions and cannot afford to take a four-year halt and going for an another college degree can choose a vocational course to improve their skills and testimonials. The time period for the course is less, but the expertise that is imparted to students through such courses, is fairly equivalent to the college courses, in terms of superiority. Thus, by doing a vocational course, an expert can enrich his career forecasts and accomplish success.

DISADVANTAGES OF VOCATIONAL EDUCATIONAL:

(1) Wrong Attitude:

All the while more respect has been paid to the intellectual activity than physical labour. On the basis of work or labour, the caste system has been built in India. 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.

So this problem is not that easy to solve. The youth force in the country should be given education to change attitude towards work and physical labour. Good earning potentiality of various vocations can also help changing attitude of the modern youths.

(2) Dearth of Institutions:

All technical and vocational institutions established after Independence cannot be said to be adequate. The youth of the country with aims of receiving technical education can hope for a bright future; but such institutions are very few in considerations to such a huge population.

This problem can be solved with establishment of more such institutions for imparting technical and vocational education at all stages. So the Government at the Centre as well as in the states should provide for more institutions to cope with the increasing demand.

(3) Narrow Curriculum:

In Technical and Vocational Institutions there are provisions for only technical subjects. There is no place for liberal education. So with their technical knowledge the youngmen are not able to acquire knowledge of human relations and social objectives of productions. So it is needed that curricula of technical and vocational education should be broadened with general and liberal education.

(4) Unsuitable Medium of Instruction:

In almost all technical institutions of modern India, English is the medium of instruction. The students who have passed through medium of Hindi or other Regional Languages find it very difficult to receive technical and vocational education in English.

Such students are disappointed and leave vocational and technical institutions after a term of stagnation. So, this sort of frustration also brings about a loss of money, time and energy.

(5) Dearth of Teachers:

Meritorious and able persons having received technical and vocational education are always after fat salaries and other material gains. They are not after teachership. Besides, sufficient respect is not accorded to teachers in society.

Consequently, such institutions are deprived of able and talented persons Government can solve this problem in attracting talented persons to be teachers in technical and vocational institutions. Teachers should be given decent pay packets and the society should respect these builders of men.

(6) Lack of continuation education:

Young persons complete the technical and vocational education and get employed. In the beginning they are with full of knowledge, but in course of time they forget many things. This brings lack of efficiency in their work. Part-time instructions should be provided to such persons employed in jobs in order to improve quality of work.

Refresher Courses may be organized with a view to acquainting these in service people with the recent development of knowledge in the field of Science and Technology.

(7) Lack of Practicals:

Mere theoretical knowledge will not suffice for successful candidates to go for establishing small workshops and small industries.- So a practical training should be properly organized and young enterprisers need be given Practical knowledge of starting industries and setting up business firms.

CONCLUSION:-

Now-a-days, vocational education has got due impetus due to the development of science and technology. So planning and implementation of the programme will certainly help in controlling and solving the problem of educated unemployment of our country. Keeping in view the increasing population in the modern era, it is necessary that education should be made according to the students so that they can achieve their real objectives. Our country is currently developing as a result of advances in science and technology. Because of the availability of both material and human resources, this has become achievable. It is only a matter of putting them to good use. This necessitates the growth and expansion of vocational education.

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A Study on Stress Management among Public Sector Bank Employees of Porbandar City with Reference to Merger and Acquisition

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ABSTRACT:

In the present scenario, merger and acquisition is become inevitable in every business sector and banking sector has no exemption. The cultures of the acquired firms usually act as a counterculture for the acquiring firm in mergers and acquisition (M&A). Banking Employees are supposed to be proactive as they have to perform under very tough competitions and many more like technology up gradation, global market facing recession, customer service diversification etc. apart from these banking sectors now adopting various restructuring path with a view to keep their position in market and with the aim for growth. That is why banks are adopting and spreading their path of merger and acquisition to grow high and enhance their strength and market size by approaching global as well as rural market. But on the other hand, managing employees after merger and acquisitions become major concern as they create stress among employees, which results in psychological, physiological and behavioral stress among banking employees. The study has tried to analyze the various factors that influences stress among employees with reference to merger and acquisition in public sector bank employees. The study has taken public sector bank employees. As the merger and acquisitions took place among public banks because of to match their footsteps with the private sector banks. The study will suggest some remedies to mitigate such stress. The study will also provide guidelines to policy makers, future researcher and banking management to consider employees' view before adopting the decision regarding merger and acquisitions.

Keywords: Stress, Merger and Acquisition, banking sector, public banks

INTRODUCTION:

In a dynamic business environment, every business has great growth opportunities which come in a variety of ways. Every business has to be proactive rather than reactive in terms of to grab these opportunities.The remarkable example of growth strategy is Merger and acquisition. Due to cut throat competition, stock market flickering, recessed economy and technology up gradation creates dilemma for the banking sector to deliver best services to its customers for better performance in the market. In response to these market challenges all over the world banks are adopting the option of restructuring their business operations, assets, and other contractual relationship with their creditors and with other stakeholders. Corporate restructuring has provided many advantages to many business organizations to sustain his position in the market and make them more strengthen to respond towards various opportunities and unforeseen challenges imposed by business environment.

In current era, we have seen many examples of merger and acquisitions of banking industry. Kahr (2011) has stated on bank management and banking industry that bank mergers will not result in increased profitability for banks, and that there are limited opportunities for banks to increase their revenues. This is because of the organizational changes, which take place during the course of a merger; it largely affects the performance of the employees.So, it is obvious that whenever merger takes place among the banking sector, employees may feel frustrated, stressed, depressed and sometimes even feel frightened.

Therefore,it becomes quite important for the banking sector to find out the major stressors which affect psychologically and physically to the employees, consequently affect the performance of the employees. These stressors will determine the stress level of employees after M&A.

CONCEPTUAL FRAMEWORK:

Stress: It is inevitable for every employee to bind and obeys the decisions taken by the top management in each business sector; they cannot exclude themselves from the organizational decisions. In this paper, we are studying the factor which induces the stress among bank employees after and before merger. For this we need to understand first the term “stress” which is defined precisely by Hans Seley in 1936. He defines stress is “the non –specific response of the body to any demand for change.” Stress management can be defined as a technique which helps an individual to cope with stress. The aim behind every stress management intervention technique is to reduce stress at work place.

Stress Management: The goal of each intervention technique is to make employees aware how to deal with stress, so that they can perform his or her duties and obligations effectively. Many techniques may be employed such as meditation, yoga, biofeedback, massage and counseling. Counseling is done with individual who is suffer from such chronic stress in order to suggest them which stress management technique will work best for them.

Merger and Acquisition: The recent past showed that Merger and Acquisitions is a well-known strategic tool for banks in India. It is the end of the continuum of alternatives that companies and business must to combine with each other. Licensing, partnership and joint venture are the least intensive and complex form of combination. The degree of penetration of market risk, return and control are depending on the type of portfolio strategy which is used. Merger and Acquisitions requires a large amount of investment and therefore require greater market penetration, various benefits, risk and control of assets.

After studying the concept of stress, stress management and Merger and acquisition, we need to study the previous studies which are related with merger and acquisition and on stress management among banking sector, in order to have a larger view of various effect of Merger and Acquisition among public bank sector employees. This will induce the scope of the topic for further research.

REVIEW OF LITERATURE:

Clarke and Salleh (2011) conducted a qualitative study **"Emotions and Their Management during a Merger in Brunei"**examining the emotional impact of a merger between two banking institutions on managers in Brunei. The distinctive national culture representing a fusion of Malay and Islamic values was found to influence the emotional impact of this merger. These values place less emphasis on personal control as a means for dealing with uncertainty. The findings suggest that Western transactional models of perceived control to explain how people manage change may have far more limited application within a Bruneian context.

Goyal and Joshi (2011)in their research paper titled **"Post-Merger Appraisal of Stress Level among Bank Employees: A Case Study"** opined that M&A offer great opportunities for companies to grow and add value to shareholders' wealth. Moreover, they have concluded that M&As are expected to increase in branches, market share, geographical reach or penetration in market, value and efficiency of the company and thereby increase shareholders' value as we have observed in the case of ICICI Bank and the Bank of Rajasthan Ltd. merger.

Vijay Joshi, Dr. K.A. Goyal (2012) "Stress Management among Bank Employees: With Reference to Mergers and Acquisitions"banks are restructuring their path for growth and for that banks are adopting merger and acquisition for growth and for keeping their position in market. This change may create stress among employees. It has found that after reviewing literature on this there were number of factors which cause stress among employees like uncertainty, fear of losing job, job changes, changes in power, status, prestige, inadequate salary, family worries, group differences and communications. To manage this stressors HR practitioners should be involved for making decision related to downsizing. Another is good communication strategy through which fear of job loss, insecurity and uncertainty can be reduced. Employee development programmes can be conducted so that employees know environment properly of acquirer firm. Moreover, reassessment of employees can be done after merger.

Khattak et al (2011)"**Occupational Stress and Burnout in Pakistan's Banking Sector"**examined the occupational stress in the banking sector of Pakistan. A total of 237 bank employees from different commercial banks participated in the survey. They used self-reported questionnaire and descriptive, correlation and regression statistical tools were used to analyze data. The results revealed the potential stressors like workload, working hours, technological problem at work, inadequate salary, time for family and job worries at home were the significant sources of stress in the banking sector. The study suggested that the elements which are creating stress lead to burn out. Moreover, the significant symptoms of burnout as revealed by the results were back pain, extreme tiredness, and headache and sleep disturbance. All stressors (Organization, Job, and Relationship at work, work environment and family work interface) were significantly correlated to all burnouts (Physical, Psychological and Organizational). All the stress elements significantly predicted burnout in the banking sector of Pakistan. The changing work pattern is creating stress for the bank employees, and these stressors are leading to burn out.

K. Saravanan, Dr. K. MuthuLakshmi (2017) "A Study on Stress Management among Employees in Nationalized Bank, Trichy City" the present study conducted with view to examine the level of stress and stress causing factor as well as to measure the impact of the stress management on organizational climate of nationalized bank in Trichy city. The study was descriptive in nature. Stratified random sampling method was used. 100 bank employees were taken as a sample for the study. Data was collected through questionnaire and interviews. And collected data was analyzed by chi square test and SPSS software. The study found that employees faced stress due to high work pressure and interpersonal conflicts. The study also reveals that stress was affected by employees' behavior and morale. It can be divided to positive stress and negative stress. Positive stress happened due to their hard work while negative stress happened due to negative thinking pattern which triggers stress. However, study found that it can be controlled by various techniques like yoga, meditation, motivation, by promoting counseling and indoor games.

Rafferty and Restubog (2010)"The Impact of Change Process and Context on Change Reactions and Turnover during a Merger"examined the relationships between two measures of the change process adopted by a firm and a measure of the change context and employees' reactions to a merger. They conducted a longitudinal study to understand the employee's perception change process in merger. It was found that as the number of formal change information sessions attended increased, anxiety decreased. Moreover, it was reported that high-quality change information was negatively associated with anxiety and positively related to affective commitment to change. Affective commitment was positively associated with job satisfaction and negatively associated with turnover intentions, which were positively associated with the voluntary turnover.

Shook and Roth (2011)conducted a qualitative study **"Downsizings, Mergers, and Acquisitions: Perspectives of Human Resource Development Practitioners"**using a constant comparative method to assess the perspectives of HR practitioners based on their experiences with mergers, acquisitions, and downsizings. They interviewed 13 HR practitioners to collect the data. They found that HR practitioners were not involved in planning decisions related to downsizings, mergers, and/or acquisition. Neither the practitioners in this study nor other members of the HR team in their organizations had an upfront due diligence role in these change initiatives.

OBJECTIVES OF THE STUDY:

1. To identify the various stressor causing stress among public bank employees after merger.
2. To study the level of satisfaction of employees on availability of motivational programs arranged by the organization.
3. To suggest various remedies for reducing stress among bank employees after merger.

HYPOTHESES OF THE STUDY:

Hypothesis 1:

Ho:There is no significant difference among the various stressors post-merger

H1:There is a significant difference among the various stressors post-merger

Hypothesis 2:

H0: There is no significant difference betweenthe satisfaction level of employees and availability of motivational program.

H1: There is significant difference betweenthe satisfaction level of employees and availability of motivational program.

STATEMENT OF THE PROBLEM:

"A Study on Stress Management among Public Sector Bank Employees with Reference to Merger and Acquisition"

RESEARCH METHODOLOGY:

Research Design : Descriptive Design

Unit of Analysis : Employees of Public bank

Sample Design : Convenient Sampling Design

Sample Size : 100 Respondents

Data Sources : Primary Data as well as Secondary Data

Data Collection Instrument: Questionnaire via Google Form

DATA INTERPRETATION:

	Description	Percentage (%)
Gender	Male	60
	Female	40
Age	21-25	09
	26-30	50
	31-35	30
	40 above	11
Qualification	HSC	07
	Graduate	36
	Post Graduate	55
	Others	02
Experience	Below 5 years	45
	5-10 Years	34
	11-15 Years	16
	Above 15 Years	05
Designation	Worker's Staff	34
	Executive	48
	Other	18

(Table 1: Demographic Profile ofemployees of public banks)

RESULTS:

To understand various stressors causing stress and to identify which stressor influences more among public bank employees after merger, one-way ANOVA test is used, result is shown in table 4.

Hypothesis 1:

Ho:There is no significant difference among the various stressors post-merger

H1:There is a significant difference among the various stressors post-merger

Stressors	Very High	High	Moderate	Low	Very Low
Adoption of technology	130	180	63	12	2
Insecurity of Job	115	140	90	20	2
Change in working method	110	144	99	14	2
Change in compensation	50	140	111	28	4
Change in authority	105	144	99	18	1

(Table 2: Various stressors and their level of stress)

Groups	*Count*	*Sum*	*Average*	*Variance*
Column 1	5	510	102	932.5
Column 2	5	748	149.6	292.8
Column 3	5	462	92.4	325.8
Column 4	5	92	18.4	38.8
Column 5	5	11	2.2	1.2

(Table 3: Calculation of Single Factor ANOVA)

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	75393.44	4	18848.36	59.2306	8.35E-11	2.866081
Within Groups	6364.4	20	318.22			
Total	81757.84	24				

(Table 4:Result of various stressors and its impact)

Interpretation: From the above table, it has been observed that the value of F crit is less than F value. Therefore, null hypothesis is rejected and alternative hypothesis will be accepted as there is a significant difference between various stressors and its impact. Hence it is concluded that adoption of technology, insecurity of job and change in authority have significant difference towards stress among public bank employees after merger.

Hypothesis II

To study the level of satisfaction of employees on availability of motivational programs arranged by the organization, Chi square test has been used. Results were obtained by following steps.

Step: 1

H0: There is no significant difference betweenthe satisfaction level of employees and availability of motivational program.

H0: There is significant difference betweenthe satisfaction level of employees and availability of motivational program.

Category	fo	fe	$(fo - fe)$	$(fo - fe)^2$	$\frac{(fo - fe)^2}{fe}$
Highly Satisfied	11	20	-9	81	4.05
Satisfied	35	20	15	225	11.25
Neutral	16	20	-4	16	0.8
Dissatisfied	3	20	-17	289	14.45

Highly Dissatisfied	0	20	-20	400	20
Total		100		1011	50.55

(Table 5:Showing the availability of motivational program and its satisfaction level of the public bank employees)

Step: 2

$$\chi^2\ cal = \frac{\sum(fo-fe)^2}{fe} = \mathbf{50.55}$$

Step – 3:
Df = n-1 =5-1 = 4

χ^2α, Df = χ^2 0.05, 4χ^2tab = 9.4877

Step – 4:
Here χ^2tab < χ^2cal
Interpretation: From the chi square test, it has been found that χ^2tabular value is less than χ^2

Availability of motivational program	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied
Yes	11	35	16	3	0
No	0	0	13	10	8

calculated value, therefore null hypothesis is rejected and alternate hypothesis will be accepted that means there is a significant difference betweenthe satisfaction level of employees and availability of motivational program. Thus, if banks provide enough motivational programs then it gradually increases the satisfaction level of the employees.

LIMITATION OF THE STUDY:

- The sample size is limited to 100 respondents which do not give clear result.
- The findings of the study are related to public banks and it may not be applicable to other banks.
- Majority employees have shown hesitation and fear while bringing out their opinion in filling questionnaire.
- Most of the employees have not shown interest to answer to the questions during their busy schedule.

CONCLUSION:

From the above study, it has been found that merger and acquisition are the inevitable part of every organization. When banks or organizations faced financial crises, they adopt the strategy of merger. But apart from the financial factor and crises human resource factors need to be considered while taking decision regarding merger. However, merger and acquisition serve lots of benefits to today’s companies making competitive enough but it also creates sense of insecurity of job and fear in the mind of the employees that ultimately creates stress. There are lots of factors among employees which increases the stress after merger like uncertainty, insecurity of job, change in authority and power, compensation, workload, working hours, technology adoption, time for social life and many more. These stressors affect the performance of the employees as well creates imbalance of work life balance which resulting into chronic stress.

From the study it has been also found that employees have been using many stress management techniques to relieve their stress. 64% employees believed that sleeping is the best technique for reducing stress, while others have adopting meditation and yoga as a stress management technique.However, many employees have not been aware about stress relief techniques provided by their respective banks so management need to communicate to employees and encourage them to participate in motivational programs arranged by the organization. Moreover, easy accessibility of the employees to senior management to express their opinions and views, counseling, employees' assistance program, participative approach, support from superiors and establishment of strong communication system would help management to reduce the fear and anxiety among employees of merged and acquired banks.

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Representations Of Covid-19 Pandemic in Literature with Special Reference to*Wish You Were Here*by Jodi Picoult*:* A Critical Study

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Abstract:

The paper contextualizes the role of literature in pandemics to seek a nuanced understanding of literature and its functions in the changing paradigms of the world enmeshed in humanitarian crises.Pandemic is not new to the world; it is all certainly not new to literature. World also faced many pandemics in past also, for example, The Great Plague – The Black Death, First Cholera Pandemic (1884-1890), Spanish Flu (1918-1920), Corona Virus (2019-till now).In the annals of literary history, there have been poets, novelists, dramatists belonging to different countries, cultures, and different times,reacted to pandemics through the literary lenses chronicling the horrible and difficult times and harrowing circumstances that fell upon humanity. The impact is so unprecedented and immeasurable, and only literary works manifesting pandemics can tap into the trauma and losses incurred by the people all over the world.On the other hand, The Covid-19 pandemic outbreak has affected our world very badly. In Present scenario, turning to literature will give us strength and courage to deal with the outbreak of this pandemic because literature teaches us to learn from the past so that we can avoid the chaos in the present and future. Researcher analyze the worst situation of the society, the psychological condition of the human psyche during covid-19 pandemic. People may feel lonely and depressed because of coronavirus. This research paper will explorethe representation of Covid-19 pandemic in the novel*Wish You Were Here*by Jodi Picoult.

Keywords: Pandemic, Covid-19, Pandemic Literature, Tragedy, Loneliness.

Introduction:

Literature is considered one ofthe best arts in the world. Literature served as areflection of reality, a product of art, and a window to an ideology. Everything that happenswithin a society can be recorded in, and learned from, a piece of literature. Millions of peopleare still living in misery as a result of the dangerous Corona Virus (COVID-19). Most peoplesuffer from economic crises, and on the other hand, many of them have also lost relatives.Poverty and unemployment have increased today due to the COVID-19 pandemic. OnJanuary 30, 2020, the World Health Organization (WHO) declares Covid-19 a public healthemergency of international concern. (A. Balk, 2020)

The COVID-19 pandemic outbreak has affected our world very badly. Many peoplegot infected, many died, and many lost their jobs due to that pandemic. The hospitals werefull of patients. Schools, colleges, and offices are closed. The global economy has fallen intorecession. People were locked in their homes. Humans was in fear. When COVID-19,causing lockdown and quarantine, banned all the social activities that used to take place innormal, routine educational institutions all over the world, people responded to the pandemicby going online through a digital interface.

The Corona virus (Covid-19) caused new innovations in every field, which werereflected in the literature. However, literature is the mirror of society, and writers wrote aboutsociety. The Corona Virus re-established the foundation of sorrow, grief, fear, despair, andmany other negative energies in man. In such a chaotic situation, reading literature can helpus understand the whole situation and its effect on us, our psychology, society, and our world.Because humanity has witnessed such situations many times in the past and a great deal ofliterature has also been written on them, this is referred to as "pandemic literature."Considering the situation, many writers, poets, critics, essayists, and various intellectualswrote almost everything about the COVID-19 pandemic and the pathetic situation ofmankind.

> “Any written work of art that expresses the horror of pandemic, its aftermath... physical, psychological and social as witnessed by the society it called pandemic literature.”(Riva et al.)

The COVID-19 outbreak, lockdown situation has increased the sale of pandemicliterature all over theworld because people can relate their own situations to the fiction.Pandemic fiction like The Plague by Albert Camus is very relatable to the current situationbecause Camus tells the story of a town that faces an outbreak of the plague and is thereforequarantined or isolated.

This type of literature presents the whole human race as a hero. Therefore, as humanbeings, we learn more about ourselves. A pandemic is defined as "an epidemic occurringworldwide, or over a very wide area, crossing international boundaries, and usually affectinga large number of people." Pandemic is not new to the world, and it is certainly not new toliterature. Many pandemics have occurred in the past. The Black Death, the First CholeraPandemic (1817-1824), the Flu Pandemic (1884-1890), the Spanish Flu (1918-1920), and theCOVID-19 Pandemic all occurred in the nineteenth century.

> …I Recognized only a single word: *Coronavirus.* (Picoult,27)

Wish You Were Here (2021) is a novel by Jodi Picoult, which, according to the author, is about “the resilience of the human spirit in a moment of crisis.” The story follows a young woman, Diana O’Toole, who leaves for a vacation to the Galapagos without her boyfriend and gets locked down there as borders close under quarantine during the Covid-19 pandemic. Away from everything and everyone familiar, Diana must adapt to these extraordinary circumstances through a journey of self-reflection, awareness, and connection.

Literature Review:

The review of literature serves as the foundation for the research idea, as well asproviding context,relevance, and background on the research problem underconsideration. Through the articles, books, research papers, theses, and other sourcesrelevant to a specific idea, the researcher must review the research works completed byother researchers on the relevant topic. It contains the research reference and ideas fornew and different research on the current topic. For this research researcher has selected*The Last Man* (1826) by Mary Shelley,*The Plague*(1942) by Albert Camus, *Love in the time of the Cholera* (2017) by Gabriel Garcia Marquez, *The Great Believer* (2018) by Rebbeca Makkaiand*End of the October* (2020) by Lawrence Wright.

Akhter in a paper "Gender Inequality and Literature: A Contemporary Issue" talks aboutthe role literature plays in society as, "Literature asserted itself to be an intellectual imitator tolife for generations in this earth that has voiced the voiceless. The recent modern and postmodernliterary ideas have changed the whole scenario of the literature" (p. 593).

As Mohammad Shafiqul Islam said in his paper Portrayal of Pandemics in Literature that the present world is immensely affected by COVID-19, which is a deadly virus allegedly spreading from Wuhan, China. The virus is killing thousands of people every day, infecting millions, and putting the whole world at risk. The writers and poets of the contemporary world are also writing wonderful fiction and poetry, responding to the crisis, and seeking ways of healing and surviving. Drawing on the great works produced on the impacts of the pandemic in different times of history, the paper explores how humans survive amidst such pandemics, seek ways to heal themselves, and what it means to study literature during the pandemic.

Jennifer Stock also discuss about in his research article (Studying PandemicLiterature) that Pandemic texts also provide a means to process collective trauma. As new epidemics emerge,there's often a resurgence of interest in pandemic literature. When plague appeared in France in1722, Daniel Defoe's *A Journal of the Plague Year*, a novel set during London's 1665 plague, was rushed to the printer. It remains to be seen how today's authors will address COVID-19, but until those works are published, there's a large amount of pandemic literature to which we can turn.

Ravindra Kumar from Dept. of English, CCS University, Meerut added in his research paper that the horrible threat of the deadly Corona virus looms large on the bruised bosom of the mankind across the world. The infection has embraced more than two hundred nations, infected more than twenty million people, and sent more than one million people to their dim dwelling place across the globe. Eminent doctors, researchers, scientists, and thinkers are doing their best to check the spread of this incurable virus. But right now, the virus seems to be unstoppable as if it has decided to annihilate the world that is already huffing and puffing with its hands on its knees.

Representations Of Covid-19 Pandemic in *Wish You Were Here:*

The coronavirus is quickly becoming a reality in New York City in March 2020. Young associate specialistat Sotheby's Diana O'Toole and her partner, Dr. Finn Colson, were planning to travel to the Galapagos, butwhen Diana gets home, Finn informs her that he can't take time off after all since it's all hands-on deck at the hospital now. Diana grudgingly accepts when Finn begs her to accompany him, so they won't lose money on the contract.

Just before Isabela closes its gates for a two-week quarantine, Diana arrives on the island. Diana is saved by the kind offer of a place to stay from an elderly woman who works at the hotel and goes by the name "Abuela" even though the hotel she was intended to stay at is closed. Although things between Diana and Gabriel don't go smoothly at first, she gradually makes friends with him. Gabriel is Abuela's grandson. She also becomes good friends with Beatriz, Gabriel's adolescent daughter.

> "I was in a room that was crawling with bugs, and someone told me that this was how you got Covid, and I shouldn't go near the bugs. But they were already covering me." (Picoult,246)

Diana spends her time touring the island with Beatriz and Gabriel during the quarantine, which continues indefinitely. Beatriz confides in Diana about her mother's abandonment, the rejection she received from the girl she likes, Ana Maria, and the self-harm she resorts to as a coping mechanism.

Diana is unable to successfully communicate with Finn due to the poor mobile reception on the island. He sends her sporadic emails with news and updates of the deteriorating situation in New York, and she responds by writing notes on postcards.

Finn states in one of his letters that Diana's mother's memory care facility has been attempting to get in touch with her.Diana can contact them and learns that her mother is unwell and that there has been an epidemic of Covid there.Diana and Gabriel start spending more time together, and they get closer even as Diana starts to feel more cut off from Finn.Later, Diana's mother succumbs to Covid, and Diana struggles with remorse over her own callousness. Diana was apart from her mother, who was seldom ever there throughout Diana's formative years.

A few days later, Gabriel and Diana go swimming together and Diana begins to drown. He passes out and then wakes up with Finn. Diana learns that she has been in the Covid ward of a New York hospital for the past 10 days, five of them on a ventilator; he never went to the Galapagos Islands.While recovering in the hospital, Diana learns that her entire Galapagos experience was the result of ventilator-induced psychosis. He moves from the ICU to the Covid unit and then enters rehab to learn how to use his body again. He also learns that he was fired and that his mother is still alive and well. Diana still feels lonely and worried because even though she miraculously survived Covid, she misses her life and relationships in the Galapagos and still feels separated from Finn.

After being released from the hospital, Diana begins visiting her mother regularly at her facility to repair their relationship. He also reads and contacts other Covid survivors who have had similar realistic dreams while on a ventilator. Diana's mother eventually contracts Covid and dies, mimicking the events Diana imagined in the Galapagos Islands. this time, however, his mother is in deep mourning. A few days after his mother's death, Finn proposed to Diana. However, Diana realized that she is not the same person as before and her life plans have changed; he rejects Finn's proposal. Three years later, Diana continues to live in New York, but shares an apartment with a friend. She works as a certified art therapist and finally saved enough to visit the Galapagos Islands. The book ends with a male voice calling Diana the same way Gabriel did when they first met, and Diana turns to see who it is.

Interspersed throughout the novel are Diana's recollections of anecdotes that highlight her relationship with her parents and Finn, as well as her career development thus far. These parallel stories feed into the larger one and help address some of the other themes the book explores: the subjective experience of reality and the complex nature of love.

In the novel, *Wish You Were Here*byJodi Picoult describe the entire scenario of the Covid-19 Pandemic with sorrow and tragedy and therefore it also reflects the situation or condition of human psyche and behavior. Somehow entire story and plot portraits the reality and well-knownIncidents which also related to the many human beings as a part of memories.

Impact of Covid-19 Pandemic on Human Psyche:

Diana is the main protagonist of the novel and she suffer a lot during coronavirus pandemic and therefore she also feels isolated and totally disturb from the beginning of the pandemic in the town. The story of *Wish You Were Here* revolves around the idea of survival, of “the resilience of human spirit in a moment of crisis.” In keeping with this, the book explores the question of what drives this survival, and a key theme that emerges is how, at the heart of surviving a crisis, lies an inextricably interwoven trio of elements—isolation, adaptation, and evolution.

The element of insulation is emphasized at the very onset, with the story set in the time of the coronavirus epidemic. Irrespective of position, the characters in the book are affected by the epidemic- driven insulation — Finn in hyperconnected, over-populated New York City, as well as Diana on the remote islet of Isabela. Despite being in a familiar terrain, Finn is dealing with unknown circumstances; Diana, in turn, is stranded in a strange terrain with no support or coffers. still, indeed when Diana wakes up from her ventilator- convinced psychosis and is reunited with Finn, and ultimately her home, she still feels disconnected and lonely. therefore, insulation within the environment of the book isn't simply a physical circumstance. The title of the book, *Wish You Were Here*, posits an insulation of the cerebral kind as well, one characterized by loneliness and craving for connection.

Conclusion:

The foundation of sorrow, grief, fear, despair, and many other negative energies in man was established by Corona Virus once again. In such chaotic situation, reading literature can help us to understand the whole situation and its effect on us, our psychology, society, and our world. Therefore, entire aspects and consequences of the novel portraits the reality of human psyche during the covid-19 pandemic. All around the world people feels isolation, loneliness, and depression as well. Somehow it also displays the past scenario of the pandemic also. Covid-19 pandemic deeply impact on human psyche and emotions as well. On the other hand, this research paper also opens thousands of doors in the field of pandemic literature so the upcoming generation will get something for upcoming pandemics in future for survive as well as to face that pandemic. Thus, the researcher studies the representation of covid-19 pandemic on literature with special reference to*Wish You Were Here* by Jodi Picoult.

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"A Study on Performance Evaluation of Mutual Fund as a Prominent Investment Avenue"

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ABSTRACT

Investment in mutual funds has made a substantial contribution to the growth of the Indian economy. In the early 1980s and 1990s, there was a significant upheaval in the Indian financial market. Investment in mutual funds has filled the gap in the financial markets between the supply and demand for capital. The financial sector has been expanding steadily since 2003. The mutual fund sector has taken the lead in acting to support the Indian economy. Investing in mutual funds has undoubtedly had a significant impact on economic development. However, a lot of work needs to be done. To draw in investors, fund houses must pursue more creative ideas and a better strategy. Investing in mutual funds can satiate a wide range of investors thanks to different risk-return preferences. Investing in mutual funds has certain clear advantages. Mutual funds provide a variety of investment options in government securities, corporate bonds, money market instruments, and equity shares, giving ordinary investors a great way to participate in and profit from market uptrends. In this study research's main objective is to evaluate the performance of selected small Cap, large cap and Large & mid Cap equity funds with the help of risk return relationship. Secondary data has been used to evaluate the performance of mutual fund. The performance of selected mutual funds of India analysed using the Sample of 15 funds with 5 each during the Five year period from 2018 to 2022. Statistical Tools such a Beta, Alpha, standard deviation, Sharpe ratio, are utilised to evaluate the performance of selected mutual funds.

Keywords: - Mutual Funds, performance evaluation, risk-return relationship, Statistical Tools

1.INTRODUCTION

Investors can choose from a variety of investment choices nowadays. Among these is the use of mutual funds. Mutual funds carry risks, just like all other investments. When making investing options, investors should weigh the risks and anticipated returns after adjusting for Tex on various assets. When making investing selections, investors may consult with experts and consultants, including representatives and distributors of mutual fund schemes. However, while investing in mutual funds, these challenges are much diminished.Mutual funds are organisations that aggregate the money from investors and invest it in a variety of securities, thereby lowering risks. The funds are organised as a trust and are managed by professionals referred to as portfolio managers. Simply put, mutual funds are the custodians of huge sums of money, the majority of which is gathered from retail investors like individual savers. They resemble banks in that they act as middlemen between savers and capital consumers in some ways. Generally speaking, they are only allowed to invest in financial assets rather than tangible assets like gold and real estate. Mutual funds issue units to investors, who invest in them and split any gains or losses. The portfolio's diversification helps reduce risk by investing in a variety of stocks and financial instruments, and the investment choices made by the fund managers are supported by research, sound judgement, and experience.

2. REVIEW OF LITERATURE

- **(Patel, 2022)** Mutual funds are among the best investments ever made due to their low costs and simplicity of use. They can be used to invest in both equity and debt schemes. It is important to select the best plan based on return expectations and the plan's objective, and to invest in equity plans for a longer period. Investors can evaluate the higher performing mutual fund schemes by looking at those that have been impacted by crises like COVID19.

- **(Rokade, 2021)** examined the performance of the chosen mutual fund equity schemes on a risk and return basis from April 2009 to March 2019. According to the report, mutual funds are among the most popular financial instruments. Many investors change their strategies in order to profit more from the shifting market conditions. On the other hand, 64% of investors prefer to invest in already-existing mutual funds because they evaluate schemes by looking at their prior success.

- **(Dr. E, 2022)** Based on their financial performance, the authors of this study evaluate the small cap direct growth plans of four particular banks (Axis Small Cap Fund Direct Growth Option, Kotak Small Cap Fund Direct Growth Option, ICICI Prudential Small Cap Fund Direct Growth Option, and HDFC Small Cap Fund Direct Growth Option).The findings showed that the Treynor Ratio placed Kotak Mahindra Small Cap Direct Option Growth Plan at the top, where as the Sharpe Ratio's position changed every year.

- **(Prasad, Harsitha , & Dhyan, 2022)** He determined that the study's focus would be on small-cap and mid-cap funds as well as performance evaluation of mutual funds in India. A sample of 20 funds, with 10 of each, are used to analyze the performance of the chosen Indian mutual funds during a nine-year period from 2013–2014 to 2021–2022. They can infer from the thorough study that all small- and mid-cap mutual funds entail little risk and provide stable high returns by outperforming good performance and fostering growth.

- **(Tripathi & Jappy, 2020)** he assessed the performance of a few equity open-end fund schemes in terms of the link between risk and return. According to the performance analysis of the fifteen equity funds that were chosen, ten of them outperformed the highly volatile market, while five underperformed within the study's time frame of 1.1.2015 to 31.12.2019. I will greatly benefit from this study's analysis of mutual fund Performance.

3. OBJECTIVES OF THE STUDY

- To evaluate the performance of a selected equity mutual funds in terms of returns.
- To study and analyze Risk - Return relationship.
- To examine the performance of selected schemes by using performance evaluation models namely Beta, Alpha, Sharpe ratio, Standard deviation.

4. RESEARCH METHODOLOGY

4.1 Research Gap:

In order to fill a research gap, researchers have evaluated prior research. The study's scope was constrained to a few categories of the systems that they included in their analysis. Also, they only use a small number of samples for research. As per the existing mutual fund trend, the researcher was unable to do their research. Mutual funds should include investments in the capital market that are rapidly rising, according to all previous study, but not recently. Individuals are aware that they can invest their money in a mutual fund through one of the many different types of plans that are offered by these funds. A fundamental flaw in all studies is that researchers didn't analyse every plan.

4.2 Data collection:

This study is based on Sacondary data. It is included the AMFI, articles, published and unpublished documents of the mutual funds and websites are used as a source of data.

4.3 Period of the Study:

In this study tried to analyse the performance evaluation of selected mutual fund schemes by covering the time period from five years e.i. 2018 to 2022.

4.4 Samplesize:

Sample size of the data is about 5 mutual fund schemes for each Small Cap Mutual Funds, Large Cap Mutual Fund and Large & Mid Cap Fund.

4.5 Research Design:

In this study, the performance of mutual funds is analysed using a descriptive research design.

4.6 Limitation of the Study:

More than 916 funds and a sizable number of schemes are provided by 44 AMCs. All of the funds cannot be compared. So, this is the study's primary flaw.

4.7 StatisticalTools:

- **Alpha:**

  A risk-adjusted return metric is alpha. It is a metric that assesses how well a fund performed in relation to its benchmark. A fund with alpha zero has produced returns that are identical to the benchmark. If the fund's alpha is negative, it has underperformed its benchmark. Alpha greater than one, on the other hand, denoted the fund's superior performance.

Alpha = (Mutual Fund Return – Risk Free Return (Rf)) – [(Benchmark Return – Risk Free Return (Rf)) * Beta]

- **Beta:**

A mutual fund's vulnerability to swift market changes is measured by its beta. It's a metric that assesses a mutual fund portfolio's volatility in relation to the market as a whole. You can determine how a mutual fund reacts to changes in the market by looking at its beta. A market's or a benchmark's beta is always one. When compared to the benchmark index, a beta of less than one indicates lower volatility. A beta value greater than one denotes high volatility.

Beta = (Mutual Fund Return – Risk Free Rate (Rf)) / (Benchmark Return – Risk Free Rate (Rf))

- **Shape Ratio:**

A performance indicator called the Sharpe ratio aids in determining the risk-adjusted returns of a mutual fund. The returns a mutual fund provides over and beyond the risk-free rate of return are known as risk-adjusted returns. The better the investment return in relation to the risk, the higher the ratio. Better risk-adjusted returns are indicated by a greater Sharpe ratio. On the other side, a negative Sharpe ratio shows that risk-free investments are better than a fund with a negative Sharpe ratio.

Sharpe Ratio = (Mutual Fund Returns – Risk Free Rate) / Standard Deviation

- **Standard Deviation:**

A portfolio's returns' standard deviation is a statistical indicator of how far they vary from the average. The volatility of a mutual fund is revealed by its standard deviation. It displays the degree to which a mutual fund's performance deviates from anticipated returns. While a lower value denotes a tighter range of returns, a high standard deviation suggests a wider range of returns.Instead of only taking into account volatility due to the market, standard deviation evaluates the overall risk of the mutual fund. It is therefore a more thorough statistic than beta.

5. DATA ANALYSIS AND INTERPRITATION

TABEL 1:

PERFORMANCE OF LARGE CAP, SMALL CAP AND LARGE & MID CAP MUTUAL FUNDS

FUNDS	Average Returns	Alpha	Beta	Sharpe Ratio	Standard Deviation
ICICI prudential Bluechip Fund	12.096	0.56	0.93	0.40	18.17
Nippon India Large Cap Fund	11.732	-0.22	1.07	0.35	21.43
ABSL Frontline equity Fund	10.694	-1.19	0.98	0.31	19.10
SBI Bluechip Fund	11.412	-0.04	0.98	0.37	19.30
HDFC Top 100 Fund	10.924	-0.96	1.01	0.32	20.12
ICICI prudential Small cap Fund	16.068	3.90	0.93	0.44	25.09
Nippon India Small cap Fund	18.282	5.54	0.96	0.51	24.99
ABSL Small cap Fund	6.29	-4.25	0.96	0.12	25.34
SBI Small cap Fund	15.744	4.25	0.83	0.84	22.15
HDFC small cap fund	14.766	3.25	0.93	0.42	24.50
ICICI prudential Large & Mid Cap Fund	13.39	1.64	0.97	0.54	17.30
Nippon India Vision Fund	7.56	-4.00	1.02	0.71	20.84
ABSL equity Advantage Fund	8.282	-3.89	1.08	0.19	21.95
SBI Large & Mid Cap Fund	12.928	1.56	1.00	0.43	20.46
HDFC Large & Mid Cap Fund	13.094	0.55	1.02	0.39	20.88

Source: computed by researcher

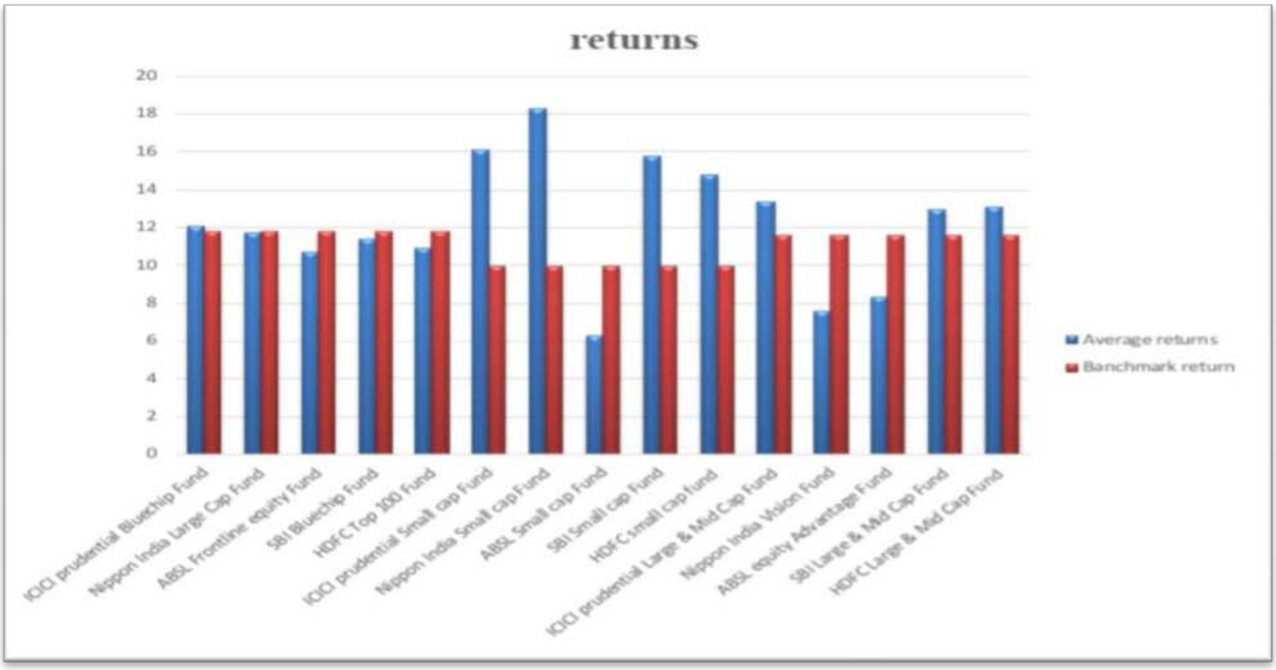
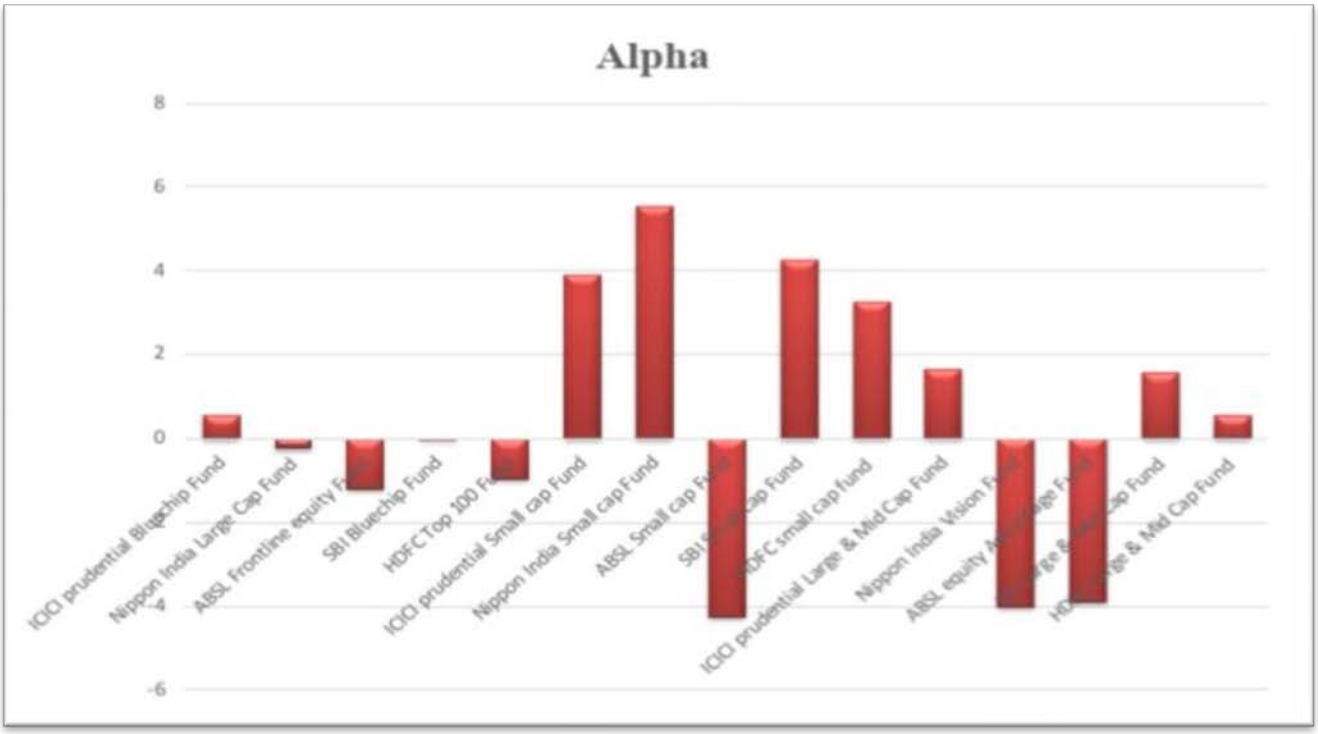


Figure 1

Source: computed by researcher



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Source: computed by researcher

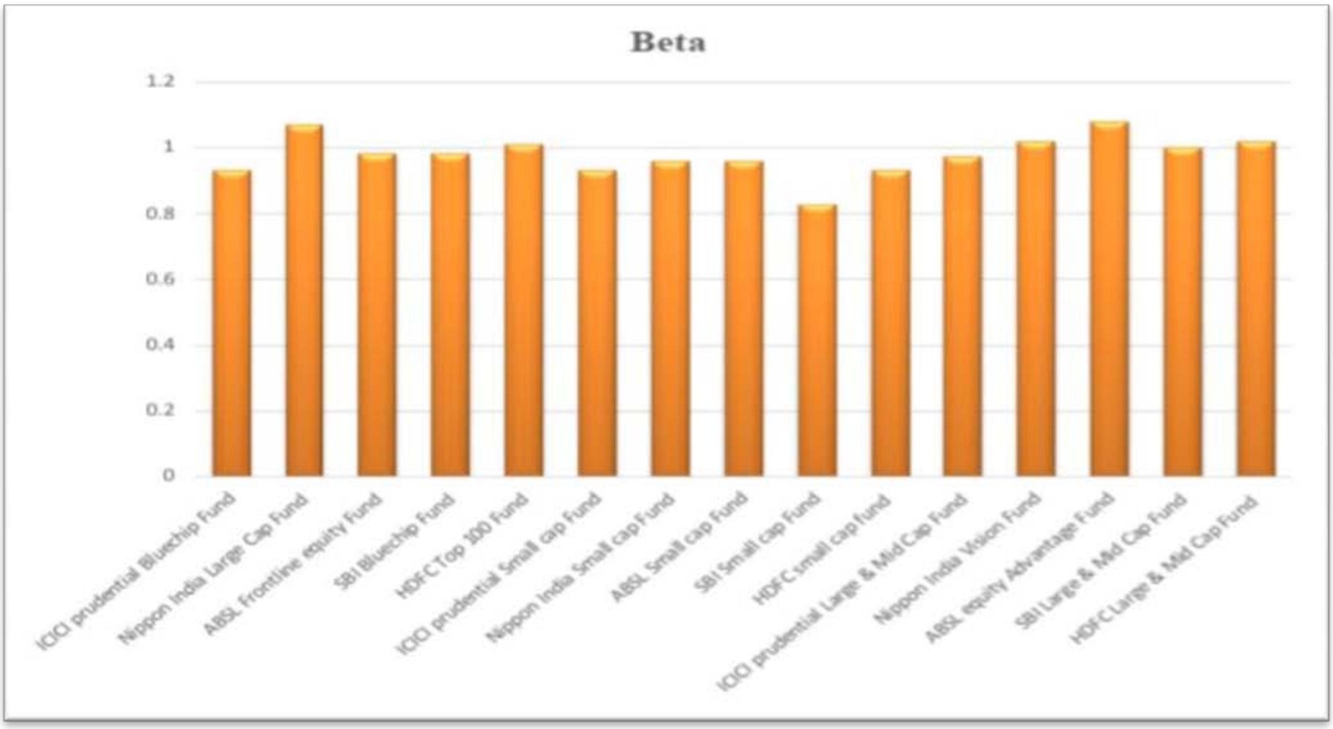

Figure 3

Source: computed by researcher

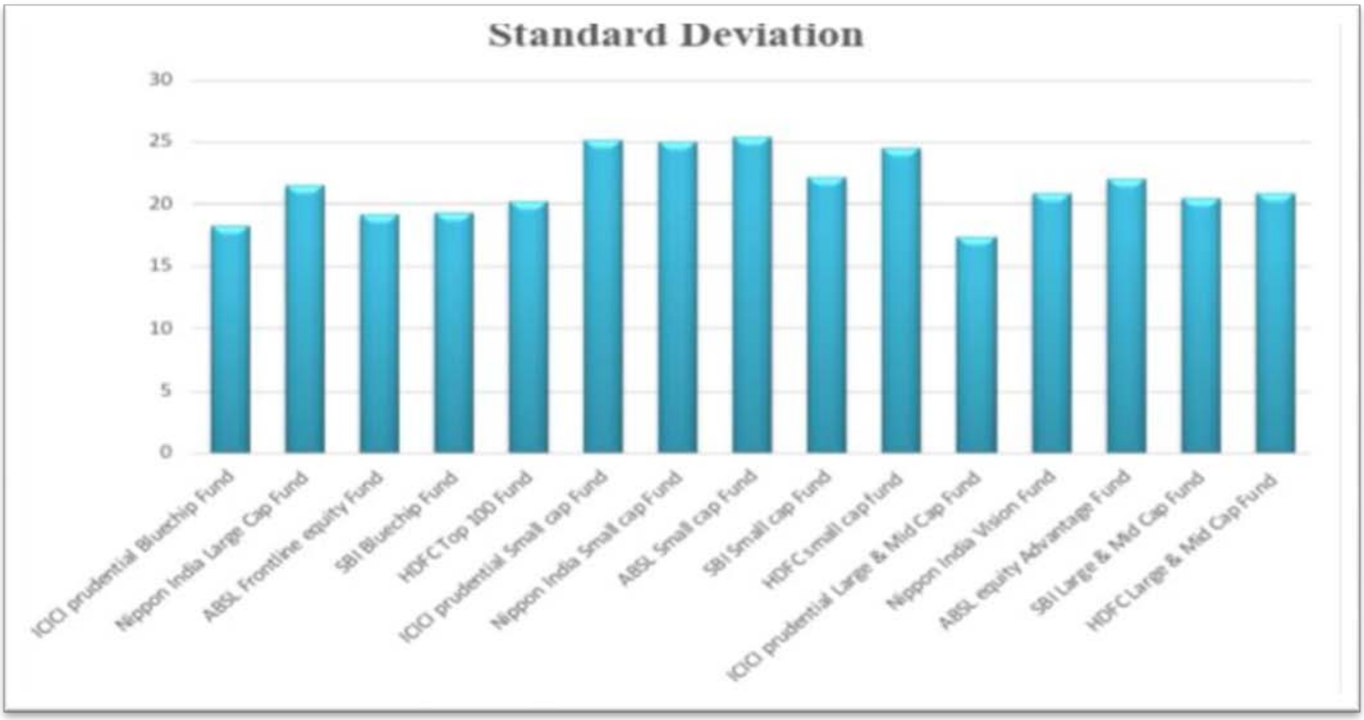

Figure 4

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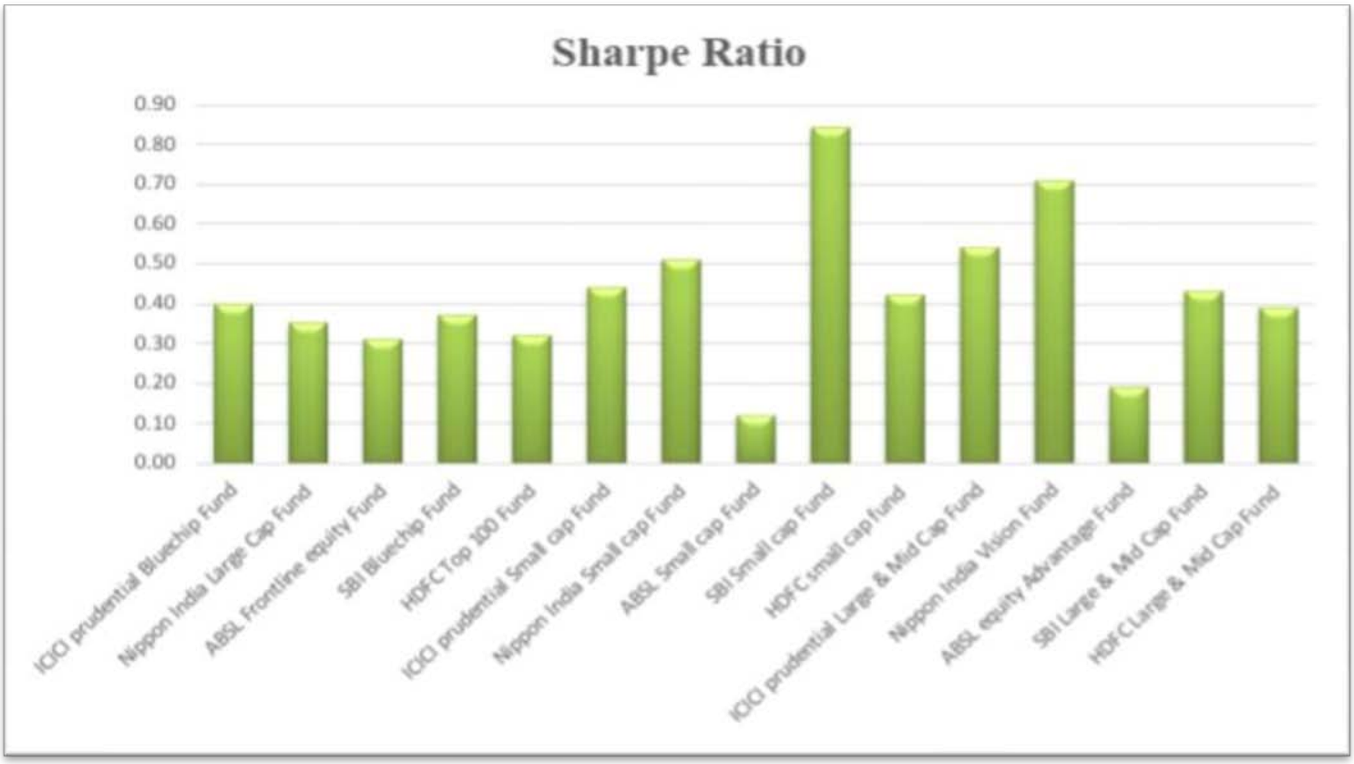

Figure 5

Source: computed by researcher

5.1INTERPRETATION:

Figure 1 clearly shows that 7 mutual fund schemes underperformed the benchmark return whereas all 8 sample mutual fund schemes outperformed it out of the 15 mutual fund schemes. The Nippon India Small Cap Fund had the highest Return and the ABSL Small Cap Fund had the Lowest Return.

Figure 2 illustrates the results of the Alpha measure, which showed that out of 15 mutual fund schemes, 8 schemes had positive alpha, indicating that the schemes had outperformed their benchmark, and 7 mutual fund schemes had negative alpha, indicating that the schemes had underperformed their benchmark. The Nippon India Small Cap Fund has the highest Alpha value, 5.54. Nonetheless, ABSL Small cap Fund has the lowest or negative value of Alpha, at -4.25. It indicates that the ABSL Small cap Fund underperformed its benchmark while the Nippon India Small cap Fund outperformed it.

Figure 3 demonstrates that, according to the beta calculation, nine of the 15 schemes have registered a Beta value of less than one, indicating that they fall into the lower risk category. The remaining 6 schemes had Beta readings of multiples, indicating that they fall under the high risk group.

Figure 4 displays the results for the Sharpe ratio. Sharpe ratios range from 0.12 for ABSL Small Cap Fund to 0.84 for SBI Small Cap Fund, with 0.84 being the highest number. The fund is performing well in relation to the risk it is exposed to, according to a high Sharpe ratio score. On the other hand, the fund is not performing well relative to the risk associated here, as indicated by the lowest Sharpe ratio value.

Figure 5 demonstrates that the ABSL Small Cap Fund has the highest standard deviation, at 25.34, while the ICICI PRUDENTIAL Large & Mid Cap Fund has the lowest, at 17.30, indicating the highest level of risk. The risk involved in the ABSL Small cap Fund, however, is a little bit lower.

6. FINDINGS AND CONCLUSION:

1. Investors who want to take a higher risk for higher returns can choose Nippon India small cap fund, according to the analysis and interpretation of data.

2. Investors can choose the ABSL Small cap Fund if they have a low risk tolerance and are willing to accept average returns.

According to the analysis it is concluded that all 15 of the funds were managed satisfactorily and performed satisfactorily both above and below the chosen benchmark return. Every sort of investor can find funds that suit them and make choices based on factors like risk, return, etc. The number of studies on topics relevant to mutual funds is substantial, and this is only the beginning. Further research on the same subject, using various combinations, time periods, etc., is possible

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Start -Up In India: Opportunities and Challenges

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ABSTRACT:

This research paper revolves around the concept of Start-up India Campaign which was Started on 15th august, 2015. The basic purpose of this article is to put some light on the challenges to be countered and opportunities to be capitalised upon by the start-ups entrepreneurs and the initiative taken by the Indian govt. The start-ups are the kind ofCompanies which are innovative in their course of development, analysis, evaluation, research for the target segment. In this paper various govt. policies, plans, schemes, start-up life cycle, financial and operational strategies related to start-ups will be discussed. Startup is one of the scorching events this era which everyone is talking about. This campaign is particularly based on enhancingthe bank financingfor the start-ups toencourage theentrepreneurship and creating skilled job availability towards the strengthening of economy at large.

Keywords - entrepreneur, govt. plans, initiatives, start-up life cycle, financial & operational

Strategies.

INTRODUCTION:

What is a start up?

Currently a clear definition of a Start-up does not exist in the Indian context due to the subjectivity and complexity involved. Considering various parameters pertaining to any business such as the stage of their lifecycle, the amount and level of funding achieved, the amount of revenue generated, the area of operations, etc. some conceptual definitions are available in the public domain. These have been sourced and enumerated below to provide an indicative understanding on the space to the reader. The Department of Industrial Policy and Promotion (DIPP) is also working around a clear definition for start-ups and is expected to make it public in due course. A start-up is a young company that is beginning to develop and grow, is in the first stages of operation, and is usually financed by an individual or small group of individuals

2 A start-up is a young company which could be an entrepreneurial venture or a new business, a partnership or temporary business organisation designed to search for a repeatable and scalable business model A start-up is a young company that searches for a an unknown business model in order to disrupt existing markets or create new ones A startup is a young, dynamic company built

on technology and innovation wherein the founders attempt to capitalize on developing a product or service for which they believe there is a demand

DEFINITIONS OF STARTUPS

A start-up business is defined as an organisation:

• Incorporated for three years or less

• At a funding stage of Series B or less

• An entrepreneurial venture/a partnership or a temporary business organisation

A start-up is defined as a business that:

• Engages in development, production or distribution of new products, processes or services

• New and existence for not more than five years

• Revenue of up to INR 25 cr.

• Not formed through splitting or restructuring

• Formed through splitting or restructuring

• Within the first three years of its existence

• Employing 50 people or less

• Revenue of INR 5 cr. or less

STAGES OF THE START UP LIFE-CYCLE

Make in India

In September 2014, Prime Minister NarendraModi introduced a big initiative —Make inIndia to promote the manufacturing sector by promoting companies to invest in the sector.

The intent of the campaign is to attract foreign investments and encourage domesticcompanies to participate in the manufacturing thereby contributing to the growth story. TheGovernment also took various steps to build a favourable environment to do business in thecountry. For example, an online system for environment clearances, filling income tax returnsand extension of validity of industrial licenses to three years have been put in place.

1. The government increase the foreign Direct Investment limits for most of the sectors

2. Protection of the intellectual property rights of innovators and creators by upgradingInfrastructure and using state-of-the-art technology

Stand-up India

The Prime Minister also aims to build systems for enabling startups and wants to make thecountry as a number one destination for start-ups. In August 2015, he announced a new campaign “Stand-up India” to help start-ups with bank funding and encourage entrepreneurship among the young Indians. He also requested all 1.25 lakh bank branches to fund at least one start up founded by tribal and dalits.

Stand-up India: On 6th January 2016, the Union Cabinet has given approval to Stand-up Indiacampaign which aimed at promoting entrepreneurship among women and scheduled castesand tribes. Some of the salient features include:

• Loans under the scheme would be given for Greenfield projects in the non-farm sector

• Intention of the scheme is to facilitate at least two such projects per bank branch,

• The scheme is expected to benefit at least 250,000 borrowers in 36 months from the launchof the Scheme.

It also plans to ease out the existing regulatory regime for startups and is consideringextending tax incentives to them. The Department of Industrial Policy and Promotion (DIPP)is currently working around a clear definition for startups to ensure that the regime is available to businesses

Digital India

This is an initiative led by the Indian government to ensure that government services aremade available to every citizen through online platform. In July 2015, the PM announced theDigital India initiative that aims to connect rural areas by developing their digital infrastructure. This translates intoa hugebusiness opportunity forstart-ups. E-Commerce companies in India are planning to break into India‘s rural market as a part of the government‘s Digital India initiative.

In September 2015, PM Modi visited Silicon Valley, US and had meetings with a number offounders of technology firms and industry leaders such as SatyaNadella and SundarPichai totalk about his ambitions of developing a better start up ecosystemAccording to NASSCOM start-up report 2015, every year more than 800 tech start-ups arebeing set up in India. By 2020, a projected 11,500 tech-start-ups are going to emerge and willemploy around 250,000 people.

CHALLENGES:

World Bank's Report: Doing Business 2016

• India is ranked 130th out of 189 economies on the ease of doing business, 133rd on the ease of trading across borders and 157th on the ease of paying taxes.

• India is ranked 155th in case of starting a business

• On an average, Indian businesses need to make 33 tax payments annually with around 243hours spent to prepare and pay taxes in a year

• In contrast, China requires just nine tax payments annually, while the US doesn‘t trouble its

Taxpayers more than 11 times annually for tax payments

• Among South Asian economies, India made the biggest improvement in businessregulation, increasing its distance to frontier score Culture and Awareness

• The Indian culture has conditioned people to look down upon failure. For failures, opinions do come by but encouragement rarely so. Entrepreneurship is often about failing and learning from those failures and starting all overagain. People need to start accepting failures and allow second chances.

Social Issues

• Mentorship/Guidance: Most founders of failed start-ups feel that the lack of proper guidance and mentorship is a major reason behind their failure. An important factor behind failures and slow growth of some organisations is the lack of quality mentorship, especially in terms of industry knowledge/support.

• Market structure: Indian markets are largely unorganised and fragmented that create a roadblock for a start-up to succeed

• Consumer behaviour: Behaviour of Indian consumer changes in every 30-50km that makes it really difficult for a start-up to create business or market strategy for their products or services. Most start-ups generally get stuck in stagnancy and gradually shut down.

• Location: Animportant problem faced by start-ups is related to location of their business. India is a place of varied culture and taste and thus every product might not be welcomedequally in every region.

Technology

• Technology infrastructure

- Appropriate IT-infrastructure has become a need for Indian businesses given the growing number of consumers online - It is absolutely vital for new start-ups to train their employees for handling critical customerinformation such as that of credit card numbers and related data • Cyber security

- Most start-ups have a B2B business model. This is where cyber risk may rise as they are not aware of potential risks that might exist for their start-up business

-- No back-up plan to keep the start-up company running when an accident destroys some key equipment in their data centre.

Financial Issues

• Operational finance:

- Most start-upsare self/family funded with limited workforce which makes it difficult to maintain records both financial and operational.

- Flawed business models and lack of innovative revenue strategies have led to the failure of many start-ups and they are forced to shut down

CONCLUSION

At present day, start-up is the new buzzword. Start-ups are burgeoning like never before. Both male and female entrepreneurs are getting into it. Even females are coming with more ideas and they are taking the risk to sustain their credibility. Indian start-ups attempt to build the start-up environment with important education, talent, innovation and incubators with correspondence to funding agencies. Now the govt. is also supporting the Start-ups.

According to NASSCOM, India ranks third in global start-up ecosystem. More than 65% growth is seen in the year 2015.Start-up is an opportunity for an entrepreneur to educate and inspire others while some are thinking of how to do and what to do. Although, entrepreneurs are facing challenges but they are being countered simultaneously. They have the determination to setup and divert their energy to plan, support and execute their dreams and contributing to the growth of the economy. This new initiative of start-ups pledge rapid approvals for starting the business, easier exits, tax rebates and faster registration for the patents. This initiative holds the potential of creating the jobs when the manufacturing sector is having a downfall.

For any new idea to become successful venture it requires appropriate support, synchronisation and mentoring from stakeholders, govt. and community as well. Onfostering true innovation. Probably, the government could work in tandem with start-ups on projects which might be beneficial to both parties.

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Impact of New Education Policy 2020 in Reference with Teachers and Students

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Abstract:

The National Policy on Education (NPE) is a policy planned by the Government of India to advance education among India's kin. The policy covers rudimentary education to universities in both country and metropolitan India. The principal NPE was declared by the Government of India by Prime Minister Indira Gandhi in 1968, the second by Prime Minister Rajiv Gandhi in 1986, and the third by Prime Minister Narendra Modi in 2020. The National Education Policy 2020 (NEP 2020), which was endorsed by the Union Cabinet of India on 29 July 2020, diagrams the vision of India's new education system. The new policy replaces the past National Policy on Education, 1986. The policy is an extensive structure for rudimentary education to higher education just as professional preparing in both country and metropolitan India. The policy plans to change India's education system by 2021. The language policy in NEP is a wide rule and warning in nature; and it is up to the states, organizations, and schools to settle on the execution.

Introduction:

This national policy on education will impact billions of lives. But the two major segments that would be affected are ‘Students and Teachers’.So, let’s understand the impact of this new education policy on the students and teachers. The NEP 2020 orders various changes in India's education policy. It intends to expand state consumption on education from around 4% to 6% of the Gross domestic product at the earliest opportunity.

Impact on Students:

NEP 2020 will open up new learning opportunities to the students. Its biggest impact would be the change in the learning environment and the learning process for the students. The new education policy will:

- Increase focus on the skill improvement and competency development of the students.
- Make the students future-ready by building 21st-century skills.
- Make students focus on both academic and non-academic pursuits.
- Provide various learning opportunities for pre-primary, open, and distance-learning students.
- Give access to counselling and other services for students.

Therefore, this new national policy on education will also provide multiple exit options for mid-term drop-out students with 1 year of training or 2 years of Diploma. With so many growing opportunities, students' curiosity and confusion will also grow. So, they are suggested to take the help of the experts and professionals in making the right career decisions.The first expert the students come across is the Teacher. Hence, the Indian government has something to offer for the teachers as well.

Impact on Teachers:

Therefore, the Government of India has decided to make their teachers more skilled and equipped with futuristic teaching skills. See what teachers will get from the new education policy:

- Introduction of professional teaching standards.
- Clearer outlined roles and responsibilities.
- Training to monitor and improve their capabilities.
- More focus on 21st-century teaching skills.
- A transparent recruitment and selection process for teachers to motivate them and improve their performance.

Teachers not only guide the students for their academic excellence but also mentor them in taking the right career decisions. Therefore, they should equip themselves with new-age teaching methods.To cope up with the advanced teaching skills and understand the current teaching trends, teachers can enrol in 'Teach Online – Tools for a Digital Age' offered by University. It is a 6 hours customized course for those teachers who want to adapt to the latest and newer ways of teaching.

Role of Teachers as Career Counsellors:

Students do not only look up to the teachers for course completion but also expect guidance for their further future interests. They spend most of the time in schools and that's why no one can understand their aspirations better than teachers. Teachers are their first career guides. They advise students to choose the right course, right subjects, correct stream, improve their academic scores, and most importantly, make them able to take the correct career path. To assist students and fulfil these major responsibilities, teachers need to be trained and informed in the areas of career counselling. To get equipped with the advanced career guidance skills and excel in the area of advising students, teachers should enrol in the Global Career Counsellor program by University in collaboration with UCLA Extension. This is an all-in-one guide for teachers and counsellors to learn about career counselling from techniques and trends to the best practices.

New Education Policy to Revamp The Education System Of 21st Century:

The National Education Policy (NEP) 2020 was as of late endorsed by the Union Cabinet and it has proposed a ton of moderate and inspiring changes in the education system. The National Education Policy 2020 (NEP2020) which has as of late been supported by the Union Cabinet can possibly redesign and redo the education system in New India of the 21st Century. NEP 2020 has a few sections and elements every one of which needs a different examination and commentary. This brief article centres around higher education specifically that can shape the New India through certifiable application-arranged education in science, innovation, designing and math (STEM) while gaining similarly significant headway in relational abilities and relational characteristics to assist India with recovering its recorded job as a worldwide forerunner in the field of education. NEP 2020's vision and responsibility towards innovative work of science and innovation is reflected as far as the arrangements of the National Exploration Establishment (NRF) and the National Educational Innovation Discussion. The NRF and NETF won't just assume significant part in working with to complete critical thinking exploration and creating advanced assets of study materials yet additionally investigate inventive manners by which innovation can be utilized to serve understudies and analysts.

Partnership between government and private educational programmes:

At the point when the Government upheld projects will foster cooperative energy with privately oversaw humanitarian drives for the development and utilization of the most recent advances, it will bring about superb results. It just so happens, this is the ideal opportunity to bridle the public-private association in this direction. Interestingly, the IIT Graduated class Chamber, which is a free worldwide collection of graduated class of all IITs, has dispatched the "India Development Organization (I2Net)" to speed up research on irresistible infections, principally the Coronavirus pandemic."The chamber is wanting to make an advancement ecosystem with admittance to more than 30,000 PhDs and arriving at a large number of understudies and great many new companies that can be on-boarded. Such sort of jump activities and quantum hops in spaces of the scholarly community and exploration is conceivable when inventive thoughts are assembled with state of the art advancements.

Autonomy for Educational Institutes:

Among a few interesting elements of NEP 2020, perhaps the best arrangement is to allow more independence to educational foundations, particularly those that are giving quality education. This will help compensating foundations that aim towards excellence. Also, the focal government's arrangements to setting up ten Indian Establishments of Aesthetic Sciences/Multidisciplinary Education and Exploration Universities on the model and guidelines of the Indian Organizations of Innovation (IITs) will likewise achieve the truly necessary changes. This shows the all-around thought accentuation in the policy on sustaining innovativeness and decisive thinking alongside empowering intelligent dynamic and advancement in the social and education spaces.One more significant part of NEP 2020 is its endeavour to get rid of the unbending stream-based education system. Rather than this, it vows to offer adaptability that can permit understudies to follow their enthusiasm in a different cluster of spaces/subjects. On one hand, this policy perspective will open a few helpful opportunities for understudies to seek after a variety of subjects of their decision; it will likewise represent a test to the current system to change or adjust to carry out this viewpoint by better approaches for selection tests for admissions to different surges of expert education. Given that, it requires finding ways of coordinating the school education system with the higher education system, so understudies who pick multidisciplinary subjects at school level ought not be victimized or punished when they need to seek after higher examinations in an expert discipline of their decision.

Conclusion:

The other angle that has raised sharp responses from the two specialists and the general population is the presentation of a Solitary Controller for Higher Education. While some consider it to be a way of decreasing red-tapism, others view at it as an endeavour to concentrating the power and consequently imperilling the independence of institutions. To me, NEP 2020 is a policy that keeps the independence of foundations as its focal topic. Subsequently, I feel that the feelings of dread communicated by some concerning a solitary controller prompting lessened independence of foundations are misplaced. In truth, through isolated verticals, the elements of standard-setting, subsidizing, accreditation and guideline will be isolated and directed by autonomous bodies. This will dispose of the grouping of force and irreconcilable circumstances. Further, another game-changing policy angle is the arrangement of various ways out and passage focuses. This will assist understudies with pursuing a course of their decision at their own speed without getting impacted by the impacts of their own conditions.

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DIGITAL TRANSFORMATION IN FINANCE: CHALLENGES AND FUTURE 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.

1. Introduction:

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. 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.

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:

1) 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."
2) 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."

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. DIGITAL TRANSFORMATION IN FINANCE: CHALLENGES AND FUTURE IN INDIA

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:

1) **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.
2) **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 cost effective 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)

3) **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.
4) **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.
5) **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.
6) **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.

a. **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 broader range of customers, with an easy language that customers are understanding easily.

b. **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."

c. **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.

d. **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) **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.

8) **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.

9) **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.

10) **Problem of piracy:** intellectual property such as copyright may not be adequately protected when such property is transacted digitally.

6. Conclusion:

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.

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ગુજરાતમાં આધુનિક ઉદ્યોગોનો વિકાસ અને તેની પર્યાવરણ પર થતી અસરો.

Modern Industrial Development and its Impacts of Environment in Gujrat.

ચાવડા નરેન્દ્ર દેવજીભાઈ

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સારાંશ:

ગુજરાત એ ભારત દેશનું વિકસિત રાજ્ય છે. આપણું ગુજરાત રાજ્ય ઔદ્યોગીક વિકાસ , કૃષિ વિકાસ, આરોગ્ય અને શિક્ષણ વગેરેમાં મહત્વનુ સ્થાન ધરાવે છે. વર્તમાન સમયમાં ગુજરાતમાં, ઔદ્યોગિક ક્ષેત્રનો સારા પ્રમાણમા વિકાસ થયેલો જોવા મળે છે. પરંતુ તેની સાથો સાથ પર્યાવરણની સમસ્યાઓ પણ વધુ વિકટ બનતી જોવા મળે છે. એક રીતે જોઈયે તો ઔદ્યોગિક વિકાસ અને પર્યાવરણ વચ્ચે પરસ્પર વિરોધાભાષી વલણ જોવા મળે છે. ઔદ્યોગિક વિકાસમાં વધારો કરવા માટે વ્યક્તિ પોતાના સ્વાર્થ માટે અવરનવાર પર્યાવરણને નુકશાન પહોચડતો આવ્યો છે. ઔદ્યોગિક વિકાસમાં ઉત્તરોતર પ્રગતિ થાય અને પર્યાવરણીય પ્રશ્નોનાં નિરાકરણ માટે ગુજરાત સરકારે વિવિધ પગલાઓ લેવાની જરૂર છે. જેના કારણે ઔદ્યોગિક વિકાસ અને પર્યાવરણ વચ્ચે સમતુલા જળવાય રહે.

પ્રસ્તાવના:

પ્રસ્તુત સંશોધન અભ્યાસમા આપણે ગુજરાતમાં ઉદ્યોગોનો વિકાસ અને પર્યાવરણ પર તેની શું અસર થાય છે તેની વાત કરવાના છીએ. આમ જોઈએ તો પર્યાવરણ અને વિકાસ બને એક સાથે ચાલતા શબ્દો લાગે પરંતુ બંને વિરોધાભાસી શબ્દો છે આપણે એક બાજુ વિકાસ પણ સાધવાનો છે અને બીજી બાજુ પર્યાવરણની જાળવણી પણ કરવાની છે . આપણે અહી ગુજરાતમાં ઉદ્યોગોનો વિકાસ સારા એવા પ્રમાણમા જોવા મળે છે અને બીજી બાજુ પર્યાવરણના પ્રદૂષણના પણ પ્રશ્નો ઉદભવે છે તેથી બંને ને સમકક્ષ રાખી કેવી રીતે આગળ વધવું જોઈએ તે બાબત વિષે આપણે પ્રસ્તુત સંશોધન પત્રમા વિગતે અભ્યાસ કરીશું.

ચાવીરૂપ શબ્દો:

ઉદ્યોગો, ઉદ્યોગીકરણ, પર્યાવરણ, પ્રદૂષણ,

સંશોધન અભ્યાસના હેતુઓ:

કોઈપણ વિષયના સંદર્ભમાં અભ્યાસ કરવા માટે સંશોધનકર્તા પાસે સ્પષ્ટ હેતુઓ હોવા જરૂરી છે. આ હેતુઓને ધ્યાનમાં રાખીને કોઈપણ સમસ્યા કે વિષયવસ્તુનો અભ્યાસ થઇ શકે છે. સંશોધનમાં હેતુઓ જેટલા સ્પષ્ટ અને ચોકસ હોય તેટલું જ સંશોધન એ જુદા જુદા હેતુઓને ધ્યાનમાં રાખીને હાથ ધરવામાં આવ્યું છે જે નીચે મુજબ છે.

૧. ગુજરાતમાં ઉદ્યોગોનું ચિત્ર રજૂ કરવું.

૨. ગુજરાતનાં વિવિધ ઉદ્યોગોનો વિકાસ અને વિસ્તાર તપાસવો.

૩. ગુજરાતમાં ઉદ્યોગો દ્વારા થતી પર્યાવરણીય અસરોનો અભ્યાસ કરવો.

૪. ગુજરાતમાં ઉદ્યોગ અને પર્યાવરણ વચ્ચેના સંબંધનો અભ્યાસ કરવો.

૫. ગુજરાતમાં ક્યાં ઉદ્યોગના કારણે વધુ પર્યાવરણીય નુકસાન થાય છે તે તપાસવું.

ગુજરાતમાં ઔદ્યોગિક વિકાસ અને તેનું મૂલ્યાંકન:

ઔદ્યોગિક વિકાસ એટલે ઔદ્યોગિક ક્ષેત્રે પરિમાણાત્મક અને ગુણાત્મક અને હકારાત્મક ફેરફાર થાય તેવી સ્થિતિ.

જ્યારે કોઈ એક સ્થળે અથવા ચોક્કસ વિસ્તારમાં એકીસાથે ઘણા ઔદ્યોગિક એકમોની સ્થાપના થાય ત્યારે તેને ઔદ્યોગીકરણ કહેવામા આવે છે. આ ઉદ્યોગીકરણથી ઔદ્યોગિક વિકાસ થાય છે. ઔદ્યોગિક વિકાસના લીધે ઉત્પાદનમાં વધારો થાય છે. રોજગારીનું સર્જન થાય છે અને તે આર્થિક વિકાસને આધાર પૂરો પડે છે. તેથી તે ફાયદાકારક છે. પરંતુ તેમાં જે કાચોમાલ, દ્રવ્યો અને રસાયણોનો ઉપયોગ કરવામાં આવે છે તેના કારણે પર્યાવરણને નુકશાન પહોચે છે.

આમ, ઔદ્યોગિક વિકાસના કારણે પર્યાવરણ પર તેની ગંભીર અસરો થાય છે. આથી પર્યાવરણની સમતુલા ખોરવાય છે.

ગુજરાતમાં ઉદ્યોગોનો વિકાસ:

ઔદ્યોગિક વિકાસની દ્રષ્ટિએ આજે ભારતના રાજ્યોમાં ગુજરાતનું સ્થાન મહત્વનુ છે. મોટા ઉદ્યોગો દ્વારા વર્ધિત મૂલ્ય (Net Value Added)ની દ્રષ્ટિએ તથા ઉત્પાદન મૂલ્ય (Value of Output)ની દ્રષ્ટિએ ગુજરાતનું સ્થાન મહારાષ્ટ્ર પછી બીજું છે અને રોજગારીની દ્રષ્ટિએ ચોથું છે. ગુજરાતનાં ઉદ્યોગોમાં ૧૯૬૦ સુધી કાપડ ઉદ્યોગો અને તેને લગતા ઈજનેરી મલનું ઉત્પાદન કરતાં ઉદ્યોગો જ મુખ્ય હતા. ગુજરાતમાં આજે બીજા એન્જીનિયરીંગ ઉદ્યોગો , પેટ્રોકેમિકલ્સ ઉદ્યોગો, સિમેન્ટ ઉદ્યોગ, ઈલેકટ્રિક્સ ઉદ્યોગો, હીરા ઉદ્યોગ, રસાયણ ઉદ્યોગ, ઔટોમોબાઇલ્સ કંપનીઓનો વિકાસ, હાલમાં થઈ રહેલા રાક્ષસી કદના કારખાનાઓનો વિકાસ ખૂબ ઝડપથી થઈ રહ્યો છે, છતાં પણ કાપડ ઉદ્યોગ હજી પણ મહત્વનો ઉદ્યોગ રહ્યો છે અને કુલ કામદારોના ૧૭.૫૪ ટકાને રોજગારી પૂરી પડી પ્રથમ સ્થાને આવે છે. ગુજરાતનું અમદાવાદ કાપડ ઉદ્યોગ માટેનું હબ મનાય છે તેના આધારે વિદ્વાનો અમદાવાદને ગુજરાતનું માંચેસ્ટર તરીકે પણ ઓળખાવે છે.

ગુજરાતમાં ચાલુ ફેક્ટરીના ૧૧.૩૫ ટકા એટલે કે ૧૮,૮૦૮ કાપડના એકમો છે, ગુજરાતમાં ઉત્તમ પ્રકારના મીઠાનું ઉત્પાદન થતું હોવાથી તેમજ ચુનના પથ્થરની મોટા પ્રમાણમાં ઉપલબ્ધિને કારણે ગુજરાતમાં સોડાએશ, કોષ્ટિકસોસોડા, બ્રોમીન અને સિમેન્ટના ઉત્પાદન માટે ઘણા નવા કારખાનાઓ ઊભા થાય છે. અંકલેશ્વર નવાગામ અને કડી-કાલોલ , ગાંધાર તેલ ક્ષેત્ર તથા બોમ્બે હાઈના ગેસ ક્ષેત્રોને લીધે ગુજરાતમાં ઉદ્યોગના ક્ષેત્રે ઉદ્યોગનો વિકાસ એ એક નવી દિશા પ્રાપ્ત થઈ છે. ખનીજ તેલ પર આધારિત અનેક પેટ્રો-કેમિકલ્સ ઉદ્યોગો વડોદરા, હજીરા અને તેની અસપાસના વિસ્તારોમાં તથા જામનગરની આસપાસ પણ શરૂ થયા છે. આમ , છેલ્લા ૪ દાયકા દરમિયાન ગુજરાતે ઔદ્યોગિક ક્ષેત્રે ઘણું વૈવિધ્યકરણ અને વિકાસ સાધ્યો છે. ગુજરાતનાં આર્થિક માળખામાં કાપડ-ઉદ્યોગનું પ્રાધાન્ય ઘટ્યું છે, તેનું સ્થાન આજે અન્ય ઉદ્યોગો લઈ રહ્યા છે.

ગુજરાતમાં ઉદ્યોગોનું વર્ગીકરણ:

ભારત સરકારના માઈક્રો, સ્મોલ એંડ મીડિયમ એંટરપ્રાઈસિસ ડેવલપમેંટ એક્ટ , ૨૦૦૬ અનુસાર ગુજરાતમાં પણ ઉદ્યોગોનું વર્ગીકરણ સૂક્ષ્મ (Micro), લઘુ ઉદ્યોગો (Small) અને મધ્યમ (Medium) કક્ષાના ઉદ્યોગો મોટા (Large) ઉદ્યોગો

એ રીતે કરવામાં આવે છે. સૂક્ષ્મ ઉદ્યોગોમાં ૨૫ લાખ રૂપિયા કરતાં ઓછું મૂડીરોકણ , લઘુ ઉદ્યોગોમાં ૨૫ લાખથી ૫ કરોડ , મધ્યમ ઉદ્યોગોમાં ૫ કરોડથી ૧૦ કરોડ અને મોટા ઉદ્યોગોમાં ૧૦ કરોડથી વધુનું મૂડી રોકાણ થયેલૂ હોય છે. ગુજરાતની કુલ આવકમાંથી તેની ૪૧ ટકા આવક ઉદ્યોગોમાથી મળે છે. ઈ.સ. ૨૦૦૬માં ગુજરાતમાં માઇક્રો, લઘુ અને મધ્યમ કક્ષાના ૪૧૩૦ એકમો હતા. જેમાં વધારો થયો અને તેની સંખ્યા ૬૧ ,૮૫૮ જેટલી થઈ ગઈ. સૌથી વધુ આં ત્રણેય પ્રકારના ઉદ્યોગોના એકમો સુરતમાં આવેલા છે.

ગુજરાતનાં ઔદ્યોગિક એકમો:

ક્રમ	ગુજરાતનાં જિલ્લાઓ	ઔદ્યોગિક એકમોની સંખ્યા
૧	સુરત	૨૦,૫૫૬
૨	અમદાવાદ	૧૬,૨૪૬
૩	રાજકોટ	૫૩૨૮
૪	વડોદરા	૩૫૩૪
૫	વલસાડ	૨૨૮૫
૬	ભરુચ	૧૬૦૮
૭	જામનગર	૧૪૨૯
૮	ગાંધીનગર	૧૩૭૮
૯	મહેસાણા	૧૦૯૮

ઉદ્યોગોને માનવશ્રમ, માલિકીના ધોરણે તથા કચમાલના સ્ત્રોતનાં આધારે કેટલાક જૂથોમાં વહેચવામાં આવે છે , શ્રમિકોના આધારે ઉદ્યોગોને નાના પાયા પરના અને મોટા પાયા પરના એમ વહેચી શકાય. જે ઉદ્યોગોમાં વધુ રોજગારી મળે તેને મોટા પાયાના ઉદ્યોગો કહે છે . દા.ત. સુતરાઉ કાપડ ઉદ્યોગ. જે ઉદ્યોગ કોઈ વિશેષ વ્યક્તિન માલિકીપણાં હેઠળના સંચાલનમાં હોય અને આવા ઉદ્યોગોમાં શ્રમિકોની સંખ્યા ઓછી હોય તેને નાના પાયાનો ઉદ્યોગો કહે છે. દા.ત. ખાંડસરી ઉદ્યોગ. આ ઉપરાંત ઉદ્યોગને ખાનગી, જાહેર, સયુંક્ત તથા સહકારી જૂથોમાં પણ વર્ગીકૃત કરી શકાય. આમ, ઘણી રીતે ઉદ્યોગોને વર્ગીકૃત કરી શકાય છે. તેમજ કાચમલના સ્ત્રોતનાં આધારે પણ ઉદ્યોગોને કૃષિ આધારિત ઉદ્યોગો અને ખનીજ આધારિત ઉદ્યોગોના જૂથમાં પણ વહેચી શકાય.

ગુજરાતના ઔદ્યોગિક વિકાસમાં વધારો જન્માવતાં મુખ્ય ઉદ્યોગો:

ગુજરાતમાં ઔદ્યોગિક વિકાસમાં વધારો જન્માવતાં ઉદ્યોગોનું ઘણું મહત્વ રહેલું છે. ગુજરાતમાં કાચોમાલ માનવશ્રમ મૂડી, વહનવ્યવહાર અને સરકારની નીતિ જેવા ઉદ્યોગોના વિકાસ માટે અનુકૂળ પરિબળોની ઉપલબ્ધતામાં ગુજરાતે અનેક ઉદ્યોગોનો વિકાસ સાધ્યો છે. સુતરાઉ કાપડ ઉદ્યોગ, પેટ્રો-કેમિકલ્સ ઉદ્યોગો, રસાયણ ઉદ્યોગ, એન્જીનિયરીંગ, સિમેન્ટ, સિરામિક, કાચનો, મીઠાનો, ઈલેક્ટ્રોનિક્સ, હીરા, ઝરી, ખાદ્યતે, વનસ્પતિ ઘી, તમાકુ, ખાંડ વગેરે જેવા ઉદ્યોગોનો વિકાસના કારણે ગુજરાત રાજ્ય વધુ વિકસિત બન્યું છે.

ગુજરાતનાં ઔદ્યોગિક વિકાસ માટે નવા નવા સંશોધનો હાથ ધરતી સંસ્થાઓ:

૧. અમદાવાદમા સેંટ્રલ ઈન્સ્ટીટ્યુટ ઓફ પ્લાસ્ટિક એન્જીનિયરીંગ એંડ ટૂલ્સ. (CIPET)

૨. સુરતમાં કૃત્રિમ રેસામાથી કાપડ બનાવવાનું સંશોધન કરતી સંસ્થા.(MAN- mad textile research association)

૩. વડોદરામાં ઇલેક્ટ્રિકલ્સ રિસર્ચ એંડ ડેવલોપમેન્ટ એસોસીએસન (ERDA)

૪. અમદાવાદમા સેંટ્રલ ગ્લાસ એંડ સિરામિક રિસર્ચ ઇન્સ્ટીટ્યુટ (CGCRT)

૫. અમદાવાદમા ટેક્સટાલીમાં સંશોધન કરતી સંસ્થા અટીરા, સેંટ્રલ લેધર રિસર્ચ ઇન્સ્ટીટ્યુટ, ઇન્ડો જર્મન ટૂલ્સ રૂમ.

૬. ભાવનગરમાં સેંટ્રલ સોલ્ટ એંડ મેરાઈન કેમિકલ્સ રિસર્ચ ઇન્સ્ટીટ્યુટ.

૭. સુરતમાં ઈંડિયન ડાયમંડ ઇન્સ્ટીટ્યુટ.

આમ, બધા ઉદ્યોગોના વિવિધ સંશોધનો હાથ ધરી આપણાં ઉદ્યોગોમાં તેને કઈ રીતે ઉપયોગમાં લઈ શકાય તે અંગેનું સંશોધન કરે છે. આમ , ગુજરાતમાં સંશોધન શક્તિ સિવાયના ઉદ્યોગોમાં વિકાસ માટેના પરિબળો અનુકૂળ છે તેથી ઉદ્યોગીક વિકાસ ઝડપી બન્યો છે.

ગુજરાતનાં ઔદ્યોગિક વિકાસની અનુકળતાઓ:

કોઈપણ પ્રદેશમાં અનુકૂળ સરકારી નીતિ , ધિરાણની સગવડ , કાચમાલની ઉપલબ્ધિ , સંચાલન શક્તિ , તંત્રજ્ઞાનની આયાત અને નિકાસ, સસ્તા દરે કામ કરે તેવા સ્થાનિક કુશલ કારીગરો, વાહનવ્યવહાર તથા વેચાણના બજારની સગવડ હોય તો, ઔદ્યોગિક વિકાસ ઝડપી બની શકે છે.

ગુજરાતમાં કપાસનું ઉત્પાદન સારા એવા પ્રમાણમા થાય છે આથી સુતરાઉ કપડાનો ઉદ્યોગ વિકસ્યો છે. વળી ગુજરાતમાં મગફળીનું ઉત્પાદન પણ સારું થાય છે. તેના લીધે મગફળીના પીલાણ અને તેલનો ઉદ્યોગ વિકાસ પામ્યો છે. આ રીતે ગુજરાતમાં યોગ્ય અનુકૂળતાઓ અને પરિબળોના કારણે ગુજરાતમાં ઔદ્યોગિક વિકાસ સારા પ્રમાણમા થયેલો જોવા મળે છે. ગુજરાતમાં ઔદ્યોગિક વિકાસની પ્રગતિમાં કૃષિ ક્ષેત્ર મહત્વનુ સ્થાન ધરાવે છે.

પર્યાવરણ:

પર્યાવરણ વિષે આપણે ઘણું જાણીએ છીએ. તેના શુધ્ધિકરણની વાતો લગભગ દરરોજ સાંભળવા મળે પરંતુ પર્યાવરણ એટલે શું અને તેમાં કઈ કઈ બાબતોનો સમાવેશ થાય છે તે જાણો છો ? બ્રહ્માડમાં માત્ર પૃથ્વી પર હવા , વાતાવરણ, પાણી, જમીન અને સજીવસૃષ્ટિ છે. પૃથ્વીના ત્રણ આવરણ છે. જલાવરણ , મૃદાવરણ અને વાતાવરણ , આ ત્રણેય અવરણો એટલે પર્યાવરણ. જલાવરણ એટલે સમુદ્રો , નદીઓ, તળાવ અને હિમશિખરો. વરસાદ પૃથ્વી પરનું જળચક્ર સતત ફરતું રાખે છે. વાતાવરણ એટલે હવા અને તેમાના વાયુઓ. તેમાં રહેલો ઑક્સીજન સજીવ સૃષ્ટિનો પ્રાણ છે. મૃદાવરણ એટલે જમીન સપાટીથી ૩૩ કી.મી.ની ઊંડાઈ સુધીની જમીનનો નરમ પોપડો છે. તેમાં નાના મોટા અળસિયા જેવા જીવજંતુઓ અને બેક્ટેરીયા રહે છે. તેમાં જ વનસ્પતિના બીજ અંકુરિત થઈને વૃક્ષો ઊગે છે. અને ખેતી થાય છે. પર્યાવરણમા એક ચોથું આવરણ પણ છે તેને જીવાવરણ કહે છે. તેમાં માણસ સહિત તમામ સજીવોનો સમાવેશ થાય છે. આપણે આ આવરણનો ભાગ છીએ. પૃથ્વીને શક્તિ પૂરી પાડનાર સુર્ય છે, જળચરો જલાવરણમા રહે છે? એટલે આ બધા આવરણોનો સમૂહ પર્યાવરણ સુધ્ધ રહે તો જ સજીવ સૃષ્ટિનો વિકાસ સરી રીતે થાય અને જીવન સરળતાથી ચાલે.

પર્યાવરણનો અર્થ:

જૈવિક આવરણમાની સજીવસૃષ્ટિના સમુદાયની ફરતે આવેલ અને તેને અસર કરતી પરિસ્થિતિઓ અને પરિબળોનો સમુદાય એટલે પર્યાવરણ.

પર્યાવરણ એટલે પૃથ્વીની આસપાસનું વાતાવરણ, આ વાતાવરણમાં હવા , વૃક્ષો, પર્વતો, જમીન, ખીણો, આકાશ, હવામાન, સૂર્યનો પ્રકાસ, પાણી વગેરે બાબતોનો સમાવેશ થાય છે.

ગુજરાતમાં ઔદ્યોગિક વિકાસને લીધે થતી પર્યાવરણીય સમસ્યાઓ:

ગુજરાતમાં ૧૨૦૯૬ જેટલા ઉદ્યોગો ખૂબ જ પ્રદૂષણ કરે છે. ૨૦૧૦ના ગુજરાત માનવ વિકાસ રિપોર્ટ અનુસાર કેન્દ્રના પ્રદૂષણ કંટ્રોલ બોર્ડ દ્વારા જે ૧૮ ઉદ્યોગોને સૌથી વધુ પ્રદુષિત ઉદ્યોગ ગણાવાય છે , તે બધા ગુજરાતમાં વિકસેલા છે. ૪૬ રસાયણો જે ગુજરાતમાં ઉત્પન્ન કરવામાં આવે છે તે ઝેરી છે અને તે રાજ્યની ૩૧૩ ફેકટરીઓમા બને છે , ઉપરાંત ગુજરાતનાં જળસ્થાનો પણ ખૂબ જ પ્રદુષિત છે. જેમાં , સાબરમતી , નર્મદા , તાપી , દમણગંગા અને દક્ષિણ ગુજરાતનાં ઔદ્યોગિક પટ્ટામા આવેલી બીજી નદીઓનો પણ સમાવેશ થાય છે. ગુજરાત સરકારે પ્રદૂષણ ફેલાવતા ઉદ્યોગોની કેટેગરી નક્કી કરી છે. જેમાં, ૧. ગ્રીન, ૨. ઓરેન્જ અને ૩. રેડ એમ ૩ કેટેગરીઓમાં મૂકવામાં આવ્યા છે. વધુ પ્રદૂષણ ફેલાવતા ઉદ્યોગને રેડ કેટેગરીમાં મૂકવામાં આવ્યા છે. ગુજરાતનાં ઉદ્યોગોમાથી ૩૩૫૭ ગ્રીન કેટેગરીના , ૬૭૧૪ ઓરેન્જ કેટેગરીના અને ૨૦૦૫ ઉદ્યોગો રેડ કેટેગરીની યાદીમાં છે.

ઉદ્યોગો દ્વારા વાતાવરણનું પ્રદૂષણ:

ઔદ્યોગિક વિકાસથી પર્યાવરણના અગત્યના ઘટક વાતાવરણમા પ્રદૂષણ ઠાલવવાથી વાતાવરણનું પ્રદૂષણ પેદા થાય છે. તેથી સૌપ્રથમ વાતાવરણના પ્રદૂષણને અટકાવવું જોઈએ અને આ પરિસ્થિતિ માટે યોગ્ય પગલાઓ લેવા જોઈએ.

ઉદ્યોગો દ્વારા વાતાવરણમાં બિનકાર્બનિક અને અદ્રાવ્ય પદાર્થો સતત ઠલવાતા રહે છે. આથી હવાનું પ્રદૂષણ સર્જાય છે. આમ, વાતાવરણને પ્રદુષિત કરવામાં ઉદ્યોગીકરણ ખૂબ જ મહત્વનો ભાગ ભજવે છે. આથી જ કહેવાય છે કે " Air Pollution is the Price of Industrialisation" હવાનું પ્રદૂષણ એ ઔદ્યોગિક વિકાસ માટે ચૂકવવી પડતી કિંમત છે. કારખાનાઓ જે ઝેરી પદાર્થો , રસાયણો, કચરો અને ધુમાડો કાઢે છે , તેનાથી હવા પ્રદુષિત થાય છે. અને તેની પ્રતિકૂળ અસર ઘરડા અને બાળકો અને માંદગીથી કમજોર બની ગયેલા લોકોની તન્દુરસ્તી ઉપર વિશેષ પડે છે. આમ, પર્યાવરણ માટે ઔદ્યોગિક વિકાસ અનેક સમસ્યાઓ ઊભી કરે છે.

આમ, ગુજરાતમાં વધુ પડતાં ઉદ્યોગીકરણના કારણે વાતાવરણને પ્રદૂષણનો રોગ લાગુ પડ્યો છે. અને આ પ્રદૂષણના રોગો માનવ જીવનના સ્વાસ્થ પર પ્રતિકૂળ અસરો પેદા કરીને માનવને શારીરિક અને માનસિક દ્રષ્ટિએ અપંગ બનાવી દીધો છે.

ઔદ્યોગિક વિકાસના લીધે થતું ભૂમિ પ્રદૂષણ:

ઉદ્યોગો દ્વારા અનેક પ્રકારના રસાયણો અને ઝેરી પદાર્થોયુક્ત જળ બહાર કાઢવામાં આવે છે. અને તે જમીનમાં સતત ઉતરતું રહે છે. તેથી જમીનના ઉપરના પાડો ઝેરીલા બની જાય છે. આની પ્રતિકૂળ અસર ખેત પેદાશોના ઉત્પાદન ઉપર પડે છે. આથી જ ગુજરાતનાં ઔદ્યોગિક ક્ષેત્રમાં નિરંતર વધારો થવાની સાથે કૃષિ ક્ષેત્ર પ્રમાણમા ઘટાડો થયો છે. જમીનમાથી જે ખેત પેદાશો લેવામાં આવે છે તે પ્રદૂષણ યુક્ત તૈયાર થાય છે. તેથી માનવ જીવનના આરોગ્ય ઉપર તેમની પ્રતિકૂળ અસર પડે છે.

આ રીતે ગુજરાત રાજયમાં વધુ પડતાં ઔદ્યોગિક વિકાસના કારણે ભૂમિનું પ્રદૂષણ પેદા થયું છે. જેનો તાત્કાલિક કોઈ ઉકેલ દેખાતો નથી.

ઔદ્યોગિક વિકાસ દ્વારા થતું જળ પ્રદૂષણ:

આપણાં રાજયમાં ઉદ્યોગોને જળ પ્રદૂષણની ગંભીર સમસ્યા પેદા કરી છે. તેથી ગુજરાતમાં શુધ્ધ પીવાલયક જળ ભાગ્યે જ પ્રાપ્ત થાય છે. આપણાં ગુજરાતમાં નીચેના ઉદ્યોગો પ્રદૂષણ ફેલાવવામાં ખૂબ જ મહત્વનો ભાગ ભજવી રહ્યા છે. કોષ્ટિક સોડા, હસ્તનિર્મિત સિન્થેટીક દોરા ઉદ્યોગ, તેલ રિફાઈનરીઓ, ખાંડ ઉદ્યોગ, કાગળ ઉદ્યોગ, સુતરાઉ ઉદ્યોગ, ગરમ કપડાં ઉદ્યોગ, રંગાટ ઉદ્યોગ, સિમેન્ટ ઉદ્યોગ, કોલસાની ભઠ્ઠીઓ, કોપર, સીસું અને જિંક ઉદ્યોગો , આર્યન એંડ સીલ ઉદ્યોગો વગેરે દ્વારા સૌથી વધુ ઉત્પાદન કરવામાં આવે છે. ગુજરાતની નદીઓ ગંદા પાણીથી પ્રદુષિત બની ગઈ છે.

ઔદ્યોગિક વિકાસથી પર્યાવરણ પર થતી અસરો માટે સરકારે કરવા પડતાં ઉપાયો:

૧. ઔદ્યોગિક વિસ્તારોનું આયોજન કરવું જોઈએ.

૨. ઓછા પ્રદુષિત બળતણના સંશોધનને પ્રોત્સાહન આપવું જોઈએ.

૩. વધુ પડતાં પ્રદુષિત ઉદ્યોગો પર કાયદાકીય અંકુશો લાદવા જોઈએ.

૪. પ્રદૂષણ શુદ્ધિકરણ પ્લાન્ટ નાખવા સરકારે પ્રોત્સાહનો આપવા જોઈએ.

તારણો:

૧. સરકારે ઔદ્યોગિક વિકાસને પ્રોત્સાહન મળે તેવા પગલાઓ લેવા જોઈએ અને સાથે પર્યાવરણ પણ પ્રદૂષણ મુક્ત રહે તેની પણ કાળજી લેવી જોઈએ.

૨. વધારે પડતાં પ્રદૂષણ ફેલાવતા ઉદ્યોગોને સરકારે મંજૂરી આપવી જોઈએ નહીં.

૩. પર્યાવરણીય સમસ્યાઓ માટે સરકારે યોગ્ય ઉપાયો હાથ ધરવા જોઈએ.

૪. ઓછા પ્રદુષિત બળતણના સંશોધનને પ્રોત્સાહન આપવું જોઈએ.

પર્યાવરણની નીતિના અમલ દ્વારા પર્યાવરણનું રક્ષણ કરવાના સૂચનો:

૧. હવાના પ્રદૂષણને અટકાવવું જોઈએ.

૨. ઔદ્યોગિક વિસ્તારનું આયોજન કરવું જોઈએ.

૩. બળતણ અને અન્ય પદાર્થોમા ફેરફાર.

૪. કાર્ય પદ્ધતિમા ફેરફાર તથા યંત્ર સામગ્રીની સંભાળ.

૫. વાતાવરણમાથી હાનિકારક તત્વો દૂર કરવા.

૬. શહેરી માર્ગોનું આયોજન.

૭. પાણીના પ્રદૂષણને અટકાવવું જોઈએ.

સમાપન:

આમ, ગુજરાત રાજયમાં ઉદ્યોગીક વિકાસ સારા એવા પ્રમાણમા વિકાસ પામ્યો છે. ગુજરાત રાજયમાં ઔદ્યોગિક વિકાસની સાનુકૂળ પરિસ્થિતિઓ રહેલી છે. આથી ગુજરાતમાં ઔદ્યોગિક ક્ષેત્રના વ્યાપમાં સારો એવો વધારો થયો છે. પરંતુ તેની સામે પર્યાવરણની જાળવણીની સમસ્યાઓ ઉદભવી છે. સરકારે ઔદ્યોગિક વિકાસને પ્રોત્સાહન આપવું જોઈએ , તેમજ

વિકાસની યોજનાઓ અમલમાં મૂકવી જોઈએ. પરંતુ તેની સામે પર્યાવરણની સમતુલા જળવાય રહે તે બાબતની પણ કાળજી રાખવી જોઈએ.

સંદર્ભસૂચી:

૧. ગુજરાતની આર્થિક અને પ્રદેશિક ભૂગોળ, યુનિવર્સિટી ગ્રંથ નિર્માણ બોર્ડ - અમદાવાદ.

૨. ઔદ્યોગિક ગુજરાત, સુનિલ પ્રકાશન

૩. વિકાસ અને પર્યાવરનું અર્થશાસ્ત્ર, સી. જમનાદાસની કંપની.

૪. પ્રદૂષણ: પ્રશ્ન આપણો: ઉકેલ આપણો યુનિવર્સિટી ગ્રંથ નિર્માણ બોર્ડ - અમદાવાદ.

૫. પર્યાવરણનું સમાજશાસ્ત્ર, ડૉ. એચ. એલ. ચાવડા

૬. પર્યાવરણ સાથી, રમેશ સાવલિયા

http://hdr.undp.org/en/e.g. UNDP - human development reports.

"A study on the Awareness of Mediclaim Insurance in Junagadh District"

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Abstract:

Nothing in this world is guaranteed; uncertainty is the only thing that is. Unexpected things happen all the time in life. One of the methods for managing risk is insurance. There is a need for an insurance system that functions on the fundamental idea of pooling the risks of unforeseen expenses associated with people being ill and needing hospitalization by collecting premiums from a sizable population base of the same community. "Mediclaim policy" is a crucial clause in several insurance policies. General insurance companies or non-life insurance companies both provide Mediclaim policies. Both commercial and public insurance companies offer medical claims policies in India. Medical insurance is another term for the Mediclaim policy. Mediclaim Insurance provides coverage only for hospitalization, accident-related treatment and pre-decided diseases. It also provides critical illness coverage for more than thirty plus critical diseases such as cancer, stroke, kidney failure, etc. Hospital bills can be claimed by Mediclaim policyholders in two ways: ceaselessly, in which the insurance company pays the hospital directly; or, alternatively, by paying the bills first, submitting them to the insurance company, and then receiving reimbursement. Data has been collected from primary data through questionnaires. In this study, researchers have taken 90 respondents as a sample. This research paper is based on descriptive analysis. The Purpose of this Research is to study the Awareness of Mediclaim insurance of the Junagadh district. Therefore, an attempt has been made to study the awareness of the Insured regarding the Mediclaim Policy in Junagadh district.

Keywords: *Mediclaim Insurance, Hospitalization, policyholder, Awareness, Junagadh.*

INTRODUCTION:

The history of insurance in India is extensive. It is described in the writings of Kautilya, Manu (Manusmrithi), Yagnavalkya (Dharmasastra), and (Arthasastra). In the works, it is discussed how to accumulate supplies that may be redistributed in the event of calamities like starvation, diseases, fires, and floods. The predecessor to modern insurance was probably this. Ancient Indian history has preserved the earliest examples of insurance in the form of loans for marine trade and contracts between carriers. With time and major input from other countries, particularly England, India's insurance market has grown. Now let's briefly discuss how general and life insurance have developed in India. Mediclaim is a sort of health insurance in which the insurance provider pays the policyholder's potential medical bills during the policy's term. The policyholder has two options: submit their medical bills for reimbursement, or use the cashless services offered by the insurance company's network hospitals.

Mediclaim plans are essential to making access to high-quality healthcare affordable for everyone due to the skyrocketing cost of healthcare. A type of health insurance called Mediclaim provides medical coverage for illness and hospitalization up to an insured amount. A Mediclaim policy is only good for a certain amount of time before the insured must renew it in order to continue receiving benefits.

Review of literature:

(Thankachan, 2022) The current study focused on the perceptions and sentiments of policyholders toward their Mediclaim insurance plans. The study focused on two prominent companies from Kerala's private and public sectors, and it looked at the satisfaction and views of their policyholders. The researcher's conclusions are based on the study's findings. The majority of people who had bought medical insurance coverage were men. The main reasons people get health insurance are high medical costs and concern over common ailments. The primary source of information on health insurance coverage was discovered to be agents. The major component factor analysis identified five components: non-compliance economic factor, quality service delivery, compliance economic aspect, healthy benefit for consumers, and predicted benefits for Mediclaim policy holder. The study discovered that customers do not always distinguish between a public sector health insurance firm and a private sector health insurance company when buying a health insurance policy. Customers complain about how the insurance firm handles settling claims. The insurance company's accounts and records often contained false information that the policyholders had to deal with, which frequently resulted in delays in the claim settlement process. Clients like the insurance companies' normal business hours. The demand for health insurance as a result of the global health crisis and changing economic situations.

(Biswas & Jha, 2020) In India, nationalized banks have been offering medical claim insurance for many years. However, there is a difference in the level of service quality between the nationalized banks and private banks' Mediclaim insurance policies. People are more health-concerned today than they were in the past, but it does not mean that they are interested in purchasing medical insurance. This study looks at the demographic and product-specific characteristics that affect customers' decisions to buy Mediclaim insurance policies from public and private banks in Ranchi.

(Chavan & Pimple, 2016) In the event of health, life, or business uncertainty, insurance does act as a risk taker. Insurance aids people in hedging their risks for both their property and their life. The cost of going to the hospital is now a new notion that is covered by insurance. These insurances are offered by both commercial and public insurance organizations in India. The IRDA's guidance has led to a rise in Mediclaim insurance. As a result, the moment has come to assess the performance of insurance firms, together with expectations and preferences for Mediclaim insurance. This essay focuses on the numerous facets of Mediclaim insurance as seen from the perspective of insurance providers.

(Thomas & Jha, 2019) Risk can be handled in large part by insurance, which anyone can obtain by paying a certain amount of predictable expenses in the form of a premium.

A medical claims policy has been created specifically to cover illness among all insurance policies. This research paper's goal is to examine the Mediclaim insurance holders in the City of Indore. Age was discovered to be a significant factor in the research to gain information or raise awareness online. The study finds that a programme of education about the need for medical claim policies for everyone should be carried out by the government, non-governmental organizations, and businesses. through every available medium. then only those with a lack of knowledge and information Regarding this, I'll be awake.

(Bharanidharan& A, 2019) One defence against rising medical costs is health insurance. The expense of healthcare has increased dramatically during the previous 20 years. This has forced the people to pay back their monthly expenses and set aside a portion of their income for personal healthcare. The ability to share the risk among people is made possible by health insurance. The study's goals are to identify the social and personal elements that influence health insurance purchase decisions and to gauge and assess consumer satisfaction with health insurance. The majority of respondents (76%) have individual health insurance, while 24% of the respondents bought their policy from friends. To make them well-organized and socially beneficial, the current health insurance programmes need significant adjustments.

RESEARCH METHODOLOGY:

OBJECTIVES OF THE STUDY:

In this study is to check the awareness about the Mediclaim insurance of the Respondents. And also find out the policyholder's claim settlement in Mediclaim Insurance.

PERIOD OF THE STUDY:

4 months, from December 2022 to February 2023, were used for the study.

DATA COLLECTION:

The study was completed using two sets of data, comprising both primary and secondary sources. Such information was gathered from respondents via a questionnaire.

SAMPLE SIZE:

For the present study used primary data, were collected from 90 sample respondents by using questionnaire

SAMPLING UNIT:

Government employees, private employees, self-employed, students, others.

PROBLEM OF THE STUDY:

In the current situation Mediclaim insurance is initial for the critical situation. The Mediclaim insurance are beneficial in case of illness and the purpose of the safety of the family. the Mediclaim policy holders are 60aaaaa5 increased and Gujarat 56% increase in India. So, researchers are investigating awareness of Mediclaim insurance in Junagadh district.

SCOPE OF THE STUDY:

Only the Mediclaim insurance is covered under the study's subject area.

IMPORTANCE OF THE STUDY:

This study is significant because it examines policyholders' awareness of Mediclaim insurance plans in the Junagadh district and assesses their level of awareness of those policies. Since potential investors who put their money in risk-free investments frequent the Junagadh district.

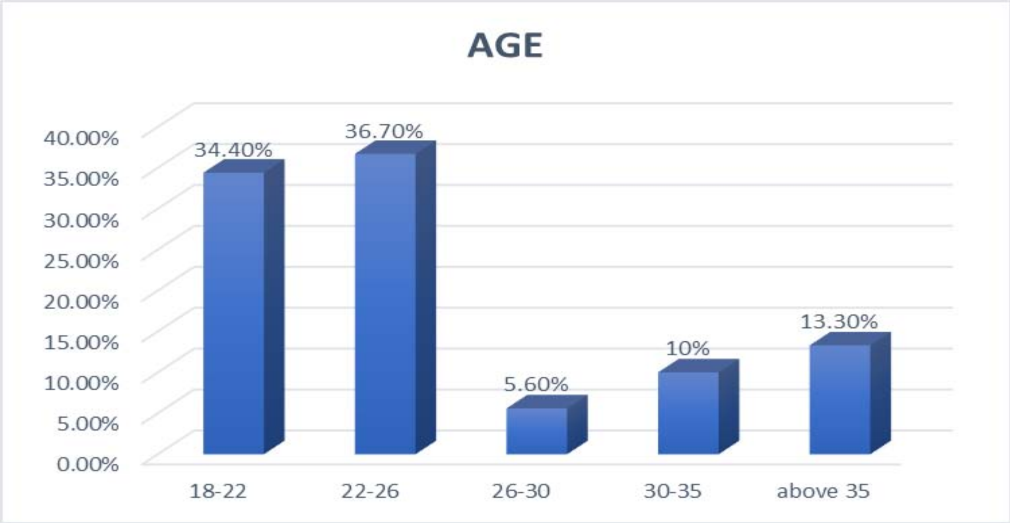
LIMITATIONS OF THE STUDY:

1. The study’s 90-person sample size is extremely small, making it impossible to generalize the study’s findings.

2.The study’s focus is limited because it only takes respondents from the Junagadh district.

DATA ANALYSIS AND INTERPRETATION:

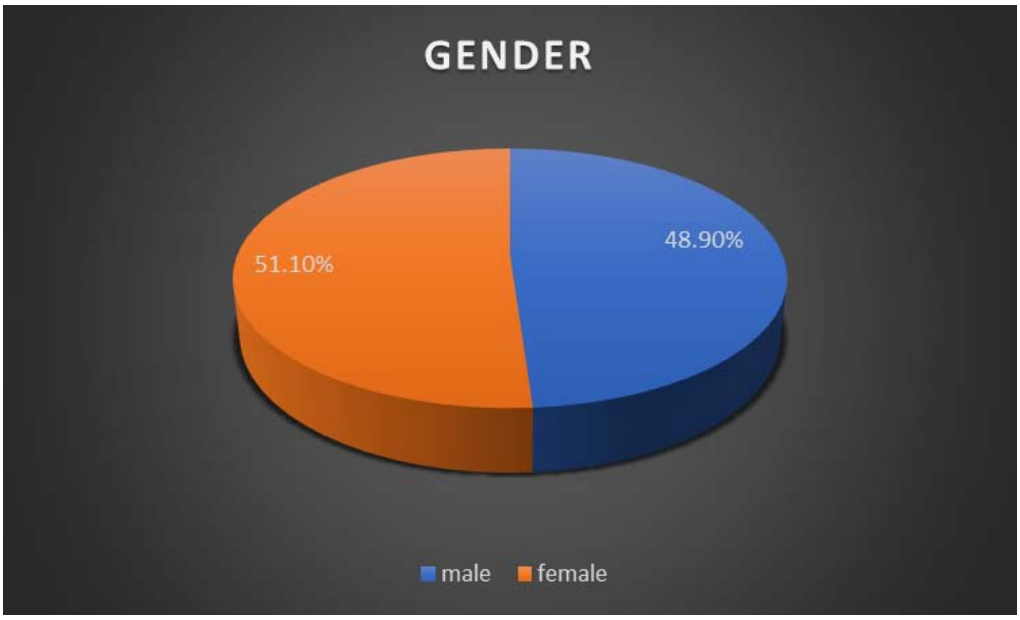
Figure 1: Age wise classification



(Source: Computed by the Researcher)

The percentage of responders by age group is depicted in the diagram above. According to the results 34.4% 18-22 years,36.7% 22-26 years, 5.6% 26-30 years, 10% 30-35 years, and 13.3% above 30 years responded to a survey of 90 respondents. The highest number of respondents is 22-26 years.

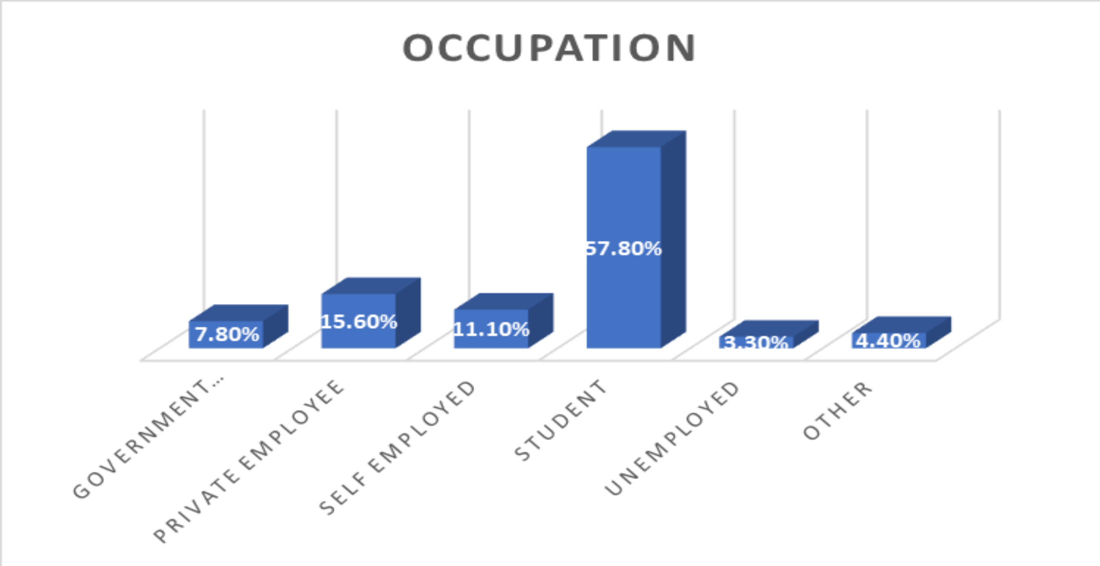
Figure 2: Gender-wise classification:



(Source: computed by the researcher)

The percentage of responders by gender is depicted in the diagram above. According to the results, 48.9% of males and 51.1% of females responded to the survey of 90 respondents. female respondents are higher than the male respondent.

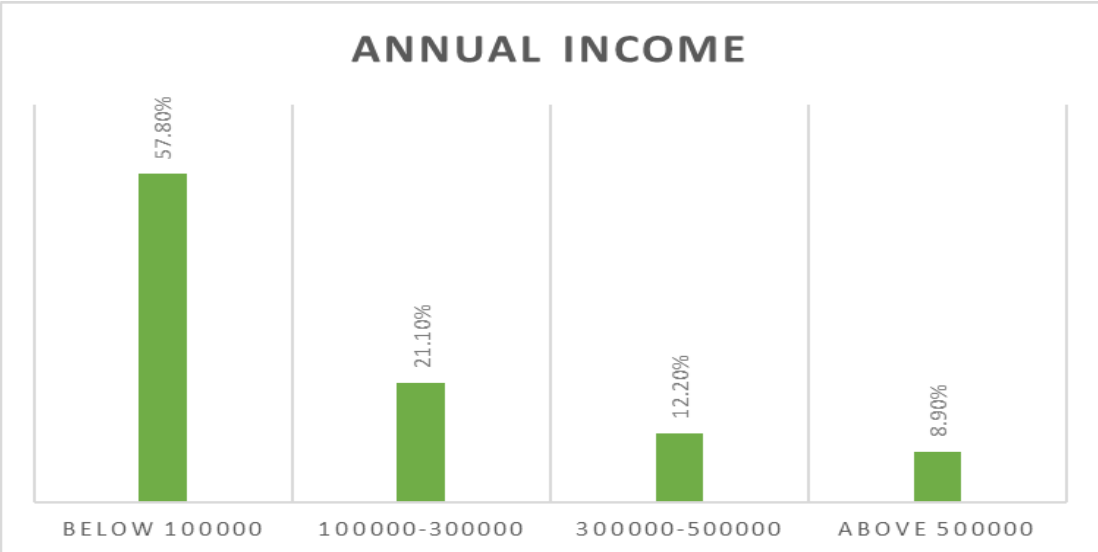
Figure 3: occupation-wise classification



(Source: Computed by the Researcher)

The percentage of respondents by occupation is depicted in the diagram above. According to the results, 7.8% are government employees, 15.6% are private employees, 11.1% are self-employed, 57.8% are students, 3.3% are unemployed, and 4.4% are other respondents. the survey of 90 respondents' highest respondents is students.

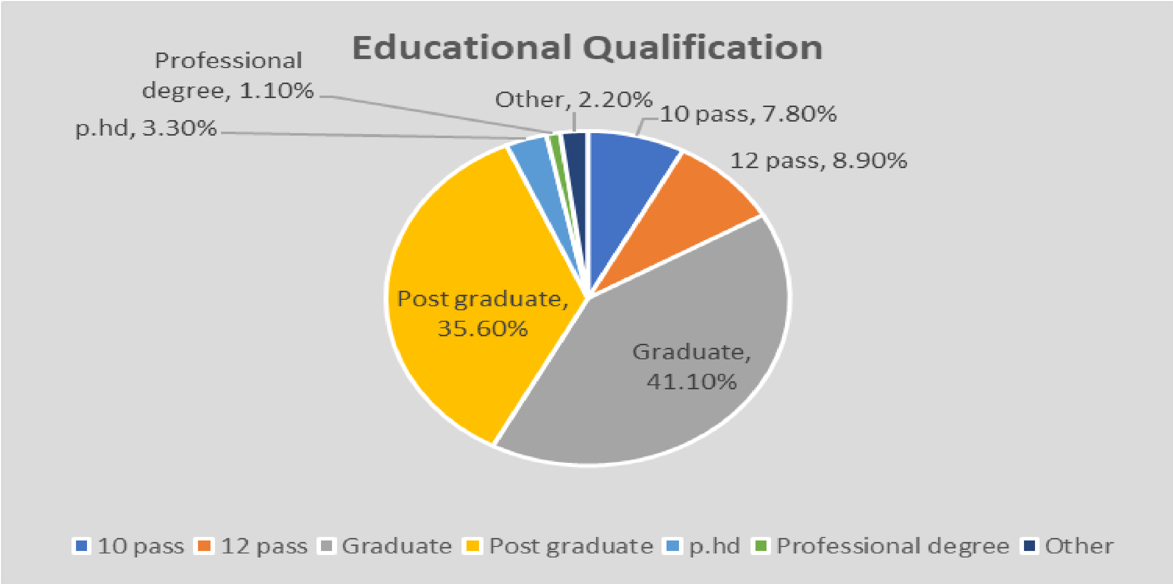
Figure 4: Annual Income wise classification



(source: computed by the researcher)

The percentage of responders by annual income is depicted in the diagram above. According to the results 57.8% below 100000 income, 21.1% 100000-300000 income, 12.2% 300000-500000 income, and 8.9% above 500000 income responded to the survey 90 respondents' highest respondents below 100000 annual income.

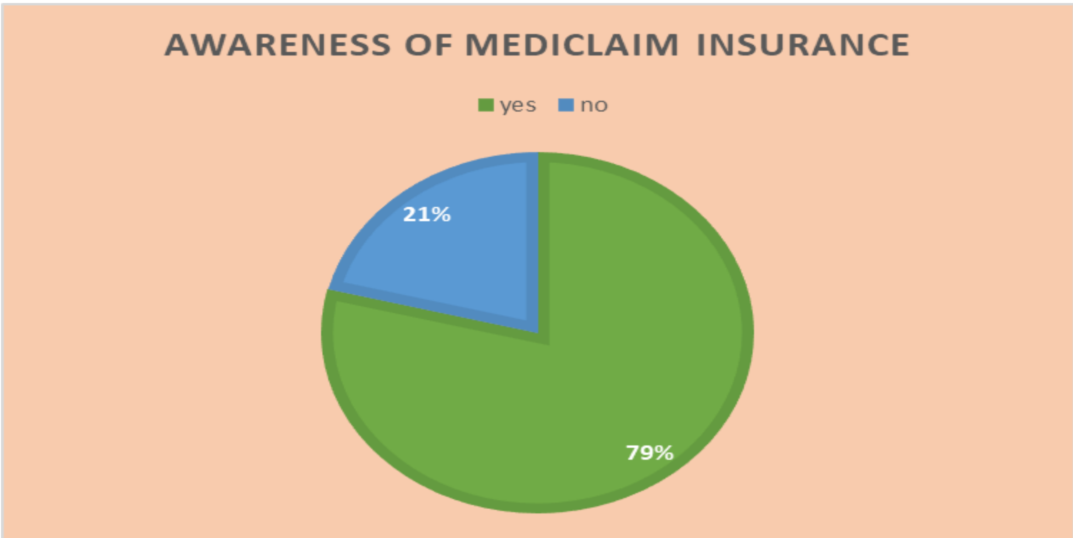
Figure 5: Educational Qualification



(Source: Computed by the Researcher)

The percentage of responders by education qualification is depicted in the diagram above. According to the results, 7.8% 10th pass, 8.9% 12th pass, 41.1% graduate,35.6% postgraduate, 3.3% p. hd,1.1% professional degree, and 2.2% other. Respondents to the survey of 90 respondents are graduates.

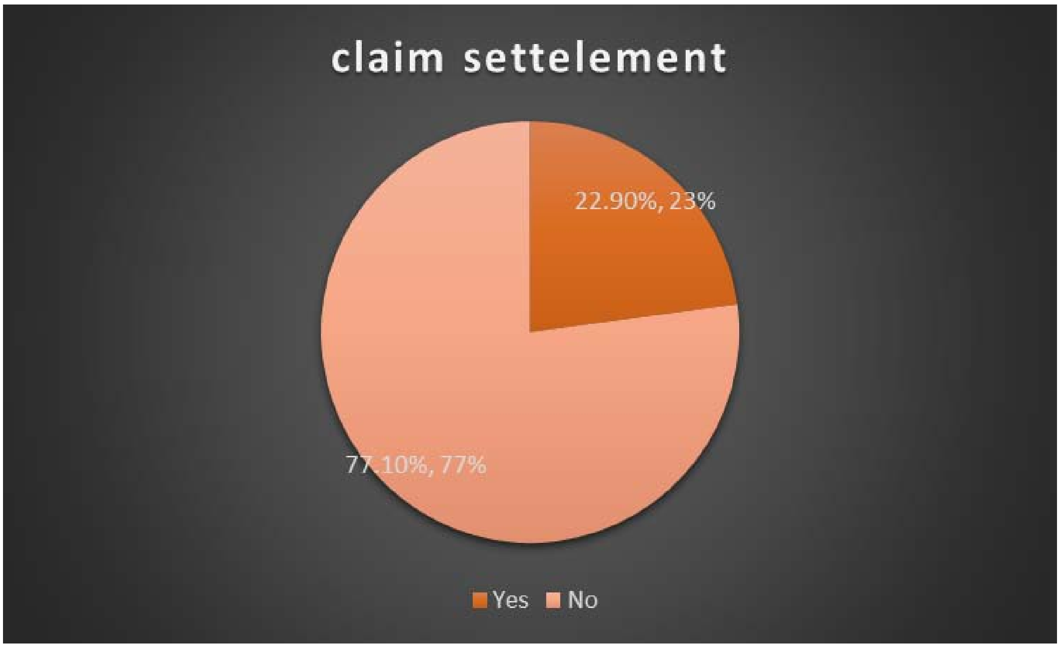
Figure 6: Awareness of Mediclaim Insurance



(Source: Computed by the Researcher)

The percentage of respondents who chooses most often in awareness of Mediclaim insurance is depicted in the diagram above. According to the results 79% yes and 21% no respondent to the survey of 90 respondents. The highest respondents are aware about the Mediclaim insurance.

Figure 7: Claim Settlement



(Source: Computed by the Researcher)

The percentage of responder by choice most often in claim settlement is depicted in the diagram above. According to the result 22.9% responder are made a claim and 77.1% responder are not made a claim responded to the survey of 48 respondent's highest respondent are not made a claim.

FINDINGS:

Analysis of the study reveals that male and female respondents have minor differences with regards to awareness of Mediclaim insurance. Respondents between the age of 22-26 showed a greater interest in awareness of Mediclaim Insurance. Occupation based on data the students are involved more than others. Graduate people were more interested in this research. Most of the respondents are aware of Mediclaim insurance.

SUGGESTION:

The study shows that the awareness of Mediclaim insurance is high but the claim settlement ratiois low.

CONCLUSION:

The study's findings support the need for government, nongovernmental organizations, and private sector organizations to launch awareness campaigns across all media about why medical insurance coverage is essential for everyone. Then, only those who lack understanding and awareness about this will be awake. Internet, insurance brokers, relatives, and banks all play very important roles among the many sources.

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"New Education Policy of India: A Theoretical Analysis"

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ABSTRACT:Education has a key and decisive role in this scenario of contingencies. The National Education Policy 2020 has therefore been transformed into the framework of this reform, which could help to build a new education system in the country, in addition to strengthening those economic and social indicators. That still needs to be improved.The introduction of the National Education Policy (NEP) 2020, after three decades has been one of the biggest highlights in the Indian education industry. It is a comprehensive policy that emphasizes universities' multidisciplinary & multimode approaches, and education backed by technology. The new NEP has completely altered the administrative structure of the educational system in India. It focuses on character and skill development in order to help students succeed in life.

INTRODUCTION:

Social change is the nature of society. Indian society is also no exception to this. It is known from the historical study of Indian society that many social, economic, political, and other changes have also taken place from the primitive era to the present era. There are mainly two types of change. One is the changes which are made by nature and the other types of changes are done by human beings themselves. Natural changes are not within our control. But through human change, one tries to innovate by bringing changes in life and society. Presently, if there is to be some change in terms of development in a society, then the education policy should be changed first. The picture of education in any country shows that the place of education is the priority of the government there and how much it deals with it.

Well defined and futuristic education policy is essential for a country at school and college levels due to the reason that education leads to economic and social progress. Different countries adopt different education systems by considering the tradition and culture and adopt different stages during their life cycle at school and college education levels to make it effective.

NEP 2020, the pros overpower the cons. There are more good aspects of NEP than less appreciative ones. And with timely recognition, they will also be addressed, and NEP will prove beneficial to both students and the education sector.

The Government aims to make schooling available to everyone with the help of NEP 2020. The new education policy in 2020 came after 30 years and is all set to change the existing academic system of India with the purpose of making it at par with the international standard of academic. The Government of India aims to set up the NEP by the year 2040. Till the targeted year, the key point of the plan is to be implemented one by one. The proposed reform by NEP 2020 will come into effect by the collaboration of the Central and the State Governments. Subject wise committees will be set up the GOI with both central and state-level ministries for discussing the implementation strategy. Approximately twenty million school students will be able to come back to educational institutes through this new approach.

NEW EDUCATION POLICY :

The New Education Policy was released under the Government of India's Ministry of Human Resource Development (MHRD) on 30 July 2020. With the motto of Educate Encourage Enlighten, this is the first education policy to be released in the last 34 years in India. The aim of the policy is to prepare the children of India with 21st-century skills. The policy is founded on the three pillars of Research, Innovation, and Quality, with the objective of developing India into a knowledge super power. The National Education Policy (NEP) 2020 is independent India's third Education Policy and the first in quarter of a century. Its effectiveness must be assessed based on the extent to which it contributes to the realisation of article 21A of the Constitution, addresses its segregated education system, is gender transformative and closes the gap between the education for India's elites and its poor and historically marginalized groups including Dalits, Adivasis, Muslims.

Its implementation must contribute to improved realization of the RTE Act, lead to the strengthening the public education system and stem the rising commercialization of education. This policy brief makes seven recommendations for its implementation. State and national governments should push the envelope on ensuring educational equity and non-discrimination, address the needs of children below six and above 14, confront privatization and commercialization of education, tackle the NEP's inbuilt risk of informalization of education and operate with a more critical analysis of use of digital/IT tools. They must put in place a change management process for the upcoming governance reforms and strengthen the administrative backbone of the education system. Further, the government must ensure adequate resources for its implementation and amplifying mechanisms for citizen participation.

KEY HIGHLIGHT OF NEP:

- Public spending on education by states and the Center has been increased to 6% of the Gross Domestic Product (GDP).
- The Ministry of Human Resource Development has been renamed as the Ministry of Education.
- There will be no rigid separation between arts and science, academic and vocational, curricular and extracurricular streams.
- Education of gifted children will be looked into.
- Establishment of a Gender Inclusion fund.

ADVANTAGES OF NEW EDUCATION POLICY:

- Increased expenditure on education: The increased spending on education, from earlier 3% to 6% now, will bring the much-needed funds, focus and prioritisation in the education sector.

- Reduced exam stress**:** The changed school structure will reduce the stress of board exams and will channelize students' focus towards practical skills and vocational learning.
- Flexibility to choose subjects**:** Students have broader options to learn now. They have the option of choosing any subject combination from Arts, Commerce and Science and exploring a multidisciplinary arena of education.
- Universalization of education**:** NEP 2020 is making education a basic right. It will bring back many children back to the educational institutes and truly universalize education for children aged 3-18.
- Introduces kids to coding**:** Introduction of computers and coding in class 6 upgrading the learning process.
- With the help of the new education policy devised by the Government of India, education will be made available to everyone in the country from the pre-school to the secondary school level.
- NEP 2020 is beneficial as it will help about two crore school students to come back to educational institutions.
- The Government aims to make schooling available to everyone with the help of NEP 2020.
- Approximately two crore school students will be able to come back to educational institutes through this new approach.
- According to the national education policy 2020, the 5+3+3+4 structure will replace the existing 10+2 structure. This structure is focused on student's formative years of learning. This 5+3+3+4 structure corresponds to ages from 3 to 8, 8 to 11, 11 to 14 and 14 to 18. 12 years of schooling, 3 years if Anganwadi and pre-schooling are included in this structure.
- For children up to the age of 8, a National Curricular and Pedagogical Framework for Early Childhood Care and Education will be designed and developed by NCERT.
- According to the national education policy 2020, the Education Ministry is to set up a National Mission on Foundational Literacy and Numeracy. The responsibility for successful implementation for achieving the foundation of numeracy and literacy for all students till class three falls upon the states of India. This implementation is scheduled to be done by 2025.
- One of the merits of NEP 2020 is the formation of the National Book promotion Policy in India.
- Appropriate authorities will conduct the school examinations for grades 3, 5 and 8. The board exams for grades 10 and 12 will continue but the NEP 2020 aims to re-design the structure with holistic development.
- Parekh national education policy is to be set up by the Government.

- Special daytime boarding school "Bal Bhavans" to be established in every state/ district in India. This boarding school will be used for participation in activities related to play, career, art.
- According to the national education policy 2020, an Academic Bank of Credit will be established. The credits earned by the students can be stored and when the final degree gets completed, those can be counted.

DIS ADVANTAGES OF NEW EDUCATION POLICY:

- Teaching in the mother tongue will be challenging: Teaching the fundamental subjects in the mother tongue will be a hassle as India has 22 scheduled languages and innumerable dialects. The course material will need to be converted to these languages first, and then the requirement of skilled teachers to implement this.
- Widening the gap between learners**:** As the mother tongue is going to be the preferred medium of instruction till class 5, the introduction of English after 5th standard in government schools will widen the gap with the private schools that have been providing education in English since the beginning.
- Challenge of digital divide**:** The digital divide present in India is even more extreme in rural areas where not everyone can afford smartphones. The problem is further compounded by the poor IT infrastructure of government-run schools, which will create implementation issues in the digitization of education.
- Focus on Digital Learning: Though it sounds practical and the need of the hour, but the focus on digitization of education and the promotion of e-learning under the NEP 2020 seems to overlook the fact that just about 30% of Indians can afford smartphones and fewer still have access to computers. Then the schools run by the government do not have a strong IT infrastructure, so the students in remote regions or underprivileged socio-economic backgrounds won't be able to acclimatize to the IT-based learning till such a facility is made available at the earliest.
- In the National Education Policy 2020, language is a negative factor as there is a problematic teacher to student ratio in India, thus introducing mother languages for each subject in academic institutes is a problem. Sometimes, finding a competent teacher becomes a problem and now another challenge comes with the introduction of the NEP 2020, which is bringing study material in mother languages.
- According to the national education policy 2020, students willing to complete their graduation have to study for four years while one can easily complete his/ her diploma degree in two years. This might encourage the pupil to leave the course midway.
- According to the national education policy 2020, students of the private schools will be introduced to English at a much earlier age than the students of the Government schools. The academic syllabus will be taught in the respective regional languages of the Government school students. This is one of the major new education policy drawbacks as this will increase the number of students uncomfortable in communicating in English thus widening the gap between sections of the societies
- Education Policy 2020 will further increase the differences between the sections of the society. While the students in the government schools will be taught in their respective regional language, the students in private institutions will be introduced to English from the early classes. This will further increase students who will not be comfortable with English as

they will be introduced to the subject about seven years later than the students in private schools.

- No clarity on the ratio of social workers or counsellors to children, and at what level they will be appointed (for instance, school or cluster level), or whether they will be sourced from existing personnel of other ministries.
- No clear mention of legal violations (including child marriage and child labour), which contribute to school dropouts.
- No clarity about the social and professional (economic) value of the open learning courses made available to children who are unable to access schooling.

CONCLUSION:

With the introduction of NEP 2020, many changes have been made and one of those is the discontinuation of M. Phil course. Even though there are many drawbacks in the new education policy, the merits are more in number. It is believed by many that by implementing these changes, the Indian academic system will be taken a step higher. With the introduction of NEP 2020, many changes have been made and one of those is the discontinuation of the M. Phil course. Even though there are many drawbacks to the new education policy, the merits are more in number. It is believed by many that by implementing these changes, the Indian academic system will be taken a step higher.

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Unfolding the Insights of CSR Disclosure Practices of Selected Public and Private Sector Banks in India

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ABSTRACT:

Corporate social responsibility is an ongoing activity that is self-regulatory. It's an idea where the bank decides to help improve society. The study's objective is to look at the CSR disclosure practices of a few Indian banks from the public and private sectors. For the purpose of this study, the CSR disclosure practices of a sample of public and private sector banks in India were examined in a total of 6 banks, of which 3 were public sector banks and 3 were private sector banks. Each CSR activity (as defined in the Companies Act of 2013) that the chosen banks revealed in their annual report received one point from the researcher for the examination of CSR disclosure procedures.In this research, the study period is one year, or 2020–21, in order to assess the CSR disclosure practices. The study is based on secondary data. The study found that because a large portion of India's population lives in rural regions, banks should emphasize on Technology Incubators, disaster management, and slum area development.

Keywords: Corporate Social Responsibility, Public Banks, Private Banks, and Indian Banks.

INTRODUCTION

Corporate social responsibility is a methodical commercial strategy and moral component of the company. Other names for it include corporate accountability, sustainable development, corporate citizenship, and corporate shared values. Nowadays, the banking industry is required to operate ethically and uphold its social responsibility to its stakeholders. Customers, workers, suppliers, the government, and society are all considered stakeholders. The concept of corporate social responsibility (CSR) makes businesses accountable for their activities and has a beneficial effect on the environment. While detractors claim that corporate social responsibility diverts attention from commercial considerations, banks may boost long-term profit and sustain relationships with stakeholders through CSR.

Corporate: refers to conducting business to generate income.

Social: is to look out for one's community or society.

Responsibility: refers to taking responsibility for the welfare or growth of the economy.

Although the idea of corporate social responsibility is not new, its focus shifts as a result of shifting commercial demands and shifting societal needs. CSR has been influencing the Indian social system more and more by supporting development initiatives. Yet since its historical origins date back to the Vedic era, it is not a unique idea in India. The banking industry is now more developed and stronger than ever. Several non-governmental groups exert pressure on banks to treat its stakeholders fairly. As a result, the idea of corporate social responsibility has emerged.

CSR Framework in India

The provisions of the 2014 Corporate Social Responsibility Policy Regulations, as well as Section 135 and Schedule VII of the 2013 Companies Act, have been released by the Ministry of Corporate Affairs to take effect on April 1, 2014.

Companies, whether private or governmental, are required by law to invest a portion of their profits towards social service. Businesses must adhere to at least one of the following requirements:

NET WORTH	Rs 500 crore
TURNOVER	Rs. 1000 crore
NET PROFIT	Rs. 5 crore

Every organization is required to invest at least 2% of its average net profit over the previous three fiscal years in CSR projects..

LITERATURE REVIEW

Prabhavathi and Dinesh (2017)have researched CSR spending in the Indian banking sector. The primary goal of the study was to examine CSR expenditure in the Indian banking industry before and after the CSR requirement and to comprehend how spending changed in response to the business act of 2013. The analysis used secondary information obtained from the annual reports of the chosen institutions. 41 listed banks are chosen for the analysis out of the total. This essay primarily focuses on the main clauses of this legislation as well as the actual CSR expenditures made by the banking industry in the fiscal years 2012–2013 and 2015–2016. The report also looks for differences in how much money listed banking corporations spend on CSR. In this research investigation, descriptive statistics were employed. The research study found that, following the businesses act of 2013, the banking industry raised its CSR investment (after mandate). The number of banks investing in CSR has increased, and their average net profit from 2013 to 2016 increased by 2%..

Panjabi &Thareja (2020)stated that HDFC is the biggest private sector bank and that CSR is seen as one of the most challenging study areas. This paper seeks to identify the regions in which CSR activities are carried out. This research examines HDFC's primary CSR initiatives in India. The study's bedrock was secondary data, which was acquired from reputable magazines and websites belonging to various banks for the report. The intent of this paper is to determine the value of CSR initiatives in the current environment. The emphasis of this paper is largely on social and environmental responsibility. The research study included a thorough case study of HDFC BANK in F.Y. 18-19 and was descriptive in form. The study found that the Indian banking sector places a high value on social responsibility and works to address all the key issues, including sanitation, health, and education. The study recommended that banks devote greater attention to rural regions because a large portion of India's population lives there.

Eliza Sharma (2013) This research study assessed the CSR practices of Indian commercial banks as secondary data from various websites and published reports of chosen Indian banks was examined to identify the regions where CSR activities are carried out. In contrast to private sector banks, the research study found that public sector banks contributed the most to CSR initiatives.

Marwaha, V. & Jain P. (2017) said that the banking industry is paying greater attention to corporate social responsibility (CSR). Examining the advantages and disadvantages of corporate social responsibility in the banking industry is the major goal of this essay. It discusses the idea of social responsibility and how it helps businesses survive in the marketplace. The paper's stated goal is to offer some suggestions for dealing with the difficulties and enhancing the effectiveness of banks' CSR initiatives. Semi-interviews, field observations, and an examination of the supporting paperwork make up the key methodologies employed in this study. The research found that financial sectors are operating more efficiently than in previous years and that the public sector performs more social welfare work than the private sector, but that more has to be done to provide.

OBJECTIVE OF THE STUDY

- To Understand the concept andframework of Corporate Social Responsibility in India.
- To analyze the CSR disclosure practices by selected public and private sector banks in India.
- To Compare the CSR disclosure practices by selected public and private sector banks in India.

RESEARCH METHODOLOGY

The study based on analytical and theoretical analysis of a certain field of study. In order to analyze the CSR disclosure practices of chosen public and private sector banks in India, the researcher chose a total of 6 banks, of which 3 were in the public sector and 3 were in the private sector. The researcher has given 1 point for each CSR activity included in the act reported by the chosen banks in their annual report in the study of CSR disclosure practices. The names of a few banks from the public and private sectors are listed below:

Public Sector Banks

- State Bank of India
- Bank of Baroda
- Canara Bank

Private Sector Banks

- HDFC Bank
- ICICI Bank
- Kotak Mahindra Bank

Data Collection and Period of the Study

The researcher used secondary data to examine the CSR disclosure practices of a few Indian banks from the public and private sectors. The secondary information was obtained from publicly available sources such as annual reports, websites of specific banks, and numerous national and international journals. The duration for this particular research is one year, or 2020–21, in order to assess the CSR disclosure practices..

Limitation of research

Multiple public and private banks in India, but the current study is only focused on three of these banks, one each from the public and private sectors, and it only contains data from the years 2020–21. The study is entirely dependent on secondary data, which is a drawback in and of itself.

DATA ANALYSIS

Table No. 1: Score of CSR Disclosure Practices

Sector/Area		Public Banks			Private Banks		
	Activity No.	SBI	BOB	CB*	HDFC	ICICI	KMB*
Health Care	1	1	1	1	1	1	1
Poverty, Eradicating Hunger, Malnutrition	1	0	0	1	1	0	0
Swachh Bharat Kosh	1	0	0	1	0	0	0
Safe Drinking Water	1	0	0	0	0	1	0
Education	2	1	1	1	1	1	1
Livelihood Enhancement Projects/Capacity Building	2	0	0	0	1	1	1
Vocational Skills	2	0	0	1	0	0	1
Special Education	2	0	0	1	0	0	1
Women Empowerment	3	1	1	1	0	1	0
Gender Equality	3	0	0	0	1	0	0
Socio-Economic Inequalities/Community Development	3	0	0	0	0	1	0
Animal Welfare	4	0	0	0	0	1	0
Environmental Sustainability	4	1	0	0	1	1	1
Agro Forestry	4	0	0	0	0	1	0
Art And Culture	5	1	0	0	0	0	0
Armed Forces, Veterans, War Widows/ Dependants	6	1	0	0	1	0	0
Training To Promote Sports	7	1	0	1	1	1	0
Technology Incubators	9	0	0	0	1	0	0

Rural Development Projects	10	0	0	1	1	1	0
Slum Area Development	11	1	0	0	0	0	0
Disaster management Including Relief	12	0	0	0	1	0	1

(Source: Commuted by the researcher)

*CB: Canara Bank, *KMB: Kotak Mahindra Bank

Table No. 2: Score of CSR Disclosure Practices by Public & Private Banks

Sector/Area	Total Points	
	Public Banks	Private Banks
Health Care	3	3
Poverty, Eradicating Hunger, Malnutrition	1	1
Swachh Bharat Kosh	1	0
Safe Drinking Water	0	1
Education	3	3
Livelihood Enhancement Projects/Capacity Building	0	3
Vocational Skills	1	1
Special Education	1	1
Women Empowerment	3	1
Gender Equality	0	1
Socio-Economic Inequalities/Community Development	0	1
Animal Welfare	0	1
Environmental Sustainability	1	3
Agro Forestry	0	1
Art And Culture	1	0
Armed Forces, Veterans, War Widows/ Dependants	1	1
Training To Promote Sports	2	2
Technology Incubators	0	1
Rural Development Projects	1	2
Slum Area Development	1	0
Disaster management Including Relief	0	2

(Source: Commuted by the researcher)

Table No. 3: Bank wise score of CSR Disclosure Practices

Total Points	
Public Banks	
State Bank of India	8
Bank of Baroda	3
Canara Bank	9
Private Banks	
HDFC Bank	11
ICICI Bank	11
Kotak Mahindra Bank	7

(Source: Commuted by the researcher)

Table No. 4: Sector/Area wise Score of CSR Disclosure Practices by Banks

Sector/Area	Total Points
Health Care	6
Poverty, Eradicating Hunger, Malnutrition	2
Swachh Bharat Kosh	1
Safe Drinking Water	1
Education	6
Livelihood Enhancement Projects/Capacity Building	3
Vocational Skills	2
Special Education	2
Women Empowerment	4
Gender Equality	1
Socio-Economic Inequalities/Community Development	1
Animal Welfare	1
Environmental Sustainability	4
Agro Forestry	1
Art And Culture	1
Armed Forces, Veterans, War Widows/ Dependants	2
Training To Promote Sports	4
Technology Incubators	1
Rural Development Projects	3
Slum Area Development	1
Disaster management Including Relief	2

(Source: Commuted by the researcher)

CONCLUSION

The bank has always been important in enhancing the nation's financial situation and level of literacy. The banking industry's most crucial component is corporate social responsibility since it boosts income and improves the organization's reputation. It strengthens ties with society over time and enhances the reputation of the banking industry.

The public sector banks with the highest scores are Canara Bank and State Bank of India, while Bank of Baroda has the lowest scores.

In the area of private sector banks, HDFC Bank and ICICI Bank perform well, while Kotak Mahindra Bank performs poorly.

While private sector banks primarily focus on the fields of health care, education, livelihood enhancement projects/capacity building, and environmental sustainability, public sector banks carry out the majority of CSR operations in the areas of health care, education, women's empowerment, and sports.

In this area, empowerment of women, environmental sustainability, disaster management, and livelihood enhancement projects/capacity building are the major differences between CSR practices of public sector banks and private sector banks.

The researcher noted that there are still numerous areas that are not given enough attention, including Swachh Bharat Kosh, Safe Drinking Water, Gender Equality, Socio-Economic Inequalities/Community Development, Animal Welfare, Agroforestry, Art and Culture, Technology Incubators, and Slum Area Development.

Consequently, we may draw the conclusion that the Indian banking sector is currently paying social responsibility the attention it deserves and is making an effort to address all the key issues, such as health, education, women's empowerment, environmental sustainability, and training for sports promotion.

The research recommended and called attention to the growth of a sizable consulting industry in the CSR age. Lastly, the media should show more interest in CSR and play a crucial part in it, while banks identify the areas that most urgently require their assistance and offer it. Due to the great majority of India's population living in rural regions, banks should place more of an emphasis on slum area development, disaster management, and technology incubators.

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"A RESEARCH STUDY ON CUSTOMER SATISFACTION OF MOBILE NETWORK SERVICES PROVIDED BY SELECTED TELECOM COMPANIES WITH SPECIAL REFERENCE TO

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ABSTRACT

All around the world, the Telecom Industry is acknowledged as a key tool for socio-economic development. It serves as the nation's industrial and economic development's backbone. It guarantees extremely fast communication across various geographical regions all over the world.Today's era of development and prosperity has made technical modernization widely recognized as a predetermined requirement for any nation. A sharp increase of internet usage the mode of communication changed. It also results to the exponential growth in the number of mobile network providers. The telecom industry is a major economic force and a significant enabler of the transition of our nation to a digital society. Now the most dominating telecommunication firms in India are: Reliance Jio, Bharti Airtel, VI and BSNL. Customers are backbone of any industry. Telecommunications, being service oriented industry, always assign priority to its customers being satisfied and happy. More satisfied customers lead to increase of customers in organization. The main aim of this investigation, "A research study on customer satisfaction of mobile network services providedby selected telecom companies with special reference to Junagadh district." This study is an empirical research based on questionnaire method through google form. To select 100 respondents for this study and statistical tools are used Percentage Analysis. The study examine respondents are satisfied and dissatisfied with current service provider. The research outcome indicated that, most of the customers were satisfied towards selected telecom companies.

Keywords:

Telecommunication, Telecom Industry, Customer Satisfaction, Service Provider, Reliance Jio, Bharti Airtel, VI, BSNL

INTRODUCTION

Telecommunication is the communication process that involves sending information over long distance. Calling, messaging, internet and other internet related services that require a telecom connection have all seen significant increase in demand due to the digital era. In recent years, there has been an increase in the number of telecom consumers in India and the industry’s growth has created tough competition. Consumer satisfaction is a top concern for service providers since they need it to survive. Further, if customers are satisfied, they will become loyal to the service provider.Telecommunications service providers, usually referred to as communications service providers, are typically in charge of managing telecommunications systems. In the past, these providers provided telephone and related services; today, they provide a range of WAN and internet services, as well as local area network and international services. Today, Corporations prioritise consumer satisfaction over making a profit as their primary goal. In order to close any gaps between the customer’s expectations and the company’s product or service, it is crucial for every business to assess the current level of Consumer Satisfaction.

As of the end of January 2021, India’s Telecom Network had 1179.49 million subscribers, making it the second largest in the world by number of phone users. Its low call rates are made possible by the world’s largest Telecom Companies intense competition with one another. With 747.41 million broadband internet subscribers, India is the country with the second largest Internet user base worldwide.End of 2022, 5G services are anticipated to be operational in India.Now four players in the market, Jio leading with a 34% market share, Airtel India in second place with 28%, and VI in third place with 27% and Government operator BSNL/MTNL is in a distant fourth place with 11%.

The Nature of Telecom Customers is rather unpredictable. The level of satisfaction among telecom users is not primarily attributed to any one source. In the telecom industry, network quality and price are deemed to be the most crucial variables for customer satisfaction. Service quality and customer care services are additional crucial variables in gauging telecom subscriber happiness. Call connection is a crucial service factor in the mobile industry. Customers will automatically be more satisfied with acertain service provider than a competitor in the market if that service provider is able to deliver greater connectivity.The cost of the services is closely tied to customer happiness. When it comes to ensuring customer happiness among telecom consumers, price is seen as a key aspect.

Today's Telecom Businesses are switching from rigid to flexible price structures in order to give their customers more happiness. Operators even use customized pricing based on the demands and needs of the customers.

LITERATURE REVIEW

(Hooda & Tyagi, 2020) This study is to determine the variables that affect customer satisfaction in the Indian Telecom Industry. Seven elements that affect customer satisfaction for Indian Telecom Operators :- service quality, customer call centre services, price fairness, promotional and attractive offers, company image, signal quality and bill payment method are listed here as there aspects. Telecom service providers need to pay attention to these variables that affect client satisfaction. Customer satisfaction is another factor that controls how much money is allocated to different activities. Concluded that cost of retaining customers is less as compared to cost of bringing in new customers.

(Bello, 2020) This study’s goal is to establish the causal link between Nigerian’s telecom service quality and customer happiness. The service quality gap model approach was used in the study to poll 900 people about how satisfied they were with the services offered by Nigerian Telecom Companies. According to the multiple regression study, tangibility, dependability, responsiveness and empathy were all positively correlated with the customer satisfaction, but assurance was not. The study found that the most significant predictor of customer satisfaction is the reliability factor of telecommunications service quality. To acquire a competitive edge in the market, telecommunications service providers are urged to focus more on providing consumers with unbroken service, enough network coverage, accurate billing and quick connectivity.

(Kumar, Rai, & Dugar, 2019) This study is to determine how customer happiness and loyalty at Indian Telecom providers will be impacted by service quality. They identify and analyzed five aspects of service quality:- tangibility, dependability, responsiveness, assurance and empathy. In the Delhi-NCR region 200 consumers of four Indian telecom service providers were surveyed for this purpose using a closed ended questionnaire. Tools and technique used regression analysis of service dimensions. The result of the survey showed that providing high quality services to the telecom sector’s customers not only has a favorable but also a significant influence.

(Renuka & Arutgeevitha, 2018) Thisstudy would help bridge any gaps between the expectations of the consumer and the product or service provided by the company. Objective of the study is social economic background of people who use mobile phone services in India. Simple percentage analysis and sample ranking approach are two statistical procedures employed. Survey method, Personal Interview and Questionnaire was used obtained the data. Suggest that increase in Internet speed on mobile can be the criteria for this study and Businesses can offer their clients fresh and unique schemes. Improve the fixed and wire line services data offerings. Concluded that various value added services have made the market more completive and made it easy for the users and implementation of 4G technology and solved many problems and made life easier for users.

(Pahari, Guleria, & Singh, 2017) This study's aim of identifying the most preferred and problematic features as well as satisfaction level with various services provided by service provider, a cross sectional study was conducted in Pokhara, Nepal. 206 people made up the sample size, and a standardized survey questionnaire was used to collect the study's data. Analyze the survey data using percentages, chi square, correlation, ANOVA and ranking. The study was able to determine that call pricing was the most motivating elements for choosing minimum support price, followed by a solid network and that network congestion was the main issue. The study's findings will aid mobile phone service providers creating aggressive strategies providers in creating aggressive strategies for remaining competitive and surviving in the industry.

RESEARCH METHODOLOGY

Research Methodology is a description of the steps taken to conduct a specific type of study. It defines the methods and processes used to locate and evaluate data pertaining to a certain research topic. It includes the data they will gather, where they will get it, how they will gather it, and how they will analyses it.

Statement of the Problem

In the modern era, both business and daily life heavily rely on the mobile network. Everyone uses mobile services without any discrimination of gender, income, education and age. Their services are not only commendable, but also satisfying to the consumers to some extent. The high cost of service provision and the low levels of income among the people cannot be offered to replicate expensive telecom infrastructure to the Indian market for mobile network service providers. It is important to analysis of the impact of providing quality of service, network coverage, internet service, customer service and promotion schemes etc. to ensure that mobile users receive the greatest benefits from the telecom services. Hence, the service providers are facing challenges, not only from the competitors but also from their customers. For this background of the study has aimed to consumer satisfaction of the mobile service providers.

Objectives of the Study

Every task has a set of objectives. An objective is something you plan to achieve. Work is tied tothe objectives. This research study has the following objectives:-

- To study the consumer satisfaction towards mobile service provider.
- To study and identify how the customers are benefited.
- To provide measures for improving the customer level of satisfaction.

Scope of the study

The present study has been carried out on respondents who are customers of specific telecom service provider. Data collection has been collected from a convenience sample of respondents using mobile services of any telecom company like Reliance Jio, Bharti Airtel, VI and BSNL. This research study is useful for telecom service providers to understand the expectation and requirements for customers and can serve them in a better way.

- There is Further Scope of the study. They are as follow:
  - A company can use the study as feedback.
  - A student may use the study for the help of his/her thesis.

Period of the Study

The study duration is of data collection starting from December, 2022 to February, 2023 till end.

Data Collection

For the present study, the data has been collected with the help of primary source. Primary data has been collected with the help of a structured "Questionnaire" method.

Application of Statistical Tools

For the analysis of data, statistical tool are used of Percentage Analysis.

Sample Size

For the present study, primary data were used, required primary data were collected from 100 sample respondent by using questionnaire.

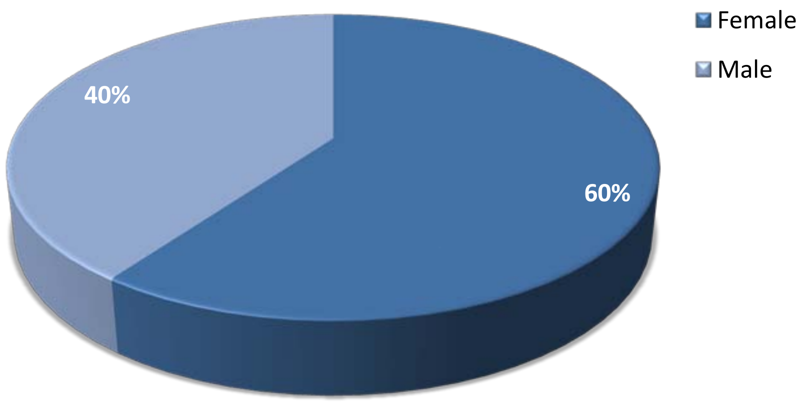
Data Analysi

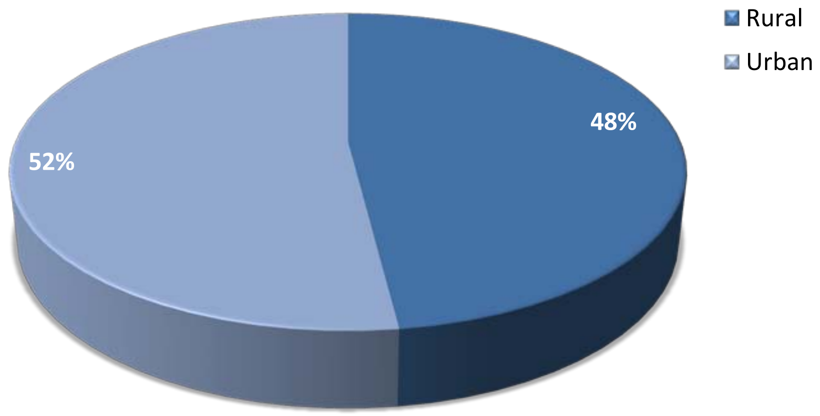
Figure 1 Classification based on Gende

(Source: Primary Data collected through questionnaire)

Above chartshows that percentage of respondents by Gender. Out of the 100 respondents60% respondents are Female and 40% respondents are Male. It reveals that the number of Female respondents are out numbering of Male respondents.

Figure 2 classification based on Residential Area

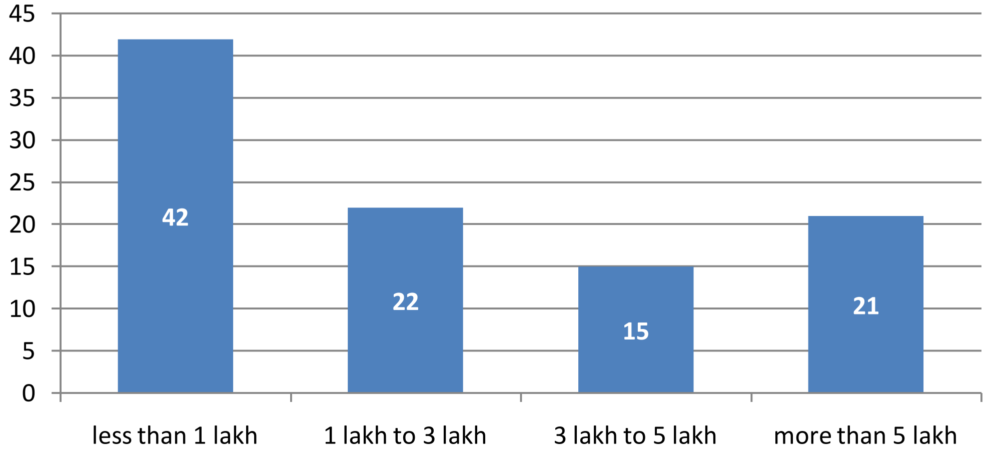




(Source: Primary Data collected through questionnaire)

Above chart represent thepercentage of respondents byResidential Area. Out of the 100 respondents 48% respondents are Rural and 52% respondents are Urban.

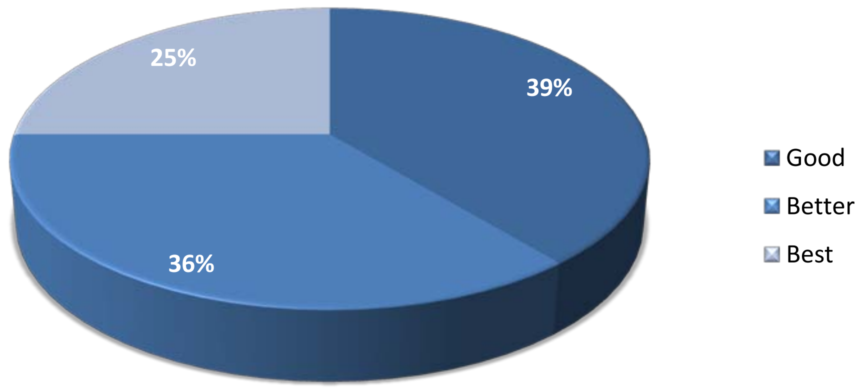
Figure 3 classification based on Annual Income



(Source: Primary Data collected through questionnaire)

Above diagram shows thatpercentage of respondents byannual income. Out of the 100 respondents 42% belong to income group of less than 1 lakh and 22% belongs to the group of 1 lakh to 3 lakh. Only 15% belongs to the group of 3 lakh to 5 lakh and 21% belongs to the group of more than 5 lakh out of the 100 respondents.

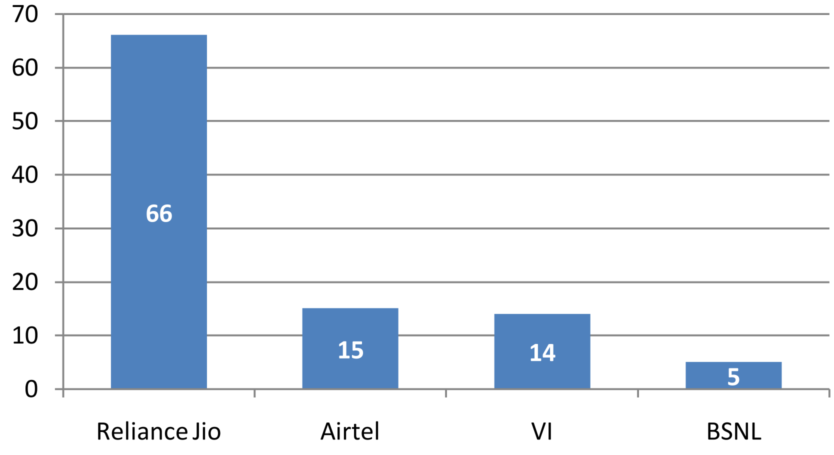
Figure 4 classification based on rate respondents technical skill



(Source: Primary Data collected through questionnaire)

Above chart shows that percentage of respondents by rate technical skill. Out of the 100 respondents 39% are good technical skill, 36 % are better technical skill and 25% respondents are best technical skill.

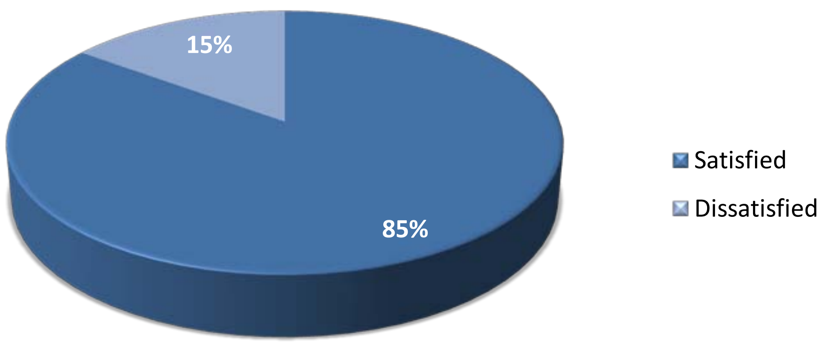
Figure 5classification of respondents based on Service Provider



(Source: Primary data collected through questionnaire)

Above diagram represent that percentage of respondents by different telecom service provider. Out of the 100 respondents 66% respondents are using Reliance Jio, 15% are using Airtel, 14% are using Vodafone Idea (VI) and only 5% are using BSNL.

Figure 6 classification of respondents based on satisfied and dissatisfied with current service provider



(Source: Primary data collected through questionnaire)

Above chart shows that percentage of respondents by satisfied and dissatisfied with current service provider. Out of the 100 respondents 85% are satisfied with current service provider and only 15% are dissatisfied with current service provider. Majority of the respondents are satisfied with current service provider.

Findings

The overall analysis of the study reveals that most of the respondents are satisfied with current service provider. Also technical skill of the respondents are good and better. Nearly 52% of the customers in the Urban area. Most of the respondents 66% are used Reliance Jio in compare to other service provider. Airtel and VI company's respondents have same level with regards to mobile network services.

Suggestion

The study shows that BSNL company's users are low only 5% in compare to other service provider. BSNL company provide this type of services to the customer like better and quality network services, internet speed, affordable data plan and value added services so, customer are attract this services and use company's services.

Conclusion

Through the research paper entitled, customer satisfaction of mobile network services provided by selected telecom companies with reference to Junagadh district, it is concluded that the variables such as gender, residential area and age group are impact of the customer satisfaction. The research outcome also indicated that, most of the customers were satisfied towards selected telecom companies.

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CONSUMERS AWARENESS ABOUT PAYMENT BANK SYSTEM IN RURAL AND URBAN AREA

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Abstract

Financial needs and requirements change over time with the integration of economies in Gramin and urban areas and the migration of people from rural to urban areas. A bank was created to meet those needs and it became a convenience to remove the inconvenience of the people. Various facilities are provided by the bank so that transactions and financial problems are overcome. Payment banks are new model of banks, conceptualized by the RBI.this paper aim to analysis the awareness of people in respect to payment Bank and also to know where more people are using payment bank system rural and urban. Data collected from primary method through structured questioner. descriptive analysis uses this paper.Tool and technique use of chi-square. this paper period of the study 4 month. concluded the most of people aware about of the payment Bank and satisfied with the payment Bank service.

Key word: *smallbank, Urban&Rural area, Payment bank,RBI, payment bank facility, satisfaction.*

Introduction: -

The Committee on Comprehensive Financial Services for Small Businesses and Low-Income Households, headed by Nachiket Mor, was formed by the RBI in 2013 to recommend the formation of a new category of bank called payments bank. In February 2015, RBI released the list of entities which had applied for a payments bank license, and an external advisory committee (EAC) was formed to evaluate the license applications. On 6 July 2015, the external advisory committee submitted its findings, and on 19 August 2015, the Reserve Bank of India gave "in-principle" licenses to 11 entities to launch payments banks. The RBI will grant full licenses under Section 22 of the Banking Regulation Act, 1949, after it is satisfied that the conditions have been fulfilled. Paytm and Airtel Payments Bank account for over 19% of all mobile-banking transactions in March 2019, while

State Bank of India (SBI) and the three largest private-sector banks (HDFC Bank, ICICI Bank and Axis Bank) account for under 17%.

Bharti Airtel launched India's first payments bank named Airtel Payments Bank in March 2017. Paytm Payments Bank, India Post Payments Bank, Fino Payments Bank and Aditya Birla Payments Bankhave also launched services.

Of the 41 applicants, the list of RBIS approved for provisional payments bank licenses are:

1. Aditya Birla Nuvo Limited
2. Airtel M Commerce Services Limited
3. Cholmondeley Distribution Services Limited
4. India Department of Posts
5. Fino Playtech Limited
6. National Securities Depository Limited
7. Reliance Industries Limited (Jio)
8. Shri Dilip Shanti Lal Shanghvi (Sun Pharmaceuticals)
9. Paytm Payments Bank Limited
10. Tech Mahindra Limited
11. Vodafone m-pesa Limited

The following is the list of those who surrendered their license:

1. Cholmondeley Distribution Services
2. Sun Pharmaceuticals
3. Tech Mahindra

The following is the list of active payments banks:

1. Airtel Payments Bank
2. India Post Payments Bank
3. Fino Payments Bank
4. Jio Payments Bank
5. Paytm Payments Bank
6. NSDL Payments Bank

The following is the list of defunct payments banks:

1. Aditya Birla Payments Bank (26 July 2019)
2. Vodafone m-pesa limited

Literature review

1. **(Mittal, pant, & bhadauria, 2017)**Due to the ongoing changes in the RBI’s and the Indian government’s policies, the Indian banking industry is currently in a dynamic period. To increase banking penetration, the RBI granted licenses to 11 businesses in 2015 for the first

time to launch payment banks. Three of these 11 have established payment banks and are attempting to attract consumers by utilizingtechnology. Services. These banks, which rely on technology to gain a competitive edge, will help make banking easier for clients. The main goal of the article is to use bivariate correlation analysis to determine whether customers prefer using payment banks' services to those of universal banks. The article discusses the services that consumers find most appealing from payment banks. It also illustrates how ease and convenience are assisting payment institutions in growing their customer base. This article examines the role of consumers' educational background, employment status, and age group as decision factors when selecting payment banks. The impact of reference groups on a customer's decision to select a bank is also explored in this article.[1]

2. **(bansal, 1,july 2019)**Payment Banks are currently a hot topic in the Indian banking industry. 11 organizations have received licenses from the Reserve Bank of India in order to increase financial inclusion in India. The goal of the study article is to examine low-income groups' awareness of payment banks in India and the effect these banks have on their willingness to accept banking services despite the presence of commercial banks. To examine the Prior to using the stepwise procedure (forward selection) of multiple regression, factor analysis was used to assess the application and reliability of the scale. With the aid of questionnaires and a self-administered technique, primary data on a 5-point Likert scale was gathered from the Delhi region. In order to analyses the data using SPSS version 23, stratified random sampling was employed, and a total of 391 relevant schedules were taken into consideration. The study's findings indicate that low-income groups in India have low awareness levels about payment banks, and that these low awareness levels have a favorable effect on the low-income groups' acceptance of banking services.[2]

3. **(goel, may 2015)**A great potential for digital financial inclusion in India is provided by payments banks. The current article includes information on what payments banks are, numerous RBI standards, and challenges associated with their functioning. After compiling information from sources including newspapers and the RBI website, this essay was prepared. Many nations, like Brazil, South Africa, and Japan, established such institutions years ago. Currently, RBI has started to create comparable Establishing institutions is a positive move. Nonetheless, the chosen candidates must be aware of the difficulties described above and open to learning from other nations' mobile money implementations.[3]

Objective of the study: -

- To analysis the awareness of people in respect to payment Bank.
- To know the maximum customer aware about the payment banks.
- To know where more people are using payment bank system rural or urban.

Hypothesis: -

H_0: there is no significance difference between males and females are aware about payment banks.

$H_{0:}$ - there is no significance difference between customer aware in rural & urban area.

H_1: there is significance difference between male and female are aware about payment banks.

H_1: - there is significance difference between customer aware in rural & urban area.

Research methodology: -

Research design: -use the descriptive analysis this paper.

Sample size: -this paper sample size is 100 respondence.

Sampling method: -data sampling collected from random sampling method.

Collection of data: -

Primary data: -structured questionnaire used to collect data

Secondary data: -internet, Journals.

Data analysis: -

Graphical repartition: -pie chart

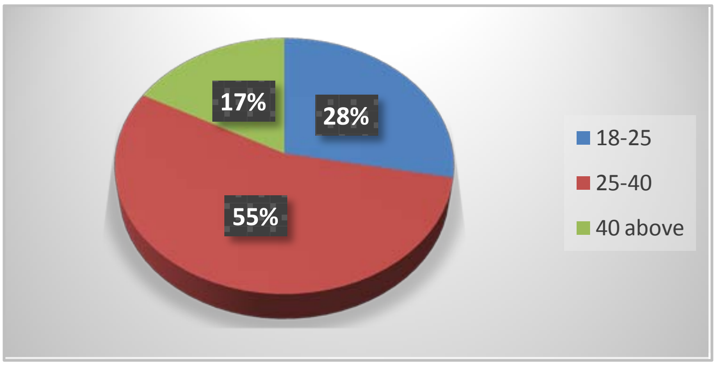
Tools &technique: -chi-square

Data analysis and interpretation: -

Table-1.1 age group

Age group	frequency
18-25	17
25-40	55
40 above	28

Chart-1.1 age group of respondents



(Source: -computed by researcher from primary data)

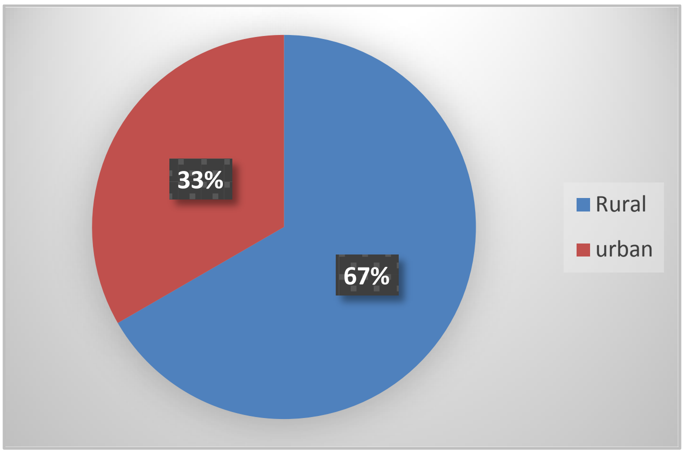
Above charet shows here maximum respondentis 18-25 age and 25-40 age respondents are 55 and above 40 age respondents are 17.

Table-1.2 live in area

Area	Frequency
Rural	33

urban	67

Chart-1.2 respondence are live in area



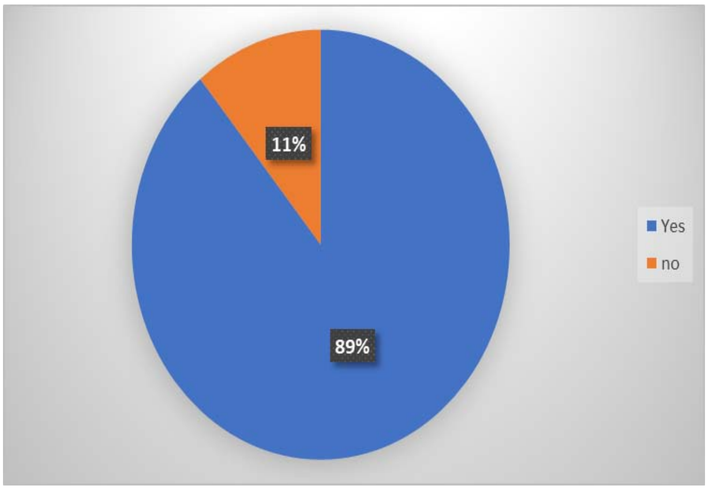
(Source: - computed by researcher from primary data)

Above charet shows here Maximum respondents are live in rural area are 67% and minimum respond dents are live in urban area are 33%.

Table 1.3 what do you aware about the payment bank?

response	Frequency
Yes	89
no	11

Chart-1.3 response know about payment bank



(Source: -computed by researcher from primary data)

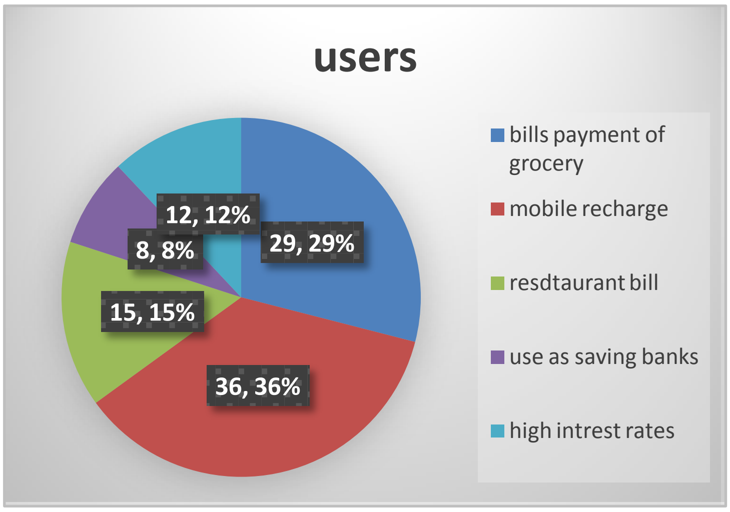
Above charet shows here payment banks most of people aware are 89 respondents and 11 respondents are not aware about payment bank.

(Table-1.4 users of bank payment services)

services	users
bills payment of grocery	29
mobile recharge	36

restaurants bill	15
use as saving banks	8
high interest rates	12

(Chart-1.4 response of payment bank service users)



(Source: computed by researcher from primary data)

Conclusion: -above chart show here maximum people are use of payment bank service for mobile recharge and minimum people are response from use payment bank service use as saving banks.

Tool and technique:-

Table-1.1 awareness of users

gender	No	Yes	Grand Total
Female	27	51	78
Male	00	21	21
Grand Total	**27**	**72**	**99**

Above table show here maximum costumers aware about the payment banks are respondents is female and male are minimum aware about the payment bank system.

Hypothesis: -

H_0: there is no significance difference between males and females are aware about payment banks.

H_1: there is significance difference between male and female are aware about payment banks.

Table-1.2 hypothesis testing by X^2

Chi squire Test =$(O-E)^2$\E

gender	No	Yes	Grand Total
Female	21.27	56.73	78
Male	5.73	15.27	21

Grand Total	**27**	**72**	**99**

P value	0.84
Test statistic	0.03
critical value	3.84

O=observed value

E=expected value

Conclusion: -Above table is the testing of the hypothesis test applied by chi-X2 test and p > 0.5.so that null hypothesis is rejected .it means we are saying there is no significance difference between males and females are aware about payment banks.

Table-1.3 awareness of rural and urban area

area	**No**	**Yes**	**Grand Total**
Rural	21	44	65
Urban	6	28	34
Grand Total	**27**	**72**	**99**

Above table show here most of people aware of the rural area and minimum people aware about the Payment bank of the urban area.

Hypothesis: -

$H_{0:\,-}$ there is no significance difference between customer aware in rural & urban area.

H_1: - there is significance difference between customer aware in rural & urban area.

Table-1.4hypothesis testing by X^2

Chi squire Test =$(O-E)^2$\E

Row Labels	**No**	**Yes**	**Grand Total**
Rural	17.73	47.27	65
Urban	9.27	24.73	34
Grand Total	**27**	**72**	**99**

P value	0.73
Test statistic	0.12
Critical value	3.84

O=observed value

E=expected value

Conclusion: - Above table is the testing of the hypothesis test applied by chi-X2 test and p > 0.5.so that null hypothesis is rejected .it means we are saying there is no significance difference between customer aware in rural & urban area.

Limitation of the study: -

- Time limitations
- Dependability of the data
- small sample size
- Correct response

Suggestion and conclusion: -

The RBI can however change the situation by putting some of the recommendations into practice, such as: • Automatic transfer of cash into the account if the amount surpasses Rs 1 lakh. Lowering the cost of verifications using Aadhar data. KYC enabling the sale of financial products and services by Payments Banks to outside parties. This study concluded that most of people aware of the payment bank system and maximum use of the bank facility to payment of the varianceexpensessatisfied with the service.

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"REFLECTION OF CULTURE IN THE SELECT WORK OF PANKAJ MISHRA"

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ABSTRACT:

The present paper intends to study the cultural aspect in the work of Pankaj Mishra *Butter Chicken in Ludhiana: Travels in a Small Town India*. Travel writing gives reflection and representation ofthe people, their lifestyle, behavior, and socio-cultural practices and civilizational structure across the nation. Travel writing tends to be better off than the other forms of non-fiction writing and journalism as it explores other culture quite comprehensively through the historical context as well as through its religion, politics and economy. In this Travelogue, Pankaj Mishra focusing on small towns from North to the South, East to the West. There are familiar sights throughout-almost all the places he goes to are much visited- but they are not the biggest or best known. The researcher found that a lot of researches have been done on particular cities and their belief, struggle, civilization, and culture but there is very less research have been done on culture of small towns. A lot of research has been done on other aspects like spiritual, religious, geographical, political etc. Thus, the researcher would like to study the culture of the small towns.

Keywords: Travelogue, Culture, Small Town

Introduction:

Travel writing is a specific nonfiction genre where the writer describes a location and its people, customs, and culture. It is an old genre that goes back thousands of years to ancient Greece and continues to this day. Travel writing, also known as travel literature, is not just an account of a trip and what the writer did on said trip. The genre uses a mixture of curiosity and narrative to describe a location for an audience who has likely never been there. Travel narratives are both objective and subjective in nature. Objective types of travel narratives are informative. Objective narratives focus on geographical, botanical, and ethnographic details.

Travel writing is an important and interesting genre which is being acknowledged in an age of multiculturalism. The contemporary travel writers have endeavored to give a wide range of perspectives to the genre. Travel writing today is about exploring the diversities that exist in the world. The modern-day travel writers look at the places through their people and culture. As such the genre becomes relevant in an age of cross-cultural contacts as it provides an important insight into the culture, history, literature and lives being led in the globalized world. It tends to be better off than the other forms of non-fiction writing and journalism as it explores 'other' culture quite comprehensively through the historical context as well as through its religion, politics and economy. As a travel destination, India was popular for its various cultural heritage, natural beauty and scenery.

Review of Literature:

1. By reviewing Verdia Savita's thesis "Reliving the Culture and History of India: A Study of the Selected Works of a Contemporary Western Travel Writer", the researcher foundthat their travel narrative is worth in depicting the different aspects, tradition andcivilization of India with their post-colonial perspectives.
2. Mukesh Khosla writes in his newspaper article that the recent decades have witnessed an upsurge in 'India-centric' books written by travel writers from the West. Thus Indiacontinues to allure the foreign writers even today.
3. By reviewing the thesis of Bushra Jafri on 'Travelogue as a Literary Genre in Indian English writing', she points out that the travelogues have universality in their form as they are now not only attempted by different kinds of people but its readership has also become more dynamic, democratic and global. Holland and Huggan are of the view that travelogues are 'fictions of factual representation' (They are thus written with the freedom to narrate 'brute facts' with fiction-writing strategy).

Aims and Objectives:

1. To study travelogue as a genre and its role in the portrayal of modern India.
2. To explore cultural aspect in selected travelogue.
3. To examine the writer's perspective of socio-cultural aspects and narrative style.
4. To identify and study the key function behind thegrowth of small towns.

Research Design:

Research Methodology:

1) The qualitative research methods like implication, interpretation and critical analysis of primary and secondary sources will be used for successful completion of the research work.
2) The research will use the descriptive and analytical method for the proposed study.

3) The methodology will mostly include the library work.

Reflection of Culture in Butter Chicken in Ludhiana: Travels in a Small Town India:

In *Culture: A Critical Review of Concepts and Definitions* (1952), U.S. anthropologists A.L. Kroeber and Clyde Kluckhohn cited 164 definitions of culture, ranging from "learned behaviour" to "ideas in the mind," "a logical construct," "a statistical fiction," "a psychic defense mechanism," and so on. The definitionor the conceptionof culture that is preferred by Kroeber and Kluckhohn and also by a great many other anthropologists is that culture is an abstraction or, more specifically, "an abstraction from behaviour."

Culture gets reflected through linguistic proficiency, costume and foodhabits. People belonging to the same cultural group share race, ethnicity andtraditional practices but differences of opinion arise among them due to social status,economic condition, sexual orientation, competence, religious practices, politicalaffiliation, language, their perception towards modernization,andlevel ofacceptance of the Western ideologies.

If one were to go by the title, Pankaj Mishra is hardly the person who can be trusted to write about the "national bird of Khalistan", after all he's a complete vegetarian, but then this book is about 'travels in small town India'. From Kanyakumari and Kottayam to Ambala and Murshidabad and Gaya to Mandi and Udaipur and many more small towns across the length and breadth of India, this is quite a wonderful account of a transforming India. AndIndians. (set in 1995)

While there is an unmistakable cynicism that runs through many accounts, it does not really take away much from the conversations with a wide array of people – their fears, their hopes and aspirations, and how they cope with the changes around them. Television viewing habits, consumerism, big dreams, all figure as a framework for the author to show the 'progress' that Indians seem to be making as far as lifestyles go. 'Progress', because the author doesn't seem to be entirely pleased with these changes, and the effects on existing ways of life, but since we also see them through the eyes of the people the author meets, the book manages to retain some objectivity.

While some would say there is an aimlessness to the travels, I'd say that despite the differences in locales and attitudes, there is a common thread that runs through the book – of humans, their reactions to change, and how in many ways, a lot of things remain unchanged, despite what the superficial would indicate.

Culture consists of patterns, explicit and implicit, of and for behavior acquired and transmitted by symbols, constituting the distinctive achievement of human groups, including their embodiments in artifacts; the essential core of culture consists of traditional ideas and especially their attached values; culture systems may, on the one hand, be considered as products of action, on the other hand, as conditioning influences upon further action.

Pankaj Mishra has visited many different places and met many different personalities during his journey and shared his experiences through his writing. He portrayed the culture, social life, beliefs of the small towns through his writing.

Pankaj Mishraelaboratelynarrates the reason forthepurposeof visiting theHimalayan villages. His desire to become awriterhas demanded him to proceed tothis silent place. According to Hindu belief the art of literature and music will springout when a tranquil and relaxing environment is gifted. He also believes that if thehot placesofthecitiesaremodifiedintohill stationsthechangeinmindsetto writewill be generated.He has hoped that the Himalayan environmentwill vibratehimtowrite enthusiastically.For this reason, Pankaj Mishrahasselected the foothills of theHimalayan regionespeciallyMussoorie. This particular place is preoccupiednotonly by the calm and serene environment but also by the Christian missionaries andtourists from Delhi.

Pankaj Mishra hasplanned to stay ina cottage of Mr. Sharma atMashobrabecause the cost of his stay would be moderate.While in Mashobra, he has becomenostalgicabout his childhood. When young he liked to spend his days in a hillstation. But his wish has become reality in his later years. Hehasalso summarized how theIndianculture is preserved by Mr. Sharma's family. Sharma's father is awell-known priest and astrologer. He explains how Sharma's father tries his best toretain the tradition of his family. Sharma's father also acted as personal priest of theformer king ofthe nearby district of Rampur.Pankaj Mishra is much interested in the lives of Mas people, their problems and how their culture is different from other culture. The writer visited states like Rajasthan,West Bengal, Himachal Pradesh, Karnataka, Utter Pradesh, Bihar etc. and explore the struggle and life of small-town people.He traveled through at leasttwenty towns and cities across India.

Conclusion:

In conclusion, the researcher explored the culture, social life, many different languages, religion, beliefs of small-town India. Different regions have their own language, accent and lifestyle. In this research, the researcher found out about the modern life of small-town people.In a cultural system socio-cultural patterns play apivotal role in monitoring the actions of people because culture is a collective ideawhich demands individual's response. The longing of every individual is to lead ahealthy and diplomatic life and his culture facilitates such a comfortable andcontented life.

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"A Comparative study between Ancient and Modern Teaching Methods with Special Reference to the Grammar: A Critical Study."

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(1.0) Abstract

"विद्याधनंसर्वधनंप्रधानम्।। "

Wealth of knowledge is the chief of all wealth as per the above quote, Researchers can point out that teaching is all about how a master convey knowledge to their disciple. From the time of Ancient to Modern India, various teaching methods can be found. In this research, Researchers will analyse the teaching methods of Grammar in Ancient and Modern era, also researcher will compare both the methods of grammar teaching with historical and current references of Sanskrit traditional grammar teaching skill and English grammar books and teaching method.

(1.1) Key words: Ancient India, Modern India, Teaching Method, Grammar, Traditional Skill

(2.0) Introduction

"व्याक्रियन्तेव्युत्पाद्यन्तेशब्दाःअनेनेतिव्याकरणम्। " - (The Ashtádhyáyí of Pánini)

"The science from which semantic knowledge is done by dividing the nature of suffixes of words and derivation of new words is called grammar." As per description given into the abstract grammar is a discipline which is being taught from ancient era to the modern. In present research paper researchers will widely focus / discuss about the methods of grammar teaching in both the era.

“मुखंव्याकरणंस्मृतम् ||” – (The Ashtádhyáyí of Pánini)

“Grammar is the mouth of the Vedas.” Sages divided into the six parts: Education, *Kalp*(Type of formula), Etymology, Poetic metre, Astrology. Thus, grammar is considered as the mouth of the Veda. Simultaneously, in English grammar many works were established by William Bullokar, Dr. Samuel Johnson and many more. In modern era, English grammar also having parameters and methods for masters to teach.

"More important than the curriculum is the question of the methods of teaching

and the spirit in which the teaching is given"

- Bertrand Russell, (2014), “On Education”, P.181, Routledge.

The method of teaching grammar should be convenient to the student and their needs. Which has been described in the 9th point of this research paper. That, the method of teaching grammar is not rigid, it takes new formations of teaching method as per the requirement of the period of time.

(3.0) Problem

This research is conducted to evaluate the journey of grammar teaching methods, of Sanskrit and English. How it converted into modern from ancient. To know the methods which were the part of ancient/traditional teachings and its impact on that particular era and also to compare both methods and their flexibility as per the need of that era.

(4.0)Literature review

- A COMPARATIVE STUDY OF ANCIENT & PRESENT EDUCATION SYSTEM Urmila Yadav School of Law, Sharda University, Greater Noida, India
- The Ashtádhyáyí of Pánini, Volume 6 By Pā ṇini
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- Tradition or Modernism in Grammar Teaching: Deductive vs. Inductive Approaches

(5.0)Objectives

- To know traditional skills of teaching grammar with special reference to the Panini's *Sutrashtadhyaya.*
- To evaluate ancient and modern methods of Grammar teaching.
- To compare contrast between ancient and modern grammar teaching skills in India.

(6.0)Research design

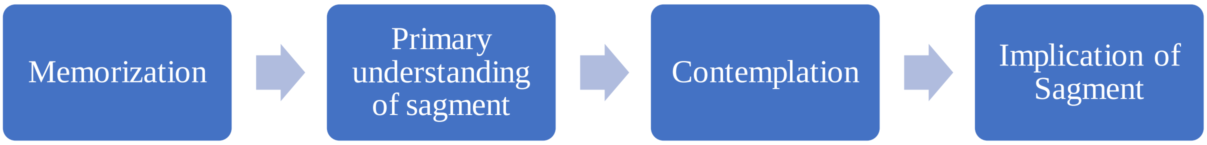
(6.1) Research methods:

1. In this paper, Researchers have collected data from the scriptures and online books and research papers to gather the detailed knowledge about the problem.
2. Historical references related to the teaching method also taken by the researchers to evaluate the need of changes in the method of grammar teaching.

(7.0) Ancient method of grammar teaching:

In ancient India there were many saints and grammarians who contributed their immense efforts to enrich grammar, language and they have also guided, how to teach grammar? What are the methods to teach grammar? Panini, Katyayan, Patanjali, were the prominent grammarians of ancient India. Panini wrote one scripture on grammar "सुत्रष्टाध्याय"(*sutrashtadhyaya*), B.C.E. 500 (approx.). Also, saint Patanjali elaborated "सुत्रष्टाध्याय"(*sutrashtadhyaya*) in his grammar document, "महाभाष्यम्" (*mahabhashyam*).

Panini has given the stages and methods of teaching grammar in his scripture. He had divided grammar teaching in to four parts. According to him first part of learning grammar is memorization of all the segments, in second step learner have to create primary understanding of a segment. In third part contemplation on that particular segment take place and at last in forth part learner have to do implication of that segment. This is how grammar was being taught in the Ashram schools.



This traditional method was very lengthy and time consuming also difficult to teach and learn. So that later on new grammarians came and they gave new method of Sanskrit grammar learning, later on that became known as "नव्यव्यक्रणपरम्परा" (*navyavyakran parampara*) / New Grammar Tradition, Bhaṭṭoji Dīkṣita was Maharashtrian Sanskrit grammarian. He wrote "The Siddhanta Kaumudi". In which he added few changes, he drafted "Sandhi" chapter in 1st chapter in his work which was described as the sixth step of learning grammar in Saint Panini's ""सुत्रष्टाध्याय"(*sutrashtadhyaya*)". So the basic concept of grammar remained same even the methods of teaching grammar remained same but, the thing which was changed that was chronology of the chapters due to the need of the era.

(8.0) Modern method of grammar teaching:

English it's considered as a new language in all over the world. English language came in India in modern time. English grammar is too evolving from many different phases. From memorization method to current audio-visual technique.Grammarians gradually grow more creative and constructive method to teach and learn English grammar in modern age and with the course of time methods of teaching grammar takes different styles and ways which are given below.

I. Diagramming sentences:

In earlier years this teaching method was in use to teach grammar based on visual diagrams which shows relations between various aspects of the sentences. This method terminated at least 30 years ago.

II. Writing based learning system:

This teaching method is all about learning grammar through creative content writing and reading. The repetition of the reading and writing exercise helps students to learn grammar. This method is still a very popular way to teach grammar in many schools use by the masters.

III. Inductive teaching:

This method includes an organic way to teach grammar by giving examples in spite of teaching rules and regulations in initial level. Students have to recognise and discover rules by themselves and find out how it works.

IV. ### Deductive teaching:

In this teaching method all focus on teacher centric classroom. Teachers explain rules, structure and grammatical concepts without any writing/reading exercise after explaining students are instructed to practice.In the present scenario this method is very popular in primary schools in India.

V. ### Interactive teaching:

Interactive method related with teaching through conversions with students by various kinds of activities and games.Teacher teach grammar and language concept practically.

VI. ### Audio-visual teaching:

This teaching method contains multimedia ways to teach grammar. By Charts, PPT presentations, Online Video Lectures students can learn grammar digitally until their concept become clear. This is the method which is being used so much in modern times to learn English grammar.

(9.0) Ancient method of grammar teaching & Modern method of grammar teaching: A comparison:

There is a huge gape of time in between these two presented eras in which grammar is being taught. In both the era/time we can see different techniques/methods/skills to teach grammar. In this research, language is a secondary thing and method of teaching grammar took prior place. In ancient India, according to so many history books there was a time of masters with high intellectualness. At that time a method which is given by Saint Panini was appropriate due to the IQ level of the disciples. Even it was time bound concept of grammar teaching. Later on, some changes took place in New Grammar Tradition in Sanskrit grammar, and as per the need of time structure/method was changed.

Where as in modern time so many methods can be found. In modern time Sanskrit is less taught subject due to its disciplines and more, but English is a language which flourished in full bloom in modern India. In English grammar teaching so many different techniques are there which are nearly opposite to the traditional ancient techniques of grammar teaching/studies. In modern India, it is the time of technology. So that one can use it for the betterment of the teaching quality.

In comparison of both the methods researchers had to look after some limitations of the methods in application in the modern era. Both the methods are rich in themselves but at the same time having limitations within, limitation of time, IQ level of the students, needs of the student and some others too. In the modern era there is the strong need of the mingling of both the methods. Although, it is very difficult to apply both the methods parallelly.

(10.0) Conclusion:

Both, Ancient and Traditional methods of teaching grammar are appropriate according to the requirement of the respective era. Both seems flexible to take required changes in their methods. One can not marginalize any of the method from these too because it represents the culture, richness and discipline of their era and every method is the requirement of the age, so that that both are well-structured according to the needs of era and understanding of the disciples.

(11.0) Suggestion for further researches:

In modern time, the real essence and productiveness of grammar teaching is missing at some extent. The mixture of ancient traditional grammar teaching method and modern method of grammar teaching seems to be productive method. So that which kinds of techniques can be established, that could be researched further.

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NEP:2020 Equity and Inclusion in Higher Education…. make up for lost time

Hemlatta Parmar & Dr Ruchi Tiwari

Introduction

Equity is the Quality of being fair and reasonable; It teaches equal treatment to everyone. Equity is the base of Social Justice. Inclusion is in the meaning of Gender identities i.e. Gender and Transgender, Socio cultural identities like Scheduled Castes, Scheduled Tribes, OBCs and Minorities. Geographical identities i.e. students from villages, small towns, and aspiration districts, Disabilities including learning disabilities, and Socio-economic conditions such as migrant communities, low income households, children in vulnerable situations, victims of or children of victims of trafficking, orphans including child beggars.

New Education Policy aims to make education more inclusive and accessible for Students with disabilities. Inclusion is fundamental Human Right to educate. Inclusive Education is an International Concept. It is recognized by UNESCO, World Bank. Discrimination based on Caste, Creed, Gender, Religion, Disability should not be allowed in any way in Education System.

In 2011, around 14.62 million out of 26.81 million of disabled people in India were literate, accounting for 54.52 percent of total disabled population. According to the source, India's literacy rate reach 74.04 percent of total population in the year.[1]

Education for girls boosts economies and lowers inequality. It helps create more secure, resilient societies where everyone has the chance to reach their full potential, including boys and men. As per National Survey of India, Literacy Rate in India has increased from 73% in 2011 to 77.7% in 2022, however it still stands behind the global literacy rate which stands at 86.5% (as per UNESCO). Of the 77.7% Indian literacy rate in 2022, male literacy rate stands at 84.7% and female literacy rate stands at 70.3% as compared to global average female literacy rate of 79% (as per UNESCO).[2]

Ensuring Equity

For socio-economically disadvantaged groups (SEDGs), the New Education Policy of 2020 has defined some guidelines. Using these guidelines, the policy aims at providing equity and inclusion to SEDGs.

Since the objective is to make education accessible for every group of the society, especially the SEDGs, targeted scholarships will be given. To motivate parents to let their children obtain higher education, conditional cash transfers will be made. Also, fee waivers will be made considering students' financial background.

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[1] **Number of people with disability in India in 2011, by literacy status**

https://www.statista.com/statistics/1254634/india-literacy-status-of-disabled-population/

[2] **Why educating women is more important than we realize**

https://timesofindia.indiatimes.com/blogs/voices/why-educating-women-is-more-important-than-we-realize/

Students coming from rural areas who have issues concerning commuting, will be provided with bicycles. Also, schools like Jawahar NavodayaVidyalayas and Kendriya Vidyalayas will be constructed in disadvantaged areas, self-improving districts, and certain special education zones around the country to guarantee high-quality education. Nevertheless, special education zones will be given more importance since they contain bigger proportions of SEDGs.

Besides, a proper eco-system to provide better childhood care and education will be constructed. Such counselors and teachers will be hired who can connect and work with students, parents, schools and other teaching staff to improve overall attendance and learning outcomes. Special attention will be given to the learning outcomes of students belonging to SC/ST/OBC[3]

Gender

The exclusion and inequity experienced by individuals belonging SEDGs is especially more for women. Considering this, NEP 2020 suggested certain guidelines. Following these guidelines will ensure that all the individuals of SEDGs community, irrespective of their gender, will get equity and inclusion.

First off, due attention will be given to safety and rights of female students, to ensure they keep coming to school. Kasturba Gandhi BalikaVidyalayas will be given enough attention and classes up to 12th grade will be added to these schools. Policies and schemes that specially help girl students belonging to SEDGs will be designed.

Gender sensitization will become an integral part of the existing curriculum, and it will be aimed that gender gap is bridged and equal education opportunities are provided to everyone. A special gender-inclusion fund will be introduced for female and transgender students.

Supporting Children with Special Needs

In addition, certain actions will even be taken for children with special needs. For instance, they will be included in the regular schooling procedure, and will receive elementary to higher education normally. If needed, special mechanisms will be introduced to support children with special needs. Technologically advanced assistive devices for children with special needs will be introduced and proper guidelines concerning the same will be provided to teachers, parents, and caregivers.

NIOS will develop and introduce high-quality modules to teach Indian Sign Language. An alternative form of school will also be encouraged to provide different educational styles. To help teachers cope with the special needs of these students, distinct orientation programs and certificate courses will be provided for pre-service and in-service teachers.

Key aspects of NEP for Inclusion and Social Welfare:

[3]Implement Equity & Inclusion with NEP 2020, https://www.learnqoch.com/implement-equity-inclusion-with-nep-2020/

One of the key goals of the New Education Policy is to promote social welfare by providing inclusive and equitable education for all. To achieve this, the policy emphasizes the need to reduce disparities in access to education, particularly for disadvantaged and marginalized communities.

Access to education: The policy aims to increase access to education for all, particularly for girls, children with disabilities, and children from disadvantaged communities. It also aims to increase the number of schools, particularly in rural and remote areas

Inclusive education: The policy aims to make education more inclusive and accessible for children with disabilities, and to provide special education and support for children with learning difficulties.

Equity: The policy aims to reduce disparities in access to education, particularly for disadvantaged and marginalized communities. It also emphasizes the need to promote gender equity in education.

ODL(Open and distance learning): can take many forms, including online courses, MOOCs (massive open online courses), correspondence courses, and self-study programs. It can be used to deliver traditional academic subjects, as well as vocational and professional training. ODL is particularly well-suited to students who are unable to attend traditional on-campus programs due to geographical, financial, or personal circumstances..

Accessibility: One concern is ensuring that open and distance learning resources and platforms are accessible to all students, including those with disabilities or those who may not have access to reliable internet or technology.

Quality of education: This may involve ensuring that course materials and assessments are of a high quality and that students have access to support and resources to help them succeed. Limited access to resources: Depending on the institution and course, students may not have access to the same resources as they would in a traditional classroom setting. This can include physical materials like textbooks and lab equipment, as well as support services like tutoring and academic advising.

Cost: Finally, cost can be a concern for students and institutions involved in open and distance learning. Providing affordable access to education is an important consideration for many students and institutions.

The New Education Policy is a comprehensive policy that aims to improve the quality and accessibility of education in India, with a focus on promoting social welfare and reducing disparities in access to education.[4]

Conclusion:

In light of this, the NEP recognizes issues like high drop-out rates among vulnerable minorities, reasons behind lesser participation of girl child in rural areas, needs of children living in difficult geographical regions, etc.To create an inclusive and equitable society, the government and other authorities should focus more on budgetary allocation on disability education, improving working conditions for the teachers and special educators, removing attitudinal barriers and stereotype regarding the disability, and taking steps in bringing more persons with disabilities in the mainstream of the society. Only then the goal of an inclusive and equitable society would be realized. There are certain specifics such as the economic opportunity cost of pursuing higher education, lack of knowledge of higher education opportunities, financial constraints, etc. which find specific mention for Equity and Inclusion.

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[4] Education and social inclusion: India's National Education Policy

https://timesofindia.indiatimes.com/readersblog/circle-of-change/education-and-social-inclusion-indias-national-education-policy-48097/

Theory of Imagination

Jaykishan joshi

Introduction

Samuel Taylor coleridge is one of the most important literary figures of romantic age in English literature he was a poet critic and a philosopher he had Rate influence over the writers and critics of his Time, Samuel Taylor coleridge along with his friends William Wordsworth was the founder of romantic movement in England and a member of lake poets, He wrote poems in lyrical ballads which include some of his famous poems like the rhyme of the ancient mariner, Both Taylor And Wordsworth started a new trend In English poetry with the publication of lyrical ballad it became one of the most important texts of English romanticism you also wrote some remarkable narratives and lyrical poems.

In words of George Saint Marie "coleridge is the critical author to be turned over by day and by night…. begins with him, continues with him, comes back to him after excursion, with a certainty of suggestions, stimulated, corrected, edification". He compares his greatness with the greatest critics like Aristotle and longinus.

About S.T. Coleridge

Samuel Taylor coleridge, a poet , philosopher , a critic and Co-Founder of the British romantic movement, was born in 1772 in Devonshire , England. In his school days he went to Christ hospital school. Along with the William Wordsworth and Robert southey, he formed a group popularly known as lake poets, his famous poems are the rhyme of the ancient mariner, frost at midnight, kubla khan and christabel. Coleridge occupies respectable place for his use of supernatural elements in lyrical poetry theory of imagination and re-inventing the interest in Shakespeare. His critical work, especially on William Shakespeare, was highly influential and he helped introduce German idealist philosophy to English-speaking culture. Samuel Taylor coleridge was a great poet indeed but he was also equally important as a critic, his philosophy of poetry which he had developed over many years has been deeply influential in the field of literary criticism, this influence can be seen in such critics as A. O. love joy and A. I. Richards.

Biographia Literaria

The biographia literaria is a critical autobiography by Samuel Taylor coleridge published in 1817 in two volumes. In the 23 chapters of this autobiographical work, college addresses various topics of philosophy, religion and literature.

Biographia literaria was inspired from three sources

1) William Wordsworth's Theory of imagination
2) German transcendentalist thinkers like kant and schelling
3) David Hartly and the association psychology.

In the 23 chapters of autobiographical work, college addresses various topics of philosophy, religion and literature. Moreover, biographia literaria earned great respect to the college and is considered as one of the most significant work on literary criticism of the romantic period Which blends philosophy and literature in different ways.

Coleridge's Views on Prose, Poem and Poetry:

According to Coleridge, poetry is the product of pure imagination. idealizing the real and realizing the ideal. Poetry is the wider term for Coleridge and it is an activity which involves "whole soul of man." As a thinker and a critic Coleridge raises the questions related to nature and function of poetry.

In his definition he writes, "A poem is that species of composition which is opposed to works of science, by proposing for its immediate object pleasure, not truth." Here, coleridge says that the main aim of the poetry is to give pleasure to the reader and not the truth.

Further,coleridge compares poetry and prose and says ,"a poem contains the same elements as a prose composition". Both the poem and prose use words but the difference between poem and prose composition is in the use of the same words differently. Here Coleridge gives importance to the use of meter and rhyme which is essential for poetic composition. He says that rhyme and metre are fundamental elements in order to memorize whatever is written. Whereas prose uses sentences and paragraphs without Metrical structure is therefore considered as ordinary writing.

In addition to this, according to Coleridge term poems and poetry are not the same. However, some critics believe that this distinction is not very clear. In his work Biographia Literaria he tries to differentiate between poem and poetry. For coleridge the term poetry is deep and wide. Here coldridge recognizes the power of imagination as the soul of poetry.

Theory of imagination

The following line by Shakespeare shows that the concept of imagination was in use during the 16th century too.

And as imagination bodies forth
The forms of things unknown, the poet's pen
Turns them to shapes, and gives to airy nothing
A local habitation and a name.

- A Midsummer·Night's Dream

Imagination according to Shakespeare here is to give a form to a subject which is yet not seen or heard by people. At some point this definition of Shakespeare for imagination was true because a power to create something unheard and unseen by humans is imagination. He was a great artist indeed but not being a scholar he was not interested in discussing and exploring the terms imagination and its use in detail.

There are literally forms of Elizabethan age where we can see the usage of the term imagination but Do not find any poet or critic especially discussing the term and meaning of imagination. There was no proper systematic thinking of about the meaning of imagination which can be called as a theory of imagination there were many critics in Elizabeth and age suggests such as sir philip Sydney, Samuel Daniel and others who were very famous and has influence all over classical literature their ideas were under the Aristotle's theory of imagination in 16th century.

In the 18th century, especially In later half of the 18th century, some critics such as Edward Young discussed the importance of original composition but they did not understand the true meaning of imagination. There are some philosophers who investigated the real meaning of imagination, the philosophers were John Locke, David Hume, George Berkeley and others But it was coldridge among the literary critics who 1st gave the definition and idea of imagination from a critical as well as from a philosophical point of view with the help of his wide reading in literature and philosophy. The theory of imagination, which was coming to a very important role in literary criticism in England, came to a maturity towards the end of the 18th century it was given by S. T. coleridge. According to coleridge, the imagination has two forms: primary imagination and secondary imagination.

The primary imagination

The primary imagination merely the power of receiving impressions of external world through senses, through the power of preceding the objects of the sense both in their parts and as a whole, Hear the object seen or sensed by humans from the outside and the impression received by human mind concludes the shape and size of an object so that the mind is able to form a clear image of outside world.

As the coleridge describes,

> " The primary imagination I hold to be the living power and prime
> agent of all human perception, and as a reputation in the finite
> mind of eternal act of creation in the infinite I am."

The primary imagination is universal and is possessed by all. It is because of the primary imagination we can remember and identify the objects in a proper manner by the information received and sensed by the human mind.

The secondary imagination

The secondary imagination is the main reason why artistic creations are possible.it is more active and conscious in its working; the secondary imagination requires more effort of will and violation and conscious effort it works upon when it is perceived in the primary imagination. Secondary imagination is the root base of all the poetic activity.

As said by coleridge,

" The secondary imagination, I consider as an echo of former coexistence with the consciousness will. It dissolves, diffuses, and dissipates in order to recreate."

The secondary imagination consciously uses and links faculties of intellect, perception, bill and emotions together. Rich considers the secondary imagination as a poetic vision and the faculty that a poet has to idealize and unify. Coleridge calls it " The magical and synthetic power." Which shortens the gap between matters and the spirit in order to harmonize the opposites. With the help of secondary imagination any raw material can be reshaped and remodeled into anything as according to the maker. Secondary imagination gives the power of creation to anybody who possesses it.

Coleridge reminds us that the primary and secondary imagination are still one of a kind, they are not independent; the secondary imagination must rely on the primary imagination for its raw material.

Fancy and imagination

Fancy and imagination differ in kind. Earlier the words fancy and imagination were used interchangeably. But coldridge said fancy and imagination were two different faculties of the human mind, Fanny merely assembles and juxtaposes images without transforming them. for example it's often said person has caught my fancy, this car has caught my fancy which means that there is a clear images of the person or the person on the car in the mind and on the other hand imagination is a modifying power, imagination can transform the images into a whole new entity unlike fancy, imagination is a creative power.

For example when looked in the sky at the cloud One can find the resemblance of the shape of the cloud to any object or animal That is called imagination, A fancy only recognizes the exterior or outside of an object Is imagination can be anything. So these are two different kinds of activities. According to coleridge, the fancy is a dress of poetic genius, but imagination is its very soul, which forms all into one graceful and harmonious whole.

Coleridge considers it fancy to be inferior to the imagination. He does not consider it as a creative power at all because it only combines what it sees. Unlike the imagination it neither fuses nor unfuses. Coleridge describes fancy as the faculty of bringing together images which depict their separate and individual identity.

■ The following couplet by christerfield is an **example of fancy**:

" The dues of the evening most carefully shun, they are the tears of the sky for loss of sun."

In the above couplet four things sky, evening comedies and tears are combined it is as it four separates put on a screen to form a new picture.

■ The Following lines from the sonnet of William Shakespeare is **example for imagination**:

" Full many a glorious morning have I have seen flatter the mountain tops with the sovereign eye"

In the above line all the pictures in the lines have one central thought or feeling running through them which unifies them into a single vision.

Hence, Coleridge's view on imagination and the distinction between fancy and imagination is a unique contribution in the field of literary criticism. Before him, most of the critics used the fancy and imagination almost synonymously.

Fancy represents the power of mind which slowly and gradually accumulates the data in the memory, whereas imagination is described as a mysterious power which is responsible for constructing all forms into one graceful and intellectual whole.

Wordsworth and Coleridge on Imagination:

Coleridge owed his interest in the study of imagination to Wordsworth. But Wordsworth was interested only in the practice of poetry, and he considered only the impact of imagination on poetry: Coleridge, on the other hand, was interested in the theory of imagination. He is the first critic to study the nature of imagination and examine its role in creative activity.

Secondly. while Wordsworth uses fancy and imagination almost as synonyms. Coleridge is the first critic to distinguish between them and define their respective roles.

Thirdly, Wordsworth does not distinguish between primary and secondary imagination, Coleridge's treatment of the subject is, on the whole, characterised by greater depth. penetration and philosophical subtlety. It is his unique contribution to literary theory.

The Wordsworthian imagination is one that reshapes external imagery and scenery perceived by the human mind - body and senses to bestow on the mind's eye, meaningful significance and moral value. It is one that recreates the images of daily life in such a way as to make them marvelous.He seems to understand moral consciousness as being an outgrowth of the imagination.

Analysis of theory of imagination

Biographia literaria written by coleridge has given the theory of imagination where the definition of imagination is not given properly instead it has been divided into two categories namely primary imagination and secondary imagination This statement reveals that imagination is not faculty of mind but is a process of activity within the mind. In this process universal truths are connected with the concrete image and perceptions of mind and then with the proper reasoning turns into an idea.

After examining the nature of the process of imagination coleridge called imagination an esemplastic power, The Greek origin word meaning to shape into one. Thus imagination operates unifying all the separated elements.

Coleridge differentiated the imagination and the fancy, reference to this was seen in the crabb Robinson in 1810,coleridge made the distinction between fancy and imagination, that fancy is just a way of bringing together things which are lying remotely and presenting them as a whole, which is an act of juxtaposition (placing two things together with contrasting effects), on the Other hand imagination is something completely different, imagination is a process where It produces a form of its own ,the difference is fancy combines the perception, the imagination transforms them . Coleridge considers fancy as a lesser power than the creative imagination.

Coleridge defines the primary imagination as "I hold to be the living power and prime agent of all human perception and as a reputation in the infinite mind of eternal act of creation in the infinite I am." Which means All the humans have primary imagination as a necessary concept, Coldridge does not confine the primary imagination to phenomenal world of perception it also has the power to go straight to the inner principle of things namely the infinite I am or God

Coleridge considers the secondary imagination as an echo of the former coexisting with the conscious will, which is identical with the primary imagination and it is only different in the degree and in the mode of operation. While the keywords associated with the primary imaginations are perception and reputation the key words associated with the secondary imagination are a recreate, process, idealize, unify and vital. By this coldridge is trying to say that the primary imagination is common for all while the secondary imagination is only concerned for the people with the artistic creation.

In the theory of imagination and fancy where coleridge considers them both different a question arises if imagination derives from primary imagination ,which is the power of perceiving. Where do fancy derives?? fancy is something which is a copy of something or a an assembly of object laying remotely which can be seen and has a clear images but primary imagination has the same concept of receiving the data through senses and sights and having a clear images, it is the secondary imagination which makes the difference and is considered artistic vision, so can fancy and primary imagination which are both derived from perception can be called the same. If so then virtually there is no difference between fancy and imagination .

Coldridge's theory of imagination identifies poets as a gifted individual and separates them from the rest. As they have a hold of secondary imagination However college did not clarify that this secondary imagination is a gift or can be acquired by other means.

Conclusion:

To conclude, it can be said that Coleridge's views on poetry and theory of imagination began new discourse in the field of literary criticism. He was the first critic who studies the nature of imagination and examines its role in the creative process. Apart from poetic capabilities, Coleridge's ideas on poem, poetry, imagination and fancy show that he for the first time brings psychology and philosophy into literary criticism. Appreciating Coleridge, David Daiches points out "It was Coleridge who finally, for the first time, resolved the age old problem of the relation between the form and content of poetry."

"Future of Finance in Digital Era"

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ABSTRACT:

It is a well-known fact that digital India is the outcome of many innovations and technological advancements. These transform the lives of people in many ways and will empower the society in a better manner. The 'Digital India' programmed, an initiative of honorable Prime Minister Mr. Narendra Modi, will emerge new progressions in every sector and generates innovative endeavors for next generation.

Digital in finance is now moving beyond an academic discussion. Finance leadership is waking up to the exponential possibilities of digital, and use cases are evolving every second day. The stimulus is often coming from the front-end of the business where digitization is completely transforming the way we work, live, and relax. And, with the millennials in the workforce, there is an increased attention to make finance processes simple, friendly, and agile. Over the last few months, Deloitte has spoken to a host of finance leaders in India to understand this journey and the benefits. The discussions centred around three broad questions of interest:

1. Is digital a part of your future of finance strategy?
2. How are you going ahead with the digital implementation in finance?
3. Are you getting the benefits that you envisaged?

Our research and multiple discussions are now crystallized in this thought paper, Crunch Time - Future of Finance in a Digital World, an Indian perspective. While the subject deals with a wide range of themes around finance in a digital world, we have tried to stimulate thoughts around four key areas:

- Provocations around future of finance in a digital world
- "The octagon of exponentials"—eight core technologies shaping the future of finance
- Use cases evolving in finance and beyond for these octagon elements
- The talent dynamics—how to spot and nurture talent to serve the differentiated and distinct needs for finance in this new era

Introduction:

E-wallet

Internet users are growing rapidly day by day around the world. So, the needs of consumers in terms of making payments has changed drastically. Paying cash is a thing of past. Digital payments are making the waves now. E-wallet has become a great potential in the e-commerce market. More and more users show preference in E - Wallet transactions rather than using cash in hand. However, the usage of E-wallets has been in question. This paper evaluates the positive and negative impacts of E-wallets to users. Results show that awareness is the key to users to reduce the negative impact of e-wallets

E-wallet is one of the technology apps and software. E-wallet is a device that has also been recognized as a digital wallet. E-wallet is a software application that uses electronic devices such as computers or mobile devices for online transactions [2]. E-wallet is also a payable device without the use of cash or money. This helps the seller to collect the customer's payment through the use of the unique two-dimensional quick-response code, also known as (QR) code that the seller generates. For example, Grab pay, Boost, Touch n Go e-wallet, Alipay, Favepay and so on. If the customer wants to use this method of payment, they will need to install the Mobile app to begin the payments and services. They can purchase the payment of their products by scanning the QR code using the relevant app. In contrast, there are two types of QR code that are mostly available in the market. For example, Dynamic QR code and Static QR code. For dynamic QR code, it means that buyer not really need to enter the purchase amount for QR payment because the account details and transaction amount are fixed into the QR code. For the static QR code, it is opposite to the dynamic QR code. The buyer must enter the purchase amount for QR payment and it has the account details only that fix into the QR code. Furthermore, people who purchase the product in a store or purchase online both are able to use the e-wallet. There is a convenience service which is the bank account are able linked to the ewallet. Money from the bank can be deposited in e-wallet. The money will be automatically top up when the balance is fall below the amount that you set. There is more safety because the e-wallet needs your ID document to verify your identity. For example, a digital wallet could verify the age of the buyer to the store while purchasing alcohol and cigarettes.

Advantages of E – wallets:

1. A seamless purchase experience

Having a digital wallet (or e-wallet), lets you limit the number of cards you carry when you travel. All you need to do is pay via the e-wallet app on your smartphone or scan your smartphone device to a compatible NFC PoS system to make a successful payment. This lets you have a seamless and cash free buying experience that only takes a few seconds to complete!

2. Use a card of your choice

Sometimes, we might want to use a specific card to make specific purchases. You might want to use your debit card to buy groceries to redeem attractive cashback offers, while you may turn to your credit card to earn some points.

With e-wallets, you use the card you prefer, on the fly. Some also let you add a variety of other types of cards. This means you can use your reward cards, gifts cards, loyalty cards and coupons if you so desire!

3. Enhanced Security

How often have we returned home to discover that our card or our wallet is missing? An e-wallet mitigates this problem entirely. Phones get stolen or lost too, but unlike physical wallets, phones can be used with passwords and biometrics.

These features, if turned on let you restrict access allowing only you to access your phone. Many e-wallet apps are often created in the cloud.

So your card data is securely accessible even when using a new phone. E-wallets also enforce secure transactions by using randomly generated payment codes and real time OTPs for payments made in-store or online.

4. Costs

E-wallets typically charge a flat fee for some transactions or functions. For e.g. reloading a prepaid card from different sources like a credit card may incur a small charge. However, the ease of use, security combined with the time saved and a cashless experience mean often outweigh these flat fees.

Disadvantages of E – wallets:

1. Your digital wallet may not be accepted or compatible everywhere

Not all businesses and online merchants accept all digital wallet payments. As a result, you may have to use cash, or look for an alternative solution.

2. Concerns about security

People don’t feel safe when using digital wallets as they often do not fully grasp how e-wallets work. The recent increase in cyberattacks worldwide has only fuelled this perception further since people often believe someone else can access their bank account easily.

However, as these types of apps gain traction, companies are turning to innovative features to make them more secure. Many digital wallets today are built on an immutable ledger that records every transaction in a tamper-proof, secure, and frictionless manner.

Additionally, the adoption of digital wallets is sometimes seen as a big jump from a known and safe mode of payment, further slowing down the adoption of e-wallets, which leads us to the next point.

3. Resistance to change

You have used cash throughout your life to make payments, as it is the traditional way of doing business. As a result, you prefer to carry cash since you believe this is the safest way and most trustworthy way of transacting. Habits may be difficult to change. Alternatively, you prefer cash since It makes it easier to control your spending, which brings us to our final con.

4. Perceived difficulty in budgeting

Sometimes, people struggle with their spending habits due to a lack of saving or budgeting skills. E-wallets are designed to offer seamless and easy transactions. While this is not a con in itself, those with poor budgeting skills may end up spending more.

As a result, some e-wallets incorporate budgeting features and spending alerts when you have spent more than a preconfigured amount.

Impact of Digital Payments on Indian Economy:

Global Business is driven by technology and innovation. In many cases, innovation is changing the face of business and how it is ruined. Innovations have also changed the way payment systems are viewed. The latest technology has transformed traditional cash-based payment systems into a more efficient and effective cashless payment system. Digital payment transactions are more profitable than traditional systems due to digital payment features such as ease of use, convenience, security, and speed. Digital payments are considered the most favored payment method around the world, including India. With the Government's "Digital India" initiative, the spread of the Internet, the spread of smartphones, and the adoption of technology, digital payments have proliferated in India since 2014. India achieved a compound annual growth rate (CAGR) of 58.9% in volume and a CAGR of 28.4% in value for digital payments in 2019. This growth rate in India is also found to be quite remarkable in the global payment market (NITI Aayog 2018).

It is also fascinating to watch the evolution of the digital spending behavior of Indians in the past two years. Online shopping expenditure now accounts for thirty five percent of all Mastercard card spending, which means more and more Indians are comfortable using their debit, credit, and prepaid Mastercard cards for online shopping compared to direct cash transactions at a merchant store. This behavioral change can also be due to the e-commerce giants like Flipkart and Amazon, cab apps like Ola and Uber, and food delivery apps like Swiggy and Zomato, which pave the way for digital payments and push customers away from COD payments.

The Impact On Banks

According to the Reserve Bank of India (RBI), the number of owned debit and credit cards has grown significantly to 990 million and 44 million, respectively, by September 2018, indicating that cashless transactions are preferred. Mastercard has invested heavily in the protection and growth of the digital payment ecosystem.

Digital Payments had a significant impact on the informal sector as well. Digital payments ensure accountability in every transaction. Since everything is recorded automatically, there is always a way to verify transactions and keep track of them. While using cash payments, it might become tough to hold anyone responsible for any additional expenditure. For example, when the Government made digital smart cards mandatory for pension payments to replace the system of manual cash transactions in rural areas, a forty seven percent reduction was reported in corruption and bribery. For any fraudulency as well, this maliciousness can be spotted faster from the digital records. Online payments are also fast and convenient for those people who find it hard to withdraw cash or carry it around or if there are no proper ATM facilities.

The Future

While India still needs to normalize cashless transactions completely to board on the journey to become the next super economy in the coming few years, there are a few hiccups on the way that need to be handled. With 5G, IoTs, and artificial intelligence looming in, it is also essential to have a sustainable and lucrative business model which accommodates the new-age digital ecosystem with a robust cybersecurity system. While challenges are aplenty, well begun is half done, and we believe the Government is already getting ready for a safer and brighter cashless future.

At a time when it was previously mandated, there was a crisis of social distance and COVID 19. The transition from offline to online in payments has been going on for years. Nevertheless, in the latest blockade scenarios resulting from COVID 19, customer behavior is changing more and more. NPCI encouraged customers and all critical service providers to switch to digital payment systems to stay secure. We are starting to see solutions, and traders are moving into the "physical world." And they don't have to be completely online. By sharing photos and telling them what to buy, people can elicit the messaging mechanisms they use to order and communicate and ultimately pay digitally. Everyone goes out to collect and deliver things. After the blockade, until the world really gets rid of this situation, we are still at a stage where we need to be careful and take special precautions to stay safe. This time around, it's all about developing these solutions and innovations to meet these public, retail and corporate needs. Electronic payments are believed to be a significant force in economic development and particularly affect spending behavior and consumption

Conclusion:

In conclusion, E-wallet is rising immensely due to the convenience of E-wallet or payment in this busy era. Notwithstanding technological advancement, many customers often prefer cash in hand to the traditional way because they think that cash in hand is more safety than E-wallet. This istheviewpoint of the old generation relative to that of the young generation, Just like others, everything has its pros and cons. We need to make the right choices as wise users and have the awareness of the E-wallet that we use.

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Start-ups and Innovation

(K.U.PANDYA)

{Abstract}

This paper provides a comprehensive review of literature on the relationship between start-ups and innovation. Start-ups are considered as crucial drivers of innovation and economic growth in modern economies. The paper examines the different dimensions of innovation and the ways in which start-ups can contribute to innovation. The review highlights the various factors that enable start-ups to innovate, including entrepreneurial skills, access to resources, networking, and market conditions. The paper also discusses the role of public policies in promoting start-ups and innovation .The concept of start-ups and innovation has gained significant attention in recent years, particularly in the context of economic growth and development. This research paper explores the relationship between start-ups and innovation, and their impact on economic growth. The study is based on an extensive literature review and analysis of various case studies from different countries. The findings suggest that start-ups play a critical role in driving innovation and economic growth, as they bring new ideas, technologies, and business models to the market. The study also highlights the importance of government policies and institutional support in promoting entrepreneurship and innovation. The paper concludes with a set of recommendations for policymakers, entrepreneurs, and investors to foster an environment that encourages innovation and supports the growth of start-ups.

Keywords:

Start-ups,

Innovation,

Economic Growth

Entrepreneurship

Policies

Introduction:

Start-ups are a crucial source of innovation, creativity, and job creation in modern economies. They are essential drivers of economic growth and development, as they bring new ideas, technologies, and business models to the market. Innovation is critical for economic growth, as it leads to new products and services, increased productivity, and job creation. Therefore, promoting entrepreneurship and innovation is essential for sustainable economic development. This research paper explores the relationship between start-ups and innovation, and their impact on economic growth. The emergence of start-up culture and innovation has been a defining characteristic of the 21st century business landscape. With the growth of technology and the increasing accessibility of resources and funding, entrepreneurs are taking the leap to start their own ventures, often with a unique approach or innovation that sets them apart from established players in their industry.

Start-ups have the potential to disrupt traditional industries and create entirely new markets through their innovation, agility, and flexibility. They often challenge the status quo and push the boundaries of what is possible. In this research paper, we will explore the relationship between start-ups and innovation, examining how they drive progress and create economic growth.

Literature Review:

The literature on start-ups and innovation suggests that start-ups play a crucial role in driving innovation and economic growth. Start-ups are often at the forefront of technological innovation, as they are more willing to take risks and experiment with new ideas and technologies. They are also more adaptable and nimble than established companies, which allows them to respond quickly to changing market conditions.

Start-ups are a critical source of job creation, as they often hire young and highly skilled workers. They also contribute to the diversification of the economy, as they are more likely to focus on emerging sectors and new technologies. Start-ups also encourage competition, which can lead to better products, services, and lower prices for consumers.

However, start-ups face significant challenges in their early stages, including limited access to financing, lack of managerial experience, and regulatory barriers. These challenges can significantly impact their growth and survival rates.

Government policies and institutional support play a crucial role in promoting entrepreneurship and innovation. Policies that encourage access to finance, reduce regulatory barriers, and provide support for research and development can significantly benefit start-ups. Institutional support, such as business incubators and accelerators, can also help start-ups overcome some of the challenges they face in their early stages.

Case Studies:

Case studies from different countries highlight the critical role of start-ups in driving innovation and economic growth. In the United States, Silicon Valley is often cited as an example of how start-ups can transform a region's economy. The success of companies such as Google, Facebook, and Amazon has created a thriving start-up ecosystem, with a significant impact on the region's economy.

In Singapore, the government has implemented policies to promote entrepreneurship and innovation, including tax incentives for start-ups, access to finance, and support for research and development. These policies have contributed to the growth of the start-up ecosystem in the country, with Singapore now considered a leading start-up hub in Asia.

Recommendations:

To foster an environment that encourages innovation and supports the growth of start-ups, policymakers, entrepreneurs, and investors can take the following actions:

Develop policies that encourage access to finance, reduce regulatory barriers, and provide support for research and development.

Provide institutional support for start-ups, such as business incubators and accelerators.

Encourage collaboration between start-ups, established companies, and research institutions.

Promote entrepreneurship education and training to develop the skills needed to start and grow a successful business.

Foster a culture of innovation and risk-taking, where failure is seen as

Economic Impact:

Start-ups and innovation are critical drivers of economic growth. They create new jobs, generate revenue, and stimulate economic activity. According to a study by the Kauffman Foundation, start-ups account for nearly all net new job creation in the United States, and they have a significant impact on the overall economy.

Furthermore, start-ups can attract investment and support from venture capitalists and other investors, who see the potential for a significant return on their investment. This funding can help fuel the growth and expansion of the start-up, providing the resources needed to continue to innovate and disrupt their industry.

Conclusion:

In conclusion, start-ups and innovation have become a fundamental part of the modern business landscape. They drive progress, challenge the status quo, and create new opportunities for economic growth. By embracing innovation, entrepreneurs can bring their unique ideas to market, disrupt traditional industries, and make a positive impact on society. As technology continues to evolve and the global economy becomes increasingly competitive, the role of start-ups and innovation will only become more critical.

A CRITICAL STUDY OF NEP 2020 ISSUES, APPROACHES, CHALLENGES, OPPERTUNITIES AND CRITICISM PAPER

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Abstract: Because education promotes social and economic advancement, a country's school and college levels require a well-defined and forward-thinking education strategy. Various nations implement various stages at the high school and college levels throughout their life cycles to make their educational systems efficient, taking tradition and culture into account. The National Education Policy 2020 (NEP 2020), which was adopted by the Indian Union Cabinet on July 29, 2020, describes the goal for India's future educational system. The new policy has replaced the old National Policy on Education from 1986. The policy provides a comprehensive framework for education from early childhood to higher education in both rural and urban India. It also includes vocational education. The strategy aims to completely overhaul India's educational system by 2021. The administration quickly stated that no one will be forced to study any particular language, and that English will not be replaced as the language of instruction with any regional language. The language policy in NEP is up to the states, organizations, and schools to implement; it is intended to be a broad guideline and advisory in nature. Education is included on India's Concurrent List. Himachal Pradesh was the first state to implement the New Education Policy 2020. The national educational policy should be implemented in the country's schools by 2022.

Keywords: Education in higher levels, National Education Policy 2020, NEP-2020, Overview & Analysis, Implementation Plans, Approaches, Problems, and Opportunities of NEP 2020.

Introduction:

India, a developing liberal nation for educational reforms, currently has 40,000 higher education institutions (HIEs), reflecting the country's high general fragmentation and the large number of smaller HEIs that are connected to major universities. Around 40% of these small-sized institutions only offer a single programme, which contradicts the expected shift to a diverse higher education model that is required for the country's educational reforms for the twenty-first century. It should be noted that, due to regional imbalances and the high quality of education provided, only 4% of colleges enroll more than 3,000 students per year, while more than 20% of colleges have annual enrolment of less than 100 students, making them unviable. A number of factors have contributed to the fragmentation of India's higher education (HE) system, including India is expected to have the world's third-largest economy by 2030-2022, with a projected GDP of $10 trillion. It is clear that knowledge resources, not natural resources, will power the country's $10 trillion economy. In order to promote the sector's growth, the current administration decided to overhaul the Indian education system by announcing a comprehensive National Education Policy 2020. This is consistent with the Prime Minister's recent call to use the Fourth Industrial Revolution to propel India to new heights. The recently unveiled National Education Policy 2020 envisions an education system centered on India that directly contributes to the transformation of our society.

Issues of NEP 2020:

1. Early student streamlining in a variety of areas.
2. Limited access to higher education, particularly in low-income areas, which contributed to the current GER of less than 25%.
3. Educators' and institutions' inability to innovate in higher education in order to attract a large number of students
4. A lack of systems for managing and advancing the careers of academic and institutional leaders.
5. The majority of colleges and universities are deficient in terms of both research and innovation.
6. Inadequate levels of leadership and governance in higher education institutions.
7. A flawed regulatory structure that limits outstanding, creative schools while allowing for the growth of bogus universities.

Approaches of NEP 2020:

1.Curriculum and Content:

Under the NEP's proposed switch from the existing 10+2 structure to one that is 5+3+3+4, early childhood education will be integrated into formal education. The NEP 2020 also emphasizes reducing the quantity of knowledge covered in the curriculum to promote critical thinking, which will aid in educating students with 21st-century skills. The curriculum and pedagogy must be radically changed in order to accomplish these goals.One of the challenges in putting these changes into action is successfully modifying the curriculum to fit the National Curriculum Framework. Teachers should also rethink and adjust the standards for evaluating textbooks.

2.Teacher Availability and Training:

The policy will result in changes to the educational curriculum. Schools and the appropriate authorities must train teachers and understand the pedagogical needs in order to properly deliver the curriculum in order to ensure a seamless transition to the new educational system. Also, the focus needs to change from teacher-centered learning to student-centered learning in order to help young people develop collaboration skills, critical thinking, and problem-solving and decision-making abilities.

India's K–12 student population is projected to grow to over 250 million by 2030, according to a study. As a result, to fully service this expanding student population, we will need to hire an extra 7 million educators. Given that teaching is one of the lowest paid professions, the task of incorporating experiential learning and concept-oriented instruction will be challenging.

3.Technology:

In order to prepare kids for the future, the NEP 2020 places a major emphasis on using technology to their benefit. However, establishing digital infrastructure such as digital classrooms, remote expertise-driven teaching models, AR/VR tools to bridge gaps in physical education, and laboratory infrastructure is a significant problem because the majority of schools aren't properly set up to accommodate these tools. Yet, it's possible that not all of the country's schools will be able to afford the price of creating digital infrastructure.

Also, rural regions of the country with minimal Internet connectivity make it impossible to implement digital learning tools. Hence, the government should concentrate on improving the foundational infrastructure that will support the global digital infrastructure.

4.Examination Structure:

The NEP places more emphasis on formative evaluation for learning than summative evaluation. The key reason for changing the evaluation approach is the ongoing monitoring of learning outcomes. Yet, continual assessment mandates that educators use original evaluation techniques and tasks. These techniques demand the application of technology and the involvement of both teachers and pupils.

According to a poll, there are 1.5 million schools in India, and 75% of them are run by the government. Budget private schools make up over 80% of the 400,000 private schools now in operation. Thus, it is a challenging endeavor to develop a continuous assessment framework in these institutions.

Challenges of NEP 2020:

1. **Opening universities every week is a herculean task.**

India currently has over 1,000 universities. If we wish to double the gross enrolment ratio in higher education, one of the policy's declared goals, by 2035, it will take 15 years to open one new school.Clearly, it is quite difficult to open a new university every week.

2. The numbers are no less daunting in reforms to our school system.

2 crore children who are not currently enrolled in school need to be reintegrated, according to the National Education Policy 2020. Regardless of your viewpoint, finishing this over a 15-year timeframe necessitates building more than 50 schools every week.

3. Funding is a big challenge in the Coved era.

When it comes to fundraising, this is not a problem for the timid. The National Education Policy 2020 expects an increase in education spending from 4.6% to 6% of GDP, or more than INR 2.5 lakh cores annually.These funds can be used to build schools and universities around the country, hire professors and teachers, and pay for necessary expenses like providing free breakfast to students.

It's hard because this policy is being put into place at a time when the economy has been seriously harmed by lockdowns associated with Covid-19, tax collections for the government are at an appallingly low level, and the fiscal deficit was significant even before coved.

4. Current focus on healthcare and economic recovery to lower the execution speed.

Economists have been calling for big stimulus packages totaling double-digit percentages of GDP notwithstanding the stress on the exchequer.

5. Need to create a large pool of trained teachers.

It is a very positive development that the approach calls for a fundamental structural revision of the K–12 curriculum. Yet, we need teachers who have received practical training and are aware of the requirements in order to effectively present this curriculum. Many of the curricular modifications demand considerable mental shifts from teachers and parents.

6. Inter-disciplinary higher education demands for a cultural shift.

Inter-disciplinary learning is emphasized in higher education by the National Education Policy 2020, which is a very good trend. Universities have always been heavily dynamic and divided, particularly in India. The National Education Policy 2020 includes a number of initiatives to raise the quality and scope of the Indian educational system. The objectives of this study into National Education Policy 2020 are as follows:

(1) To provide a thorough explanation of a laws regulating the recently approved higher education system (NEP 2020).

(2) To compare the National Education Policy 2020 with India's current strategy.

(3) Providing a summary of the novelties included in the 2020 revision of the national higher education policy.

(4) To project how NEP 2020 will impact India's higher education market.

(5) To discuss the benefits of NEP 2020's initiatives for higher education.

(6) Further recommendations for improving NEP 2020's effectiveness in order to meet its goal.

Targets &Timelines:

The following list includes the main objectives of the policy as well as the dates by which some of them must be accomplished: - By 2040, the complete policy will be put into practice.

- By 2030, a ratio of 100% gross enrollment from preschool through secondary level.

- By 2030, teachers will be ready for assessment reforms.

- Common educational requirements for both public and private institutions.

- By Grade 3, the goal is for all pupils to possess fundamental literacy and numeracy skills.

- Making early childhood education and care accessible to all by 2030.

- At least 50% of students will receive vocational training by 2025.

Opportunities of NEP 2020:

The unfinished business of the 1986 New Education Policy informs the start of the New Education Policy. In 1986, India was very different from how it is today. Over time, access and equity have made great strides. achieved nearly universal primary enrolment levels, which were followed by a growth in higher education enrollment (GER: 26.3%). The quality of education in public school systems has, however, also declined, which was followed by an emigration of the top and middle classes. Moreover, accountability systems were weakened as a result of this. Notwithstanding the poor returns on learning, public system pays structures have gradually increased.

1. **School Education:**

The 10+2 structure becomes 5+3+3+4 instead. The new educational system and curriculum will cover the years before kindergarten. This was only said informally and wasn't mentioned in any school policy documents, therefore it's a welcome change. NCERT's main focus will be developing a fresh curriculum and pedagogy for ECCE. Another crucial element of strategy is the development and training of Anganwadi trainers through both short-term and long-term programmed. formalizing the delivery and organization of ECCE is a step in the right direction. Make mastering essential literacy and math abilities a top priority by grade 3. The Ministry of Education (MoE) will support this and a different national mission will run it as a mission. A distinctive national book programme to establish libraries around the country and encourage young people to read. There aren't many public libraries in India. If this could be strengthened by public education policy, that would be helpful. Improvements should be made to the midday meals' nutritional quality, and whenever possible, local alternatives should be provided. Policy plays it safe by skirting the subject of eggs, which is still a contentious one, to avoid any unnecessary controversy. To address the dropout issue, initiatives and activities are being developed in cooperation with the Ministry of Social Justice and Empowerment.

The method of instruction has, for some reason, drawn a lot of unnecessary attention. The portion is still quite agile to prevent any kind of problem. The lack of understanding, the market's demand for English, and the paternal concept of "quality" may have contributed to this flexibility. Furthermore, policy encourages learning a variety of languages and does not coerce, pressure, or favour any particular language over others. The secondary level is also recommended for teaching Korean, Japanese, Thai, French, German, Spanish, Portuguese, and Russian as foreign languages.

The SEDGs are a term that was created by policy (socio-economically disadvantaged groups). This has never before been used as a social category in technical texts. The term minority is only briefly mentioned in later parts, which also highlight categories including caste, tribe, disability, and transgender. The policy anticipates a range of programmes that will be geared towards these groups in order to improve enrolment and retention, notwithstanding technical criticism.

2. **Higher Education:**

In view of recent scandals at esteemed institutions as well as what has been occurring in public universities, it is imperative to take the plan into consideration. University autonomy has been slowly being taken away by the state. One of India's premier public colleges was not the target of unconstitutional state violence in the distant past. Rather than being primarily concerned with administration, teaching, learning, or research, political appointments of university administrators who, at best, act as agents of the state Although the agreement emphasizes regulatory autonomy, it would be worrying if financial autonomy was also mentioned.

In addition, policy is against education being made into a business. Yet, it also makes it possible for foreign universities to visit India. The number of private universities has dramatically expanded thanks to Indian suppliers. If boosting competitiveness was the intention, it makes sense. But, inserting the statement does not. It seems logical to concentrate on a futuristic curriculum, and creating a separate entity to focus on technology integration in institutions is a crucial first step. The

National Research Foundation is another great idea. But if these positions are occupied by individuals with ideological objectives, nothing might be expected.

The gulf markets have immense potential for this to occur, hence it would be permissible for Indian institutions to construct campuses abroad. High-quality education is in high demand among the Indian diaspora.

Criticism of NEP 2020:

The list of grievances that have been or might be brought against the NEP 2020 is provided below.

- The NEP eschewed parliamentary control, review, and discussion. Given that it has been presented at a time when parliament is not in session due to COVID-19, this is a somewhat hasty approach that appears to be intended to make a political point. Furthermore, this is not the first instance of it. Members of parliament have regularly been left out of crucial discussions over the last six years, which has prevented them from critically evaluating legislation, voicing their thoughts, and suggesting amendments.

The policy is a vision plan that fails to incorporate the lowest echelons of society and provides little to no support to the poor, women, caste, and religious minorities. It glosses over significant concerns of access to education that have long existed. There is no comprehensive roadmap or logical execution strategy in place to carry out this massive objective. The execution of the plan necessitates a financial investment and a number of hazy goals. To achieve 6% of GDP at the earliest opportunity, the Center and the States will work together to increase public investment in the education sector. There isn't a clear-cut pledge that can force the government to answer for its actions.

- Three Formula for language: Although this criterion is not mandated by the policy, the way it is phrased provides schools, teachers, and students very little room for discretion. Furthermore, it squarely contradicts a Supreme Court decision. The way this is organized will undoubtedly remind people of the anti-Hindi agitation of 1965, which opposed the federal government's proposal to declare Hindi an official language. The Modi administration is interpreted as trying to impose Hindi in places where it is not spoken by political parties in the South. Even while the centre has made it plain that it won't impose any phrase on any state and that the state will have the last say in the matter, this is nonetheless the case.

- The RTE Act is not addressed in the NEP 2020, and universal education cannot be achieved without legislative support. The RTE and elementary and secondary education are not connected by any system. The state or the centre are not constrained by this legally. The final policy "talks about the universalization of school education from 3 to 18 years, without making it a legal right," according to a statement from the RTE forum. Hence, the federal and state governments cannot execute it in a forced manner. Without the RTE Act, universalization will be very difficult to achieve.

Conclusion:

The economics, social standing, amount of technological adoption, and positive human conduct of a country are all strongly influenced by higher education. The country's education ministry is in charge of improving GER so that all citizens can access possibilities for higher education. By introducing innovative strategies to raise the bar, making it more appealing, more accessible, and more plentiful, the National Education Policy of India 2020 strives to accomplish this goal. This is accomplished by making higher education accessible to the private sector and establishing strict quality requirements across the board for all institutions of higher learning.

By promoting merit-based admissions with free-ships and scholarships, merit & research-based continuous performers as faculty members, merit-based proven leaders in regulating bodies, and strict quality monitoring through biennial accreditation based on self-declaration of progress through technology-based monitoring, it is anticipated that NEP-2020 will achieve its goals by 2030.

All higher education institutions that currently refer to themselves as "associate colleges" will either change their name to reflect their growth into multidisciplinary independent colleges with the capacity to award degrees or they will become "constituent colleges" of their affiliated universities. The National Research Foundation, an unbiased organization, will provide funding for creative projects in the important fields of social sciences and humanities, applied sciences, and basic sciences.

The higher education system will alter to become more centered on the needs of the students, offering them the opportunity to choose both required and elective courses from within and beyond their majors. Faculty members are also free to choose their own curricula, techniques, pedagogies, and evaluation models in conformity with the stated policy framework. Beginning in the academic year 2021–2022, these modifications will continue until 2030, when it is projected that the first stage of the alterations will be noticeable.

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A STUDY OFINFLUENCER OF CUSTOMER SATISFACTION IN SERVICE SECTOR THROUGH SERVICE QUALITY

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Abstract

Banking, an important segment of the service sector, plays a very crucial role in the economicdevelopment of every country. In these days of intense competition, the banks are veryparticular in identifying the needs of their customer and how effectively that can be met. Theycontinuously struggle and develop new strategies to differentiatethemselves from their competitors by providing their customers with highquality banking services and high technology innovative products. In the Indian scenario, where all banks offer almost similar products and services,need based efficient customer service and the service quality can differentiate a bank. Main objective of this study is to review the concept of customer satisfaction and customer loyalty and to understand the implementation challenges for to study the impact of service quality on customer satisfaction and customer loyalty. From the study it is founded that it is difficult to foresee what will please customers or what aspects will have a significant impact. As a result, it is essential to identify your target market before determining any relevant elements and making the necessary adjustments.

Key Words: Service Quality, Banking Sector

INTRODUCTION

Customer satisfaction is the primary objective of every organization, regardless of industry. Customer satisfaction is a metric that gauges customers' level of satisfaction with a company's goods, services, and talents. Poor customer satisfaction results in unfavorable evaluations, but satisfied consumers will help you develop your bank's brand. This is a reflection of how a customer feels when engaging with a bank branch. The three main components that influence modern consumer happiness are technology, service, and customer comprehension. Bruce Springsteen famously remarked, "Maintaining an audience is hard." It requires consistency in intention, thought, and action over an extended period of time.He was talking about his route to music stardom, yet his words are just as applicable to the world of customer experience. Consistency may be one of the least inspirational topics for most managers. But it’s exceptionally powerful, especially at a time when retail channels are proliferating and consumer choice and empowerment are increasing.

MEANING AND DEFINITION OF CUSTOMER SATISFACTION

Although marketing literature stresses the significance of satisfaction, there isn't a consensus on how the idea should be defined (Rogers et al., 1992). This discrepancy demonstrates that different people may have different definitions of customer satisfaction (Oliver, 1980).

Until asked to provide a definition, everyone is aware of what satisfaction is. So it appears that nobody is aware. Richard L. Oliver, a renowned figure in the field of customer satisfaction research, previously used these phrases to describe the complexity of fundamental consumer concepts.

However, Oliver defines his own formal definition about customer satisfaction:

“Satisfaction is the consumer’s fulfillment response. It is a judgment that aproduct or service feature, or the product or service itself, provides a pleasurablelevel of consumption-related fulfillment.” (Zeithaml et al, 2009)

It can be described as follows: "Satisfaction is the customer's assessment of a product or service in terms of whether that product or service has met the customer's need and expectations" (Zeithaml et al., 2009). It is expected that customers will be dissatisfied with the product or service if demands and expectations are not met.

According to (Srinivasan, 2004), ‘It is a comparison of customer expectationswith perceptions regarding the service encounter.’

Kotler& Armstrong (2010, p37) defines customer satisfaction, ‘the extent towhich a product’s (whether goods or services) perceived performance matches abuyer’s expectations.’

Thus, it is clear to understand from the above mentioned definitions that customersatisfaction particularly regards with the strong match of buyers’expectations(about the product or service) and the quality of product or servicethey receive.

CUSTOMER SATISFACTION AND SERVICES/ E-SERVICES

Customer satisfaction is more complex in services than to goods. More businesses should conduct research to determine the characteristics and qualities that may influence customer happiness. According to research studies, depending on the type of service being evaluated and the criticality of the service as well, customers of services will make trade-offs among various service features (for example, price level versus quality versus friendliness of personnel versus level of customization) (Zeithaml et al., 2009).

In services, customer satisfaction is the result of a customer’s perception of thevalue received (Cronin et al., 2000).

As many companies participating in e-business today so, it is important for onlinemarketers to understand and monitor customer satisfaction (Mittal et al., 2001).

Satisfaction plays a particularly important role in competitive environments suchas e-commerce because of its impact on customer loyalty (Shankaret al., 2000).

Oliver (1980) states that customers will feel satisfied when products are abovetheir expectations. Products and service quality(Sheng & Liu, 2010) affect thecustomers’ satisfaction. The e-service quality will have positive effect oncustomers’ satisfaction and loyalty. (ibid)

According to Anderson and Srinivasan (2003, p. 128), perceived value affects e-satisfaction. Even satisfied customers are less inclined to patronize an e-business if they believe they are not receiving the best value for their money.

Although the marketing literature emphasizes the value of contentment, there isn't a consensus on what the term should mean (Rogers et al., 1992). Because of this, the lack of consensus demonstrates that everyone's definition of contentment could differ (Oliver, 1980). There will always be some positive and bad characteristics in the product and in human behavior that may have an impact on consumer satisfaction (Sugandhi, 2003).

However, avoiding the complexity, we will discuss some factors generally (assupporting to our research question) which impact on customer satisfaction andthese factors pertain to services/e-services.

OBJECTIVES

The objectives of the research paper are mentionedbelow:

- To review the concept of customer satisfactionand customer loyalty.
- To understand the implementation challenges
- To study the impact of service quality oncustomer satisfaction and customer loyalty.

RATIONALE OF THE STUDY

Consumer satisfaction is crucial because it allows businesses to collect customer input in a way that allows them to manage and develop their operations. The best predictor of how the business will do in the future is customer satisfaction.

Customer satisfaction aids in doing SWOT analyses, which could aid in the advance and systematic development of their firm. In addition to this, it will aid in choosing the best resources to use in product manufacture. Similar to that, it fosters the ability to both keep in touch with current clients and attract new ones. (SSRS research2016). Customers want perfection instead of quantity when they purchase things. There are many identical items on the market, and it can be challenging to tell which one is high-quality and long-lasting. This is a fantastic chance for the company organization promoting its goods and services to pinpoint exactly what the target market is looking for. A crucial market indicator used to measure an organization's success is customer happiness. People have a wide range of likes and options, therefore satisfaction varies from person to person. The expectations of the consumer may also change depending on their available options, such as the national and international markets (Kotler& Keller 2006.)To satisfy requirements globally, a method for measuring customer satisfaction should also have to go through the worldwide market process. The process of providing the client with happiness has undergone significant change in both technology and physical components. There is still no way to gauge customer happiness, though. However, it is possible to view customer feedback as an essential instrument for gauging client happiness. In 2017, the European Institute of Publication Administration However, keeping existing clients is less expensive than finding new ones. It is expensive to make a customer. The marketing team invests a lot of time and resources to demonstrate their excellence.

FACTOR AFFECTING CUSTOMER SATISFACTION

Customer satisfaction is quantifiable, but it is also dynamic, subject to change over time, and affected by a variety of circumstances (Zeithaml et al., 2009). Various academics address various factors. We will only list the aspects that are deemed more significant from both a general and an e-services standpoint, and these are the factors that may have a favourable or negative impact on customer satisfaction.

According to (Sugandhi, 2003), factors that impact on customer satisfaction canbe divided into two broad categories and these are:

Source: http://www.diva-portal.org/smash/get/diva2:477165/FULLTEXT01.pdf

Factors which may impact positively or negatively on customersatisfaction discussed by different authors:

1) Vendor behavior and product or service performance of vendor:

The first one covers how the vendor's management and staff interact with customers. Factors indicate that a vendor's reaction, service, and management of complaints are influenced by the disposition and expertise of the vendor's human resource. The second relates to the actual product and is dependent on the capabilities of the vendor and the expertise of its staff. It displays the engineering and technology that the vendor has created or acquired.

Some elements of the product (goods and services) cause customers to get anxious after they have purchased it. Efficiency and performance, for instance, may have an impact on customer satisfaction in such a way that if a product frequently breaks down or requires expert repair, it may cause the customer aggravation in addition to financial loss.

2)Perceived Value

Even satisfied clients are unlikely to continue doing business with an e-company if they believe they are not receiving the best value for their money, according to Anderson and Srinivasan's (2003, p128) theory that e-satisfaction is affected by perceived value. Due to the perceived utility received, perceived value will have a direct impact on contentment. Prior research demonstrating the critical role of value in an e-context lends support to this position (Burke, 2002; Reibstein, 2002). As a consumer's assessment of the usefulness of perceived benefits and perceived sacrifices, perceived value is defined (Zeithaml, 1988).

3) Previous experience, Personal recommendation, Personal needs, Marketing communications, and Level of the involvement in the purchase

Studies have shown that expectations influence contentment, and satisfaction shapes expectations, therefore some authors have explained the aspects that have the greatest impact on customer satisfaction. According to Mudie&Pirrie (2006, p241), there are five major aspects that affect a customer's expectations: prior experience, personal recommendations, individual needs, marketing communications, and degree of involvement in the purchase.

Additionally, research indicates that the most crucial of these aspects are the opinions of others and the customers' prior experiences with the services. According to Shankar et al. (2000), clients are far more likely to be satisfied with an online service (which includes e-services) when the website's information content is enhanced and when they have a positive online experience.

4)Efficiency and fulfillment

Since efficiency, effectiveness, and fulfillment are all strongly related to service quality, it is necessary to analyses service quality from a variety of perspectives in order to discover that requirement fulfillment has a disproportionately large impact on customer satisfaction. Customer satisfaction is positively impacted by both efficiency and fulfillment (Sheng & Liu, 2010).

5)Service Quality

Numerous studies did support the idea that customer satisfaction is acknowledged as being influenced by service quality (Anderson, Fornell, & Lehmann, 1994; Cronin & Taylor, 1992; Zeithaml et al., 2009). Armstrong (2008, p. 66) stated that whether it is items or services, client satisfaction with regard to quality depends on the service quality customers require and what was promised with them to deliver to. Without a doubt, client satisfaction with a particular service provider and views of service quality are related and frequently highly correlated, according to Rust & Oliver (1994, p. 73).

INFLUENCER OF CUSTOMER SATISFACTION

Avoiding disappointing clients isn't enough to retain them loyal customers. To build a customer experience that a customer would want to rely on often, one needs to improve areas such as their understanding of their customers, service, and technology.

CUSTOMER UNDERSTANDING

Customers must be aware that an organization isn't only there to make money off of them. Loyal clients want to know that they are making a purchase from a company that genuinely has their best interests in mind. Customers favor businesses that provide them a variety of options, remember their preferences, and make the purchasing process special for them.

Choices: It will help to have a variety of options for each good or service. Too many product options, however, might leave clients feeling "choice-overwhelmed" and discourage them from making any purchases. Finding the ideal balance between having too many options and none at all is crucial.
Preferences: One of the most "customer-obsessed" businesses is online retailer Zappos, according to a Forbes article from 2018. If you would rather speak to someone on the phone, Zappos will do all possible to accommodate you because they have a strong understanding of client preferences. Companies that remember and accommodate customer preferences for payment methods, delivery options, and communication channels have a thorough awareness of the market they serve.

Personalization: Providing individualized service entails paying close attention to each client. One technique to personalize the purchasing process is for employees to address customers by name and recall the product they liked.

SERVICES

Warm, kind, and polite are frequently used to characterize good service. Businesses can easily achieve these requirements, but genuine customer happiness necessitates more than just attentive staff. The needs of customers are also satisfied when excellent customer service is provided. The majority of customers need quick, easy customer service that gives them exactly what they want.

Convenient: For an encounter to be satisfying, convenience is crucial. Consumer behavior is influenced by a variety of circumstances, including where they travel, what they buy, and who they interact with. For instance, the majority of people consider Amazon's extensive product range and efficient shipping service when they think of convenience. It is much simpler to completely rely on Amazon's service rather than going to physical stores.

Intuitive: When problems occur, consumers rarely see product quality. Instead, they think about the poor experience surrounding it. This is why customers value companies that understand them, solve their problems, and anticipate their needs before they even think about it.

Delivery: Part of building a customer’s trust is always meeting what they need according to their expectations. Your business should only promise what it can deliver. Facebook’s “It’s always free and will be” slogan was a promise that stuck for years. And while the social media giant has changed this slogan, users never worry that Facebook will cost money.

TECHNOLOGY

In today's rapidly changing world, technology is now a crucial component of running any business. Tech-savvy businesses have an advantage over their rivals thanks to social media, websites, blogs, and apps. According to a blog post from Access Development, 66% of businesses without mobile apps saw fewer customers, according to research firm Appetitive. Your company's channels must be widely available, simple to use, and load pages quickly in order to satisfy customers with technology.

Accessible: Your products and services of any organization should be readily available to their customers on their preferred channel, without any barriers or difficulties. It should also be clear to the consumers that they can reach out to organization on these platforms whenever they have questions or need assistance.

Easy to navigate: Navigating the site or app should be straightforward and simple enough that all kinds of users can easily browse the store. Difficult platforms cause frustration and loss of potential clients. One can include efficient keyword search filters and other solutions that can guide buyers to identify the product they need.

Loads pages quickly: Generally people avoid waiting while searched websites loads slowly.47% of consumers anticipate web pages to load in 2 seconds or less, according to a Neil Patel article. Potential customers will search for a different store if any website's pages don't load quickly. Making time valuable for customers is important because time is money. Chatbot and other innovations can help the organization with maintaining real - time interactions with website and app visitors.

CONSISTENCY

Top leadership must also pay close attention to getting consistency correct. Customers establish clusters of interactions that make their individual encounters less significant than their overall experience by using a range of channels and initiating more and more connections with businesses as they try to address specific demands. This customer journey can involve all areas of an organization and can range from purchasing a product to actually using it, experiencing product-related problems that need to be resolved, or simply deciding to use a service or product for the first time. Three principles of consistency have been established from previous research.

Customer Journey Consistency: It is common knowledge that businesses must constantly strive to offer their clients exceptional service, with each department of the company having specific policies, guidelines, and support systems to guarantee consistency in every interaction. Few businesses, especially those that cater to the most fundamental needs, can offer consistently across customer journeys.

Emotional consistency: The majority of the industries polled reported that feelings of trust and other positive customer experiences were the main factors influencing satisfaction and loyalty. Additionally, it was shown that maintaining consistency is crucial for building trust with clients.

Communication Consistency: More factors influence an organization's reputation than just the fulfillment of promises. It's also crucial to make sure that customers know that those promises have been kept, which calls for deliberately developing important messaging and communications that consistently emphasize both themes and fulfillment.

CONCLUSION

Service quality and customer satisfaction are distinct concepts, although they are closely related.Quality is a form of overall evaluation of a product, similar in many ways to attitude. Qualityacts as a relatively global value judgment. Perceived quality is the consumer’s judgment aboutan entity’s overall excellence or superiority. It is a form of attitude, related but not equivalent tosatisfaction, and results from comparison of expectations with perceptions of performance.

It is generally seen (Sugandhi, 2003) that not a single vendor would be able to putall appropriate features in the product (goods or services). There will always besome positive and negative features in the product and human behavior that mayaffect customer satisfaction. More the positive feeling, the more satisfied acustomer feels.

Maintaining a long-term relationship with clients and business partners is every company's goal. Recognizing requirements and desires is important for attracting potential clients, and customer satisfaction has a significant impact on all aspects of corporate operations. Therefore, it is crucial for the company to comprehend what the clients' precise needs are and how to win their loyalty in order to run a profitable enterprise. The market chain process depends heavily on the customer. To be more specific, happy customers are the ones who open the door for potential new clients.

If the existing customers aresatisfied with the product and service, then there arethe chances of recommendation to the new ones. Thiswill lead to the increasing number of customers andcould maintain the level of the relationship with thecustomers. There were many different techniques that needed to be used, and the outcomes needed to be analysed, to gauge client happiness. Customers make predictions about the value of the goods before to, during, and following purchases. As a result, the degree of their contentment may differ. Because of this, a survey should be conducted to determine the measures of satisfaction. This study has generally shown that customer happiness and loyalty are essential components of a firm. The example corporation can enhance client demand and establish a reputation in the market by comprehending these two terms.

What will satisfy customers, or what factors will impact strongly it is not easy topredict. It is, thus, necessary to target a customer and then work out factors thatseem important and address them appropriately (ibid).

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The Insurtech an innovative digital transformation in insurance industry: Trends opportunities and challenges.

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Abstract

Globally, insurance sector is riding with the wave of technology better known as "INSURTECH" that is disrupting the traditional provision of an insurance industry. As FinTech environment expanded significantly so that the insurance industry also widening their technological initiative in the emerging markets of the insurance industries. The Insurtech services incorporate concepts such as artificial intelligence, digitalisation and sharing economy to various aspects of the insurance industry. This paper will examine the development of the insurance technology in India as well as current scenario of Insurtech. The prime motive of this study is to discuss about the "Insurtech Trends, Opportunities and Challenges". The study is based on descriptive form of research as long as it covered the detail discussion about the features of the Insurtech. It includes the development of Insurtech, it's emerging trends, opportunities and future challenges in India in this paper.

Keywords*:Insurtech, Fintech, Insurance.*

Introduction

Insurance industry has become an essential part of an individual's life. As increasing in the ratio of population in India, procuring of different products also growing with the risk factor. Nowthe question arise from which channel people can purchase the products convenientlyat one place with One Touch. Now at this era of digitalization it is necessary to findout the reliable and prompt digital platforms which play an important role in selling anddistributing insurance products. As like for rendering prompt financial services in India, theyintroduce digital platform named as "FinTech" examples likes Paytm, Phone pe, Bharat pe etc.

InsurTechis a buzzword nowadays where a variety of technologies are set to transform the traditional insurance industry. In last two years after COVID-19 insurer have already transformedthemselves digitally to offer convenience, choice, security and a seamless experienceto their customers. According to the Accenture estimates that insurance companies can increase their annual profitability by 20% with the right investment in thetechnology. Internet of Things (IoT), smart contracts, artificial intelligence (AI) are providing new waysto measure, control, engage customer's, reduce cost ,improve efficiency and increasecustomer experience. In short in this digital era future of insurance is also going digitally via insurtech.

Review of Literature

In 2017, Lyubov KLAPKIV and Jurji KLAPKIV the author explained the use of technological innovations such as software, analytics, sensor and algorithm for the effective insurance value chain and authors have also made a SWOT analysis of the technological innovations.

In 2021, Ramesh Kumar Satuluri and Ravi Radhika in their paper "digital transformation in Indian insurance industry" examined usage of block chain technology and data security in insurance industry. Furthermore, the author concludes that digital innovation will surely have a great and positive impact on profitability of insurance companies.

In 2021, P. Rajeswari and Dr. C. Vijai, "fintech industry in india: the revolutionized finance sector" the author explained the fintech adoption, fintech news network, Indian fintech industry structure and fintech startup in India and fintech trends in India.

In 2021, Venkamaraju Chakravaran In "the influence of technologies on banking and insurance sectors in the digitalization and globalisation era- a select study," the author outlines the impact of cutting-edge technology on the financial services industry, particularly the banking and insurance sector, in the twenty-first century.

Objective of the study

- To study the role of InsurTech in the insurance industry
- To study trends, opportunities& challenges of Insurtech.
- To study the part of Insurtech to drive the growth of insurance sector in India.

Methodology

Research is based on secondary data and methodology is descriptive research type is followed under this paper. Researchers continued this activity by reviewing a large number of articles, research papers, talks, published annual reports pf the two sectors, presentations and lectures by subject-matter experts. Under this we're using secondary data. Data is taken from IRDAI & other websites also.

DATA ANAYLSIS

Indian Insurance Sector

In India, insurance has a deep-rooted history. It finds mention in the writings of Manu(manusmrithi) , yagnavalkya(dharmasastra), Kautilya(Arthshasrta). Insurance in India has evolved over time heavily drawing from further countries, England in particular. In history LIC was introduced in 1956 and GIC in 1972 in India by nationalization of insurance sector in India. After Malhotra committee recommendation IRDA was established to regulate insurance market in India in the year 1999. From year 2000 private insurance companies starts doing business with foreign partners collaborations.After Covid-19 Public are more aware about insurance. Insurance Business is almost double after covid-19 with view to health insurance and life insurance. After Covid Insurance companies are running business online driven. In India after 2012 Insurtech companies arrival totally change market competition scenario. Now people are seating at their home and comparing insurance premium by just one click on apps likes policy bazaar. Indian insurance sector grows so well.

MEANING OF INSURTECH

Technical developments created and applied to boost the efficiency of the insurance industry are referred to as "insurtech." In simple words its “insurance + technology” it is combination which means to do insurance business with the help of technology, example like PolicyBazaar. Insurtech supports the creation, distribution, and management of the insurance sector. By reducing costs for both consumers and insurance companies, boosting productivity, and improving customer satisfaction, "insurtech" innovations are revolutionising the insurance industry. From small company insurance to consumer products, insurtech firms have simplified and streamlined the process of purchasing insurance. Without having to physically contact a local agent, customers can now conduct research, compare policies, and make purchases whenever they want online.

Table 1: Insurtech categories

Category	Description	Examples
Comparison Portals	Enable online comparisons between different insurance products and providers	Check24 (Germany), Policybazaar (India)
Digital Brokers	Offer insurance brokerage services by means of online portals or mobile apps	GetSafe (Germany), Simply Business (U.K.), Turtlemint (India)
Insurance Cross Sellers	Offer insurance as complements to products by means of online portals or mobile apps	Snapsure, Virado (Germany), Pablow (U.S.),
Peer-to-peer insurance	Private insurance pools on the basis of social networks for mutual insurance coverage	Guevara (U.K.), insPeer (France), Lemonade (U.S.)
On-Demand Insurance	Offer insurance coverage for chosen periods of time	träv, Metromile, Slice (U.S.) Cuvva (U.K.), Tikkr (Sweden), Qover (Belgium)
Digital Insurers	Offer fully digital insurance products that are accessible via online channels only	Oscar, Clover (U.S.), BIMA (Emerging Markets),
Big Data Analytics & Insurance Software	Provide software solutions allowing insurers to better manage and leverage internal and external data	Logical Glue (U.K.), Praedicat, Vlocity (U.S.), getmeIns (Israel)
Internet of Things	Enable data collection via smart devices (e.g. telematics and drone technology	Octo, Cocoon (U.K.), Driveway, Sureify (U.S.)
Blockchain & Smart Contracts	Offer solutions for a tamper-proof distributed database system for transaction	Monax (U.S.), Helperbit (Italy)

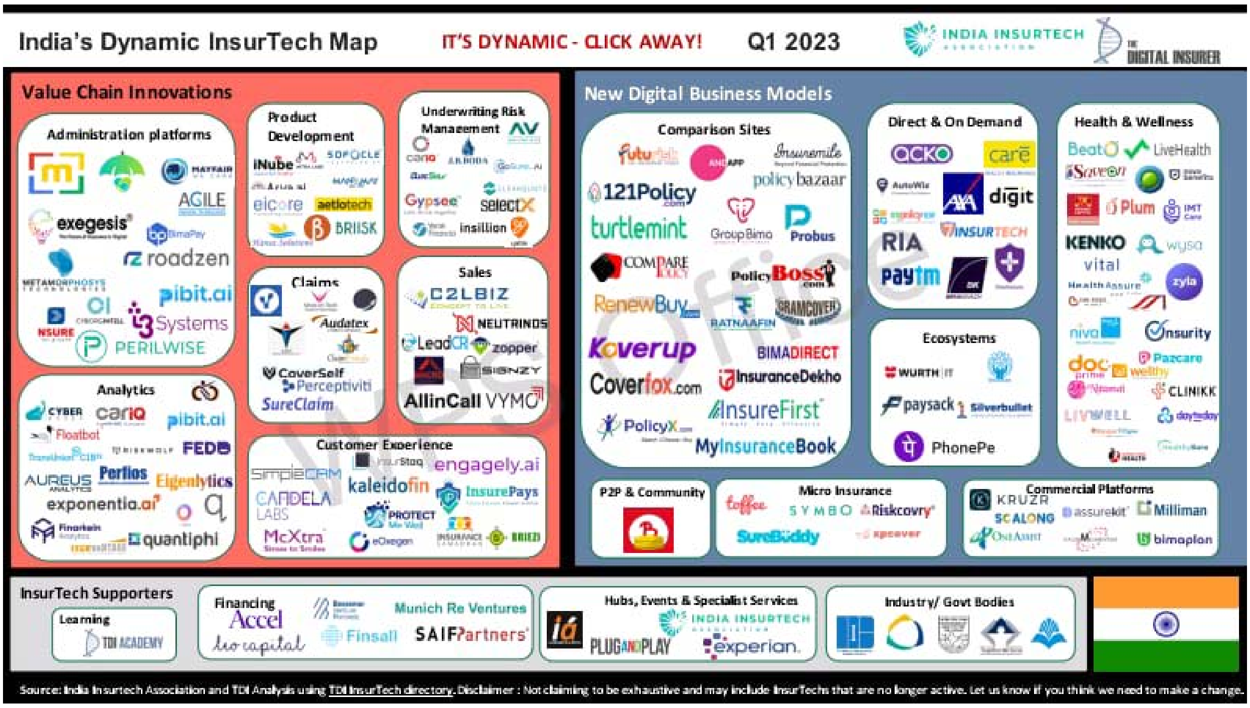
Global Insurtech Market Size

The global insurtech market was valued at USD 5.48 billion in 2019 and is projected to grow at a CAGR of 10.25% to USD 11.88 billion by 2027. The primary factor projected to fuel the growth of the global insurtech market is the rise in demand for the digitization of corporate processes. Additionally, the ongoing improvement of different payment processing technologies has simplified transactions and is anticipated to support market expansion during this projection period. Additionally, the adoption of insurtech in the insurance sector would positively affect the expansion of the global insurtech market.

(Source: Quallket research analysis)

Insurtech in India

According to India's Dynamic Insurtech Map by the India Insurtech Association and the Digital Insurer, the country is home to around 100 insurtech businesses, including unicorn firms PolicyBazaar (valued at US$2.4 billion) and Digit Insurance. India and China are tied for first with two insurtech unicorns each, while the US is ahead with six insurtech unicorns. Historically, multi-insurance players like PolicyBazaar, an insurance aggregator, Coverfox, and Renewbuy, a health and auto insurance specialist, dominated India's insurtech sector. However, since 2018, the general insurance segment has experienced strong growth, with players like Acko and Digit Insurance emerging as leaders.



Key challenges for insurtech

There are lots of challenges that insurtech faces. Here we discuss some key challenges that are faced by insurtech.

1. Lack of trust

This is a reason why many individuals don`t bother with insurance. Many insurance firms fail to pay claims, and they don`t own up to offering some benefits. Therefore, most people just see insurance as one of the unnecessary expenses. Many firms did fraud on the name of insurance and individuals who are the victims of the loss don`t even think twice about purchasing insurance policies. Insurtech is totally technology driven online model, all the peoples are not aware and understand online things & biggest challenge is trust not only in rural areas but in urban areas also people are not to trust directly because they are scared by fraud.

2. Competition

Agency channel is dominant player in insurance sector. Agent who's doing business in this sector, people knowing that person so it is easy for that person to gain trust. Not only agents but bancassurance is also biggest competition. People have more trust on these two channels compare to Insurtech online technology driven channel it is one of biggest challenge for insurtech.

3. Investment, Services & expense on technology on regular time

For insurtechcompanies' customer satisfaction matters most for that they need to give best services. For that time to time updating in technology and software required, it demands lots of investment. To find investment again and again is biggest challenges for insurtech.

Emerging Opportunities

Indian insurtech companies have recently been observed effectively experimenting with tech-enabled innovations in nearly all facets of the insurance industry. Some of these opportunities, like the ones listed below, may even transform the course of the industry.

1) Bite Size Insurance

The insurance sector has increased its focus on bite-sized insurance, also known as sachet insurance, where insurance companies offered protection for lower rates and less coverage in response to the growing demand for personalised services and products. The three main groups of bite-sized insurance plans are need-based health coverage, event based coverage, and time-based coverage.

2) To reduce Protection gap

Most of insurtechcompanies likes of Policybazaar are more focus on selling of term plan because it is uncovered market and there is huge market potential available.

3) Opportunity in health insurance business acquisition

Insurance penetration is too low in health insurance sector in country likes of India there is huge market and business is available for insurtech companies in segment of health insurance

4) To attract customer via technology and services

In today's world time is money. No one wants to wait or waste their time. Insuretchcompanies have opportunity to attract this customer by gibing them great hassle-free services.

5) To Dominant market

Insurtech companies can dominate insurance sector market by covering untouched and uncover insurance business areas. Insurance penetration is too low, with the help of advance technologyinsurtechcompanies can dominate market.

Latest insurtech companies in India

The top Indian insurtech companies in recent years are listed below.

Pazcare is among the top places to go to find the best employee healthcare benefits, including group health insurance, group term life insurance, group personal accident insurance, group covid insurance, employee mental wellness, doctor consultation, and more. Since their establishment in 2021, they have already made purchasing and managing insurance simple for 400+ clients. Pazcare is still the most reputable InsurTech company, according to IRDAI, and it simplifies insurance for entrepreneurs and human resources professionals. because they think that taking care of employees shouldn't be difficult.

Digit Insurance The company, which was established in 2016, specialises on general internet insurance. Health, autos, cell phones, vacations, bicycles, and jewellery are all covered by the insurance. Since its inception, the Bangalore-based business has garnered $100 million in capital. We make getting insurance easier with Digit Insurance. Digit's policies are simple to comprehend due to the streamlined documentation process. Additionally, a smartphone self-inspection procedure has been implemented, hastening the resolution of claims to just minutes.

Acko General Insurance In 2017, Acko, a startup that is upending the auto insurance sector, was created. Some of its InsurTech technologies include data analytics and affordable insurance policies. You may make sure your car or bike is completely and third-party using Acko. A collaboration with Ola Cabs also allows for the provision of micro-insurance services. Acko claimed receiving $43 million in total funding as of 2019. The business is based in Mumbai.

PolicyBazaar One of the first InsurTech firms, Policy Bazaar, was established in 2008. The business provides insurance coverage online. PolicyBazaar makes it easy to compare insurance plans based on cost, features, and quality. The Gurgaon-based business has raised $372 million from a variety of investors. .

PolicyBoss Another internet insurance marketplace is the PolicyBoss marketplace. Users can compare and buy insurance products using the programme. $10M has been invested in PolicyBoss since its debut in 2012, in total. PolicyBoss views insurers as a crucial distribution channel. Its headquarters are in Mumbai, and it has offices in 24 Indian cities.

Endless Examples are there likes ofOneAssist, Turtlemint , Veritas , Nj wealth , Probus etc.

Conclusion

Regarding the expansion of the insurance industry, market penetration, and client interest in using this platform as a long-term investment tool, insurtech has a promising future. Although insurtech's disruptive potential has not yet been shown in India, it can be observed by examining market trends where it has made an impact. As a result, there is a larger chance that insurtech will improve the Indian insurance industry. The most important driver for the adoption of insurance in India is that Indian insurtech companies are utilising technology to develop cutting-edge goods and customised services at low costs. If insurtech companies can deliver on this front, given the magnitude of the potential market, India may soon experience an insurtech revolution that will reshape the whole insurance industry. If insurtech companies able to provide great hassle-free services with trust then we may see in future insurtech will dominant insurance sector.

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"Analysis of Capital Structure and Profitability: FMCG Industry in India"

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Abstract:

Fast Moving Consumer Goods sector is the fastest and the fourth largest sector of the Indian economy. A company's capital structure which may be defined as the total of its net value plus preferred stock plus long-term debts is how it finances its assets through a combination of debt & equity capital. Because of how capital structure interacts with other financial decision-making variables it is one of the most complicated areas of financial decision making. This paper focus on how capital structure affects the firm's profitability. The sample of 5 companies over 5 years from 2017-18 to 2021-22 is considered in this study. To investigate hoe capital structure affects profitability, Net profit ratio (NPR), Return on capital employed (ROCE), Debt to equity (DE), and Interest coverage ratio (ICR) is use to fulfill the objective of the study. ANOVA: single factor has been use as a statistical tool. Researchers draw the conclusion that capital structure and profitability change significantly as a result.

Key words:*Capital structure, profitability, Net Profit Ratio,Return on Capital Employed, Debt to Equity Ratio,Interest Coverage Ratio*

Introduction:

The capital decision is one of the crucial ones a finance management must make. The choice regarding capital finance must be made while taking into account a wide range of variables and how they interact. A company's capital structure the mix of debt, equity and additional sources of funding that a corporation employs to its long-term assets with funding. Between debt and equity, there is a crucial distinction in the capital structure. Gearing or leverages are used to calculate the percentage of debt funding. The capital structure of a company is influenced by a variety of circumstances. Thus, it is important for the company to identify the ideal financing mix. A corporation sets a target capital structure that it believes to be ideal after considering a number of factors because pinpointing the precise optimal capital structure is not a science. A company's capacity to turn a profit is referred to as profitability. A profit is what remains after a business pays all costs directly associated with generating the revenue. Such as those associated with producing a product, as well as other costs associated with carrying outit's daily operation.

Literature review:

(Poornima&kumar, 2022) The objective of this study is to use a panel framework to identify the key influences on the financing decisions made by 15 FMCG Companies. It also aims to determine whether the factors taken into account after a solid justification for those decisions in accordance with capital structure models like trade off theory, agency theory and pecking order theory that have been developed over time. The information is gathered from the CMIE process database for the year 2008 to 2019. The variables are profitability, size, non – debt tax shield, tangibility, uniqueness, liquidity and origin. The finding of the study is the relevant variables support the pecking order hypothesis of capital structure's predicted behavior.

(Parwani, 2022) The aim of research study is to comprehend the factors influencing capital structure. To evaluate how the capital structure factors, affect profitability to increase knowledge of firm's capital structures. Researcher used many variables to check the relation between capital structure and profitability period of the study is ten years 2010-11 to 2019-20. Finding of the study is the factors firm size, asset structure, debtors ratio, cash, bank and other marketable securities/ sales have a substantial impact on the capital structure for enterprises with a turnover above□1000 crore. It is determined that the factors below□1000 Crore re negligible and have no bearing on financial strength.

(Patra, 2021) This study aims to investigate how the capital structure affects the financial performance of FMCG companies listed on the Indian National stock exchange (NSE). In this study researcher collect sample of 10 companies and take 14 years from 2007 to 2020 time period. They also used various ratios to examine impact of capital structure on profitability. The result is suggested that total debt to total assets, interest coverage ratio and price to book value if the company have a positive impact but debt-equity has a negative impact on the ROE.

(Tetteh, Bediako, Jha, Bansal, &Kashyap, 2020) Assessing the total returns of business and more significantly determining whether stock return is sensitive to changes in the capital structure depend critically on changes in the capital structure and financial performance. Stock returns were considered as dependent variables and debt to equity, return on equity ratio and independent variables earnings per share were employed. Researchers used regression model which is used to derive the findings from the specified variables. Earnings per share, return on equity and debt to equity ratio all favorable affect stock return. The result led to the firm performance and change in capital structure both affected stock returns.

(Fatima &Mohinuddin, 2020) The goal of this study is to look into how the capital structure of listed ceramic companies in Bangladesh affects their corporate value and profitability. The panel data regression model is used in this quantitative investigation and R Software is used to facilitate the analysis. Five ceramic businesses registered on the Dhaka stock exchange are involved in this project. The seven year period from 2012 to 2018.statistical tools used in this study pooled ordinary least square, fixed effect and random effect models were used as the three econometric approaches. Hypotheses were tested using the panel corrected standard error technique. Findings of the study is net profit margin was shown to be unaffected by capital structure.

Research Methodology:

Statement of the problem:

A business can improve its performance by paying attention to its capital structure. A company's capital structure is the particular ratio of debt to equity that it utilizes to finance its activities. Firms may finance their operations using either debt or equity capital assets. If a company needs fresh funding, a crucial decision is whether to raise debt or equity. Despite the ongoing theoretical discussion on capital structure there is comparatively little empirical data on how businesses actually choose between different types of financing at a particular moment in time in order to maximize profitability. The research on how capital structure affects profitability aids in identifying potential issues with capital structure performance. Hence, the primary issue of this research is to investigate the impact of capital structure on the profitability of FMCG companies in India.

Objective of the study:

- To evaluate the capital structure ofFMCG industries over the course of the study
- To determine the profitability of FMCG industries during the research period.

Scope of study:

The researcher is unable to conduct the current research study at a macro leval, hence it is being done at the micro level. This study's scope is rather broad. Nonetheless, the capital structure and profitability were two characteristics that the researcher used in this study. Although there are other aspects that have an impact on profitability, the study is primarily focused on the concerns relating to the impact of capital structure on profitability.

Period of the study:

The present study covers a period of five years from 2017-18 to 2021-22 to analyze the relationship between capital structure and profitability.

Sample size:

Sample size of the data is about 5 FMCG industries which are listed in BSE.

Data collection of study:

The present study is based on secondary data. The main sources of data the study are annual reports and websites of selected FMCG companies.

Statistical tools:

ANOVA: One-way analysis is used to test the relationship between capital structure and profitability.

Hypothesis of the study:

Ho: There is no significant difference in the capital structure of the selected FMCG industries

H1: There is significant difference in the capital structure of the selected FMCG industries

Ho: There is no significant difference in the profitability of the selected FMCG industries

H1: There is significant difference in the profitability of the selected FMCG industries

Data analysis & interpretation:

Net Profit Ratio

A financial ratio called net profit margin, sometimes referred to as profit margin or net profit margin ratio, is used to determine the percentage of profit an organisation generates from its total sales. It gauges how much net profit a business makes for every dollar of revenue generated. The ratio of net profit, also known as net income, to total sales, stated as a percentage, is known as the net profit margin.

Net profit = Net profit/Total revenue *100

Table no.1 Net Profit Ratio

Year/Company	HUL	ITC	BRITANNIA	GODREJ	DABUR
2017-18	14.7	26.43	10.12	16.59	17.57
2018-19	15.41	26.52	10.46	22.69	16.97
2019-20	16.98	31.54	12.01	15.09	16.67
2020-21	17	27.17	14.08	15.6	17.76
2021-22	16.95	25.52	10.72	14.52	16.01
Mean	16.21	27.44	11.48	16.90	17.00
SD	1.08	2.37	1.62	3.33	0.71

Above Table 1shows that ITC has maximum mean value 27.44 & after that DABUR has 17.00 mean value. GODREJ has 16.90 mean value, HUL has 16.21 mean value. BRITANNIA has lower mean value than other which is 11.48. Where GODREJ has maximum standard deviation 3.33 then after ITC has 2.37 standard deviation. DABUR has lowest standard deviation which is 0.71

Table No.1.1ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	684.07	4.00	171.02	40.78	0.00	2.87
Within Groups	83.87	20.00	4.19			
Total	767.94	24.00				

Conclusion

Above Table 1.1 The p value is (0.00) highly significant, outcome rejects the null hypothesis. From that conclude that there is significance difference in net profit ratio of selected FMCG companies in India.

Return on Capital Employed

An analysis of a company's profitability and capital efficiency can be done using the financial statistic known as return on capital employed (ROCE). In other words, the ROCE ratio can help in measuring how well a company uses its capital to produce profits. The ROCE ratio is one of many profitability ratios that financial managers, stakeholders, and potential investors may use when assessing a company for investment.

Return on Capital Employed = Earning before interest and tax/ Capital employed

Table No 2 Return on Capital Employed

Year/Company	HUL	ITC	BRITANNIA	GODREJ	DABUR
2017-18	82.03	31.03	28.36	16.67	28.08
2018-19	88.98	31.04	40.49	20	32.18
2019-20	87.58	29.8	36.81	19.76	27.24
2020-21	19.01	28.49	59.71	22.18	26.38
2021-22	20.29	31.89	66.18	18.7	26.71
Mean	59.58	30.45	46.31	19.46	28.12
SD	36.54	1.32	15.97	2.01	2.36

Above Table 2 shows that HUL has maximum mean value 59.58 & after that BRITANNIA has 46.31 mean value. ITC has 30.45 mean value, DABUR has 28.12 mean value. GODREJ has lower mean value than other which is 19.46. Where HUL has maximum standard deviation 36.54, then after BRITANNIA has 15.97 standard deviation. ITC has lowest standard deviation which is 1.32.

Table No.2.1ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	5127.91	4.00	1281.98	4.00	0.02	2.87
Within Groups	6408.13	20.00	320.41			
Total	11536.04	24.00				

Above Table 2.1 The p value is (0.01) highly significant, outcome rejects the null hypothesis. From that conclude that there is significance difference in return on capital employed ratio of selected FMCG companies in India.

Debt to Equity Ratio

The debt-to-equity ratio (D/E ratio) displays a company's level of debt in relation to its assets. A company's total debt is calculated by dividing its entire shareholder equity by that amount. A greater D/E ratio indicates that the corporation would have trouble paying its debts.

Debt to equity ratio = Long term debt / Equity share capital

Table 3 Debt to Equity Ratio

Year/Company	HUL	ITC	BRITANNIA	GODREJ	DABUR
2017-18	0	0	0.05	0.4	0.15
2018-19	0.01	0	0.03	0.4	0.09
2019-20	0	0	0.34	0.34	0.07
2020-21	0	0	0.59	0.08	0.06
2021-22	0	0	0.96	0.14	0.1
Mean	0.00	0.00	0.39	0.27	0.09
SD	0.00	0.00	0.39	0.15	0.04

Above Table 3 shows that BRITANNIA has maximum mean value 0.39 & after that GODREJ has 0.27 mean value. DABUR has 0.09 mean value, HULhas 0.00 mean value. ITC has lower mean value than other which is 0.00Where BRITANNIA has maximum standard deviation 0.39, then after GODREJ has 0.15 standard deviation. ITC has lowest standard deviation which is 0.00

Table No.3.1ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	0.60966	4	0.15241	4.2982	0.01137	2.86608
Within Groups	0.7092	20	0.03546			
Total	1.31886	24				

Table 3.1 The p value is (0.01) highly significant, outcome rejects the null hypothesis. From that conclude that there is significance difference in debt to equity ratio of selected FMCG companies in India.

Interest Coverage Ratio

The debt-to-profitability ratio known as the interest coverage ratio is used to assess a company’s ability to pay the interest on its existing debt. The interest coverage ratio is determined by dividing a company’s earnings before interest and taxes (EBIT) by interest expense for the specified time period.

Interest Coverage ratio = Earning before interest and tax / Interest expense

Table 4 Interest Coverage Ratio

Year/Company	HUL	ITC	BRITANNIA	GODREJ	DABUR
2017-18	283.19	189.95	201.05	12.56	33.18
2018-19	268.64	422.36	195.6	9.17	31.2
2019-20	80.43	369.66	25.2	9.47	37.89
2020-21	93.69	403.54	23.66	19.39	67.77
2021-22	123.73	571.51	16.8	22.56	68.57
Mean	169.94	391.40	92.46	14.63	47.72
SD	98.14	136.57	96.71	6.05	18.83

Above Table 4 shows that ITC has maximum mean value 391.40 & after that HUL has 169.94mean value. BRITANNIA has 92.46 mean value, DABUR has 47.72 mean value. GODREJ has lower mean value than other which is 14.63. Where ITC has maximum standard deviation136.57, then after HUL has 98.14 standard deviation. GODREJ has lowest standard deviation which is 6.05.

Table No. 4.1 ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	452703.36	4.00	113175.84	14.88	0.00	2.87
Within Groups	152104.33	20.00	7605.22			
Total	604807.70	24.00				

Above Table 4.1 The p value is (0) highly significant, outcome rejects the null hypothesis. From that conclude that there is significance difference in interest coverage ratio of selected FMCG companies in India.

Findings

The net profit ratio's p value (0.00) is very important. Thus, the net profit ratio of profitability in the FMCG industry differs significantly.

Also, the p value for return on capital employed is less than 0.05, which is very significant. Hence, the null hypothesis is disproved.

The debt to equity ratio's p value (0.01) has a great deal of significance. HUL and ITC have the lowest debt to equity ratios among other corporations.

The p value of the interest coverage ratio is very important. Thus, the interest coverage ratio of the capital structure of the FMCG industries differs significantly. The null hypothesis is disproved.

Limitations of the study:

- The study's conclusion is solely dependent on secondary data drawn from publish annual reports and accounts of certain corporations.
- Because the study is conduct at the micro level using samples from 5 selected units, it is not possible to make perfect decisions for the entire FMCG industry.
- The present study is mostly based on ratio analysis, and ratio analysis has its own limitations that also applied to the study.

Conclusion

The goal of the current study is to analyses the capital structure and profitability of FMCG companies that are listed on the Indian stock exchange. Information on 5 businesses in the FMCG industry from 2017–18 through 2021–22. NPR, ROCE, DE, and ICR were used in the study since they could affect how profitable a variable is for a company's return on capital employed. The findings indicate that NPR and ROCE are the variables that affect FMCG companies' profitability. The elements that positively affect the capital structure are DE and ICR. So, researcher draw the conclusion that there is a big disparity between profitability and capital structure.

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Impact of Social Media Marketing of Tourism and Apparels Advertising on consumer Buying Intention – (With reference to Saurashtra Region)

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Abstract

We all are living in the world of social media. Now a days everyone is going online for the purpose of marketing. The main reason behind going online is the changing scenario of the taste and preferences of the consumers. Consumer prefer to search their desire products or services on different social media tools before making purchase decision. Primary objective behind this paper is to study the consumer buying intention at a time of purchasing tourism and Apparels products/ services after watching the advertisement on different social media tools. Secondary objective is to study that which social media tool is popular among the selected ones and how tourism and apparels industries convince or attract their existing as well as potential buyer via social media platforms. Target respondents for this study are young bloods (With the age of 18 to 40) Saurashtra region. For that researcher will use descriptive research design. Data will be collected by using primary and secondary data collection technique. In primary data collection researcher will use the structured questionnaire and secondary data will be collected by using various literatures, magazines, books, articles etc. To collect the data, researcher will use convenient random technique. For collection of data Structured questionnaire is used for testing purpose Single factor ANOVA is used. There are many benefits of using social media marketing like cover the large market with cheaper cost in minimum time. From this study researcher came to know that social media is very popular tool for marketing in recent era and there is great opportunity for the apparel and tourism industries to spread their network via social media marketing.

Key Words – Social Media Marketing, Consumer Buying Behaviour, Tourism, Apparels.

Introduction

This is the scenario where almost everyone is dependent on social media or the internet, especially the young blood of our population is highly dependent on the social media marketing before purchasing any products or services. Marketer can use traditional marketing techniques to attract the consumers as well as they can use modern marketing techniques like social media marketing. If marketer focuses only and only on traditional marketing tool there may chance to face failure but as per today's scenario if marketer use both the technique of marketing simultaneously then chances of getting success is increasing.

Like any other industry tourism and apparel industries are also booming by internet with the help of digital and social media marketing. It is difficult to advertise about tourism industry because it is a service base industry. But Social media marketing is like a blessing for tourism industry. People can share their reviews, photographs, and experience on social media sites and according to those reviews other people get affected by. From reviews one can select that where to go for a tour. Social media marketing really helps a lot to other people because it will bring more realistic images and reviews of particular place and decrease the uncertainties. There is major impact of social media marketing on the consumer's final selection of travel destination.

Apparel (Garment) is getting very trendy product on social media now a days. Almost all the sellers are putting their collection on different social media sites for aware and attract the existing as well as potential buyers. It can save the time of buyers and one can purchase garment from their convenient places. Reviews and feedback from previous consumers are helpful for new purchaser. One can decides from reviews that what to buy and what designs and collection are currently trendy in the market.

Literature Review

1. Dr. Shahin Akbarov, (2020), in his research paper titled, "The impact of social media marketing on consumer- Marketing role of gender and income." The main purpose of this study was the impact of social media marketing activities on consumer behaviour in the light of the moderation effect of gender and income. For research, researcher take sample of 261 respondent by questionnaire method. Social media marketing activities impact brand loyalty, value consciousness, and brand consciousness. The effect of gender as a moderate is not statistically significant. The good news for firms is that even value-conscious consumers may be loyal if they are females and if they are higher-income people.
2. Kirti Sharma, (2020), in her research paper titled, "Impact of social media marketing on consumer buying behaviour." In this research researcher said that as of now social media is best tool to promote your business in the mind of consumers. To prove this statement researcher took sample of 220 respondents and the data was collected from structured

questionnaire method. For examine the data Pearson corelation methods was used and data analysis was done from SPSS software. The outcome of the result was
that the social media had major impact on consumers at a time of buying goods and services.

3. Sukanya Sharma, Saumya Singh, FedricKujur, Gairik Das, (2020), in their research paper titled, "Social Media: Social Media activities and its influence on customer – brand relationship: An empirical study of Apparel retailers' activity in India." The main objective of the study was the how social media influence to maintain brand relationship for apparel retailers. For this purpose, researcher took sample of 305 respondents from eastern part of India. For survey researcher select that respondent who were using Social media platform such as, "Face book, Twitter, You Tube and Instagram", and who had interest on shopping online things specially Apparels in this research. Research methodology used was Exploratory Factor Analysis (EFA). Through this study researcher came to know that face book had more effects on consumer than you tube and twitter. And at last, it has been concluded that promotional activities that done via social media had positive impact on consumers purchase decision.
4. Ranjanabh Chatterjee and Alka Das, (2019), in their research paper titled, "Social Media: An Emerging Medium of Advertising in TourismIndustry with Special Reference to Uttar Pradesh." Said that in this era tourism industry leads to major development in country's economic development. Main aim behind this paper is to examine the emerging position of the social media as an advertising medium and its role in tourism industry in Uttar Pradesh. This study is based on Secondary data collection. Data was collected by different Literature Reviews. And from that LR it was observed that different social media platforms had major influence power on the mind of consumers regarding their decision.
5. Kishore Prabhala, Prof. T. Umamheswara Rao, (2018), in their research paper titled, "A Study of Digital Marketing impact on Travel and Tourism Industry in India." The main aim of this study is to check impact of digital marketing on travel and tourism industry and brings out relevant issues and challenges. This study based on survey method that is purely secondary data collection method. After the survey researcher came to know that various form of digital marketing like E-mail checking, web browsing and social media plays vital role in online travel sector in India.

Problem Statement

The problem statement of the study is, **"A Research StudyonImpact of Social Media Marketing of Tourism and Apparels Advertising on consumer Buying Intention – (With reference to Saurashtra Region)."**

This research is based on different social media tools like Facebook, WhatsApp, Instagram, and You Tube regarding purchase decision of tourism and apparel on consumer buying intentions.

Objectives

1. To understand the Impact of Social Media Marketing of Tourism and Apparels Advertising on consumer Buying Intention.
2. To understand usage of social media on consumer buying decision.
3. To analyse the use of social media as anadvertising medium for tourism industry in Saurashtra Region.
4. To analyse the use of social media as anadvertising medium for apparel industry in Saurashtra Region.

Research Methodology

The research started with understanding the overview of the termsocial media and with that understanding the impact of social media about tourism and apparel industry on consumers. This was followed by the analysis oftourism and apparel sector with reference to social media.

Research Design	Descriptive Design
Unit of Analysis	Customers who are using social media
Research Area	Major Cities of City
Sample Design	Convenient Sampling
Sample Size	100 Respondents
Data Sources	Primary and Secondary Data
Data Collection Instrument	Questionnaire via Google form

Analysis & Interpretation

In this paper researcher' main aim is to find that is there any significant difference in impact of social media marketing of apparel and tourism on consumers at a time of buying intentions of these two kinds of goods and service. For this survey researcher used a structured questionnaire and from this questionnaire following outputs were found.

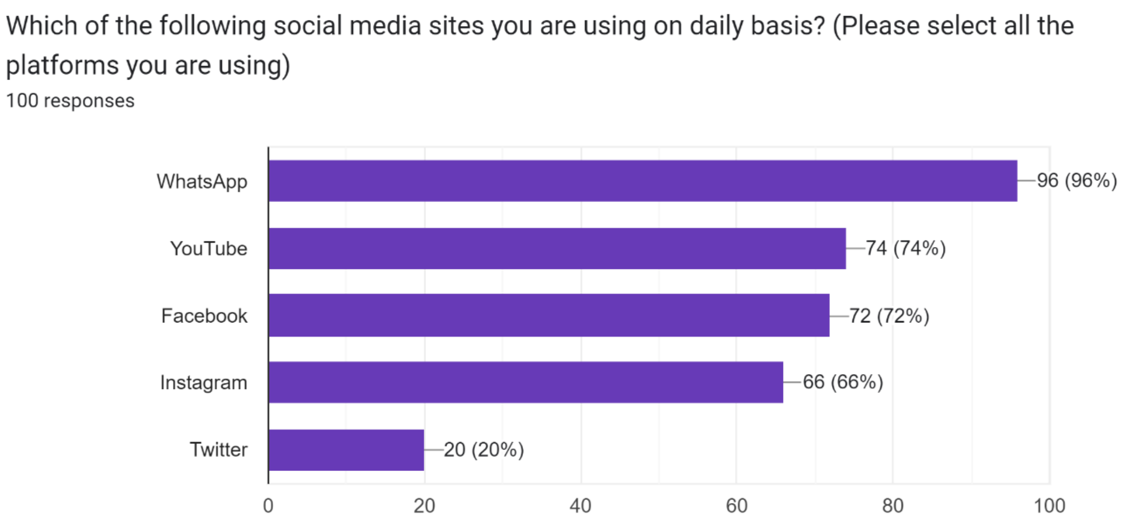

Figure 1 (Popular social media)

From the above chart it can be conclude that as per recent trend most of the people are using WhatsApp, and followed by YouTube, Facebook, Instagram and Twitter. Most of the consumers are using WhatsApp most so advertiser can connect them via WhatsApp for getting better output.

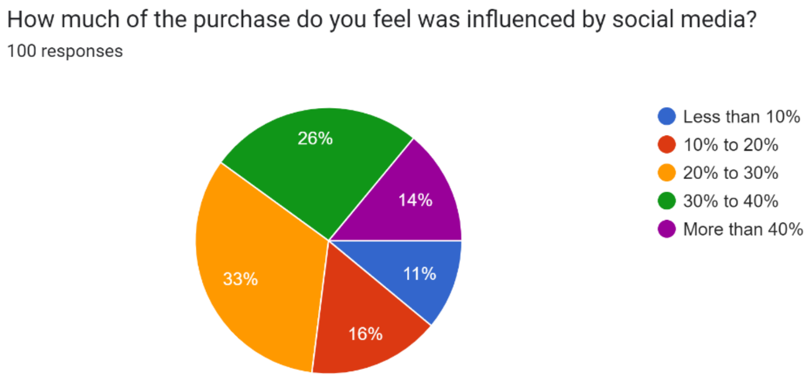

Figure 2 (Purchase decision influenced by social media)

Above chart explains that majority respondents agree on the statement that social media factor is affect to them at a time of purchasing apparel as well as selecting tour destination and packages.

<u>Hypothesis Framing</u>

H-0 - There is no significant different in using social media and purchase decision with regards to Tourism.

H-1 - There is a significant difference in using social media and purchase decision with regards to Tourism.

H-0 - There is no significant difference in using social media and purchase decision with regards to Apparel.

H-1 - There is a significant difference in using social media and purchase decision with regards to Apparel.

Hypothesis Testing

H-0 - There is no significant difference in using social media and purchase decision with regards to Tourism.

H-1 - There is a significant difference in using social media and purchase decision with regards to Tourism.

Statement	1	2	3	4	5
1.Icanreadreviewsbeforevisit any destination online.	8	5	8	22	57
2.I can compare price and different services provided by tours and travels company or agent via social media.	12	14	0	34	40
3.Icanreferotherslikesanddislikesaboutdifferent destination and services beforechoosingany destination via social media.	22	3	0	49	26
4.Reviewsaremademyworkeasywhen I have to choose destination for vacation.	13	14	0	23	50
5.There are some attractive offers providedby company in festival season via onlinemode.	19	29	0	26	26
6. I prefer to have more access about travel information from social media.	14	32	1	30	23

Anova: Single Factor

Groups	Count	Sum	Average	Variance
Column 1	6	88	14.66667	25.46667
Column 2	6	97	16.16667	144.5667
Column 3	6	9	1.5	10.3
Column 4	6	184	30.66667	100.6667
Column 5	6	222	37	203.2

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	4729	4	1182.25	12.20828	1.22E-05	2.75871
Within Groups	2421	25	96.84			
Total	7150	29				

Interpretation

From the above tabular data, it can conclude that H0 is rejected and H1 is accepted. So, this shows that there is significance difference in using social media and purchase decision with regards to Tourism. It can be proved that People depends on social media sites at a time of selecting destinations for tour and for booking tour packages.

H-0 - There is no significant difference in using social media and purchase decision with regards to Apparel.

H-1 - There is a significant difference in using social media and purchase decision with regards to Apparel.

Statement	1	2	3	4	5
1.IprefertopurchaseApparelssocialmediaasitiseasilyavailableatanytime.	27	0	11	33	29
2.Icangetmorechoice fromsocialmedia.	19	4	0	51	26
3.IpurchasefromsocialmediabecauseIcanavailmorediscount.	16	2	0	43	39
4.Searchingforproductinformationisfunratherthantedious.	36	41	0	16	7
5.Itisagoodwaytopassingtimeatatimeof purchasingapparelsfromsocialmedia.	33	21	0	32	14
6.Itishighlyconvenienttobuyapparelsfromsocialmedia.	14	14	0	23	49
7.Iusesocialmediaforpurchasingapparelsto knowaboutlatesttrends.	11	23	0	40	29
8.Ithelpstomakecomparisoneasy.	22	15	0	57	6
9.Otherconsumerreviewandratingsofapparelsaffectsbuyingdecisiontogreatextent.	16	15	0	29	40

Anova: Single Factor

Groups	Count	Sum	Average	Variance
Column 1	9	194	21.55556	75.77778
Column 2	9	135	15	161.5
Column 3	9	11	1.222222	13.44444
Column 4	9	324	36	171.75
Column 5	9	239	26.55556	226.7778

Source of Variation	SS	Df	MS	F	P-value	F crit
Between Groups	6110.8	4	1527.7	11.76511	2.08E-06	2.605975
Within Groups	5194	40	129.85			
Total	11304.8	44				

Interpretation

For testing of hypothesis researcher used single factor ANOVA. After analysing this test researcher has identified that Fcal is 11.765 and Ftab is 2.606 which means that H0 i.e. null hypothesis is rejected. And here from this valuation it can be said that there is significant difference in using social media and purchase decision with regards to Apparel.

Major Findings

- Almost 96% of respondents are using WhatsApp on their daily routine. 74% are using YouTube. 72% are using Facebook, 66% are using Instagram and only 20% are using Twitter.
- Majority of respondents believes that Interesting and attractive advertisement appears on the Instagram.
- Nearly 33% of respondents accept that their 20% to 30% of purchases are influenced by social media and 26% of respondents accept that their 30% to 40% of purchases are influenced by social media.
- WhatsApp and Instagram are two major social media platforms which have major impact on the majority of respondents.
- In recent era majorly people are relay on social media platforms at a time of purchasing apparels as well as choosing tour destination or selecting tour package.

Limitation

1. This research is limited to only 5 major cities of Saurashtra region, i.e., Rajkot, Jamnagar, Junagadh, Bhavnagar and Veraval. Future researcher can research on another geographical area.
2. Findings is totally depending upon respondents of this research. If respondents changes than findings also may change.
3. This Study is depending on primary as well as secondary data so there are chances of biasness in data from the respondent side.
4. Researcher had limited knowledge of basic concepts and interpretation and judgements may not be very strong.

Conclusion

It is the time of marketing. Without marketing activities no one can chase their goals in the world of business. Marketing is highly significant for surviving in the business. Though marketing is very important but affordable and have potential to reach to larger audience is also important. Social media is one of the best ways to reach the larger number of audiences in affordable cost with minimum time span. The main goal of researcher in this paper is to understand the Impact of Social Media Marketing of Tourism and Apparels Advertising on consumer Buying Intention.

Final output of the study is that there is significance difference in role of social media platforms and purchasing of apparels and selecting tour destination and book packages. People search in different social media platforms at least once before making final purchasing decision.

This is helpful for marketer and one can increase their marketing on different social media platforms for increase their turnover as well as revenue. And this is also helpful for future researcher, they can work on some other geographical area and with other sector than tourism and apparels.

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"સૌરાષ્ટ્ર પ્રદેશ નો સાગર ખેડુ સમુદાય અને કલ્યાણકારી યોજનાઓ એક સમાજશાસ્ત્રીય વિશ્લેષણ"

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સારાંશ (Abstract) :

સામાજિક સંશોધનના પ્રવાહો બદલાતા રહે છે વર્તમાન સામાજિક સંશોધનોમા પર્યાવરણ, વિકાસ સંબંધિત, યોજનાઓ અને સાગર કાંઠાના વિસ્તારો જેવા વગેરે સમાજ વ્યવહારું અને સરકારને યોજનાઓ ઘડવામાં ઉપયોગી થાય તેવા સંશોધનો પર વધારે ભાર મૂકવામાં આવે છે. આ સંશોધન પ્રવાહ માં જોઈએ તો યોજનો, પર્યાવરણ સંબંધિત ઘણા અભ્યાસો થયા છે પણ સાગર કાંઠા વિસ્તાર પરની યોજનાઓ ઉપર થયા હોય એવા સંશોધનો જોવા મળ્યા નથી. એક યોજના બહુજ મોટી યોજના ગુજરાત સરકાર ૨૦૦૭ માં અમલમાં લાવી “સાગર ખેડુ સર્વાંગી વિકાસ યોજના” અને અન્ય કલ્યાણકારી યોજનાઓ જે ગુજરાત ના સાગરકાંઠા ના ૧૩ જિલ્લાઓના ૩૭ તાલુકાના 3000 ગામડાઓ નો સમાવેશ કર્યો છે. આ યોજનાઓ મુખ્ય હેતુ હતો કે સાગર કાંઠા થી બહાર ૨૫ કિલોમીટર સુધી માં જેટલા પણ લોકો હોય જેમ કે માછીમારો, અગરિયાઓ, ખેડૂતો, શ્રમજીવી બહેનો, બાળકો યુવાનો આ બધા લોકોને આ યોજનામાં આવરી લેવા. આ સાગર કાંઠાના લોકોનો સર્વાંગી વિકાસ થાય ના હેતુથી સરકાર રે ૧૨ મુદ્દા નો કાર્યક્રમ પણ અમલમાં મુક્યો. આ ૧૨ મુદ્દામાં કૌશલ્યવર્ધક કાર્યક્રમો, રોજગારની તકો, શિક્ષણ દ્વારા સર્વાંગી વિકાસ કાર્યક્રમ, આરોગ્ય વિષયક કાર્યક્રમો, પીવાના શુદ્ધ પાણી, ઘરનું ઘર, જમીન સંરક્ષણ, જળ વ્યવસ્થાપન કાર્યક્રમ, ઉર્જા વિકાસ, ક્ષમતા વર્ધક કાર્યક્રમો, અગરિયા વિકાસ કાર્યક્રમો અને સાગરકાંઠે રાષ્ટ્રીય સુરક્ષા. એટલે પ્રશ્ન ઉભો થાય કે સરકાર દ્વારા કોઈ વિસ્તારમાં એકી સાથે આટલા મોટા પ્રમાણમાં કાર્યો થયા છે તો ત્યાના સમાજ જીવન પર શુ અસર થાય છે તે તપાસવું આવશ્યક બને છે. ત્યાની સામાજિક વ્યવસ્થા અને સામાજિક સંસ્થાઓ ઉપર સાગર ખેડુ સમુદાય માટીની કલ્યાણકારી યોજનાઓ ની શુ અસરો પડી છે અને સરકાર દ્વારા જે હેતુ થી આ યોજના લાવી તે હેતુઓ કેટલા અંશે ચરિતાર્થ થયા તે તપાસવું આવશ્યક છે. "સૌરાષ્ટ્ર પ્રદેશ નો સાગર ખેડુ સમુદાય અને કલ્યાણકારી યોજનાઓ એક સમાજશાસ્ત્રીય વિશ્લેષણ" વિષયનું ઘડતર કરી તેને વિષય તરીકે પસંદ કરી સંશોધન પેપર હાથ ધરવામાં આવ્યું છે.

ચાવીરૂપ શબ્દો (Keywords) : સમુદાય વિકાસ (Community Development), સાગર ખેડૂ સમુદાય (Fisherman Community), કલ્યાણકારી યોજનાઓ (Welfare Scheme) , વિકાસનું સમાજશાસ્ત્ર (Sociology of Development),

(૧) પ્રસ્તાવના (ntroduction) :

વીસમી સદી ના અંતે ગુજરાત સામાજિક, સંસ્કૃતિક, આર્થિક અને રાજકીય પરિસ્થિતિ ના લેખાજોખા કરીએ ત્યારે સમાજશાસ્ત્રીય સંદર્ભમાં ગુજરાતના દરિયાકાંઠાનું સામાજિક જીવન ધ્યાનાકર્ષક બની રહે છે. ગુજરાત તેની એક તરફ છે સફેદ રણ સરહદ તો બીજી તરફ છે આસમાની જળ સરહદ. ગુજરાતનો સોળસો કિલોમીટર લાંબો દરિયા કિનારો એટલે સદીઓથી જુના વેપાર વાણિજ્યનું દ્વાર અને આપણી સમૃદ્ધિ નું ઘર. સદીઓથી આ દરિયાકાંઠો દુનિયાભરના વેપારીઓને આવકારતો રહ્યો છે, દરિયાઈ ઉદ્યોગોને મોકળો માર્ગ કરતો રહ્યો છે. પણ દરિયો એટલે માત્ર સમૃદ્ધિ અને સંપત્તિ જ નહીં દરિયો એટલ પ્રકૃતિના પ્રહારો, જિંદગીની વિટંબણાઓ, સ્વાસ્થ્યની આકરી પ્રતિક્રિયાઓ, વિશાળ દરિયા કાંઠે એક તરફ સમૃદ્ધિના પડાવો હતા તો બીજી તરફ પેઢીઓથી ગરીબી ઓમાં ગરકાવ સેંકડો ગામો હતા. જેમના કિનારે વિશાળ સાગર તો હતો જ પણ તેમની તરસ છિપાવે તેવા જળાશયો નહોતા. વિકાસની મુખ્યધારા થી દૂર વસેલા આ ગામડાઓ શિક્ષા, રોજગાર, આરોગ્ય અને જિંદગીના તમામ પાયાના અધિકારો થી તે કાયમ વંચિતો જ રહ્યા હતા. 2007 માં ગુજરાત સરકારે ગુજરાતના દરિયાકાંઠાના વિસ્તારો નો સર્વાંગી વિકાસ થાય એ હેતુથી સાગરખેડુ સર્વાંગી વિકાસ યોજના દાખલ કરી. આ યોજના માં ગુજરાતના સાગરકાંઠા ઓના

૧૩ જિલ્લાઓના ૩૭ તાલુકાના 3000 ગામડાઓ નો સમાવેશ કર્યો છે. ૧૧,૦૦૦ કરોડના યોજનામાં ફાળવેલ હતા આ યોજના દ્વારા ૬૦ હજારથી વધારે માછીમારો, અગરિયાઓ, ખેડૂતો, શ્રમજીવી બહેનો, બાળકો યુવાનો આ બધા લોકોને આ યોજનામાં આવરી લેવાયા છ. આ દરિયા કાંઠા વિસ્તારના વંચિત લોકોના ઉત્થાન માટે અને સર્વાંગી વિકાસ માટે ૨૦૦૭ મા ગુજરાત સરકાર "સાગરખેડુ સર્વાંગી વિકાસ યોજના" માં બાર મુદ્દાનો કાર્યક્રમ અમલમાં લાવ્યા. આ ૧૨ મુદ્દામાં કૌશલ્યવર્ધક કાર્યક્રમો, રોજગારની તકો, શિક્ષણ દ્વારા સર્વાંગી વિકાસ કાર્યક્રમ, આરોગ્ય વિષયક કાર્યક્રમો, પીવાના શુદ્ધ પાણી, ઘરનું ઘર, જમીન સંરક્ષણ, જળ વ્યવસ્થાપન કાર્યક્રમ, ઉર્જા વિકાસ, ક્ષમતા વર્ધક કાર્યક્રમો, અગરિયા વિકાસ કાર્યક્રમો અને સાગરકાંઠે રાષ્ટ્રીય સુરક્ષા આવા ૧૨ મુદ્દાઓ ને કેન્દ્ર માં રાખીને આ યોજના ને અમલમાં મુકી.

(૨) અર્થ(Economy) અને સમાજ(Society)ની સૈદ્ધાંતિક પૃષ્ઠભૂમિકા :

સમાજશાસ્ત્ર અને કોઈ પણ વિજ્ઞાન માં બે પ્રકારના અભ્યાસો થતા હોય છે, સૈદ્ધાંતિક અને બીજા વ્યવહારું. પ્રાકૃતિક વિજ્ઞાન અને સામાજિક વિજ્ઞાનના પાયામાં સિદ્ધાંત રહેલા હોય છે. આ સિદ્ધાંત તો ને વ્યવહારમાં લાવી ને અભ્યાસો કઈ રીતે કરી શકાય અને વ્યવહારું અભ્યાસો થી સિદ્ધાંતો કઈ રીતે સ્થાપિત કરી શકાય તેવા પ્રયત્નો સામાજિક વિજ્ઞાન નો માં થતાં હોય છે. આમ પ્રસ્તુત સંશોધન પેપર "સૌરાષ્ટ્ર પ્રદેશ નો સાગર ખેડુ સમુદાય અને કલ્યાણકારી યોજનાઓ એક સમાજશાસ્ત્રીય વિશ્લેષણ" વ્યવહારું અભ્યાસ છે. આ અભ્યાસ જે સૈદ્ધાંતિક પૃષ્ઠભૂમિ સાથે સંબંધિત છે તેમા મને અહીં બે રીતે સ્પષ્ટ કરવાનું યોગ્ય લાગે છે : એક અર્થ(Economy) અને સમાજ(Society) વચ્ચે નાં સંબંધો સંબંધિત જે વિચારકો એ સૈદ્ધાંતિક પૃષ્ઠભૂમિકા આપી છે જે તમને વિષય સાથે સાંકળી ને સૈદ્ધાંતિક વિશ્લેષણ કર્યું છે.

આ પ્રસ્તુત પેપરમાં એક "સાગર ખેડૂ માટે કલ્યાણકારી યોજનાઓ" છે અને બીજું સાગર ખેડુ સમુદાય, એટલે યોજના છે તે સંપુર્ણ અર્થ (Economy) છે અને સાગર ખેડૂ સમુદાય છે તે સમાજ(Society), હવે અહીં મારા અભ્યાસ માં અર્થ(Economy) કઈ રીતે સમાજ(Society) અસર કરે છે અને પરસ્પર કઈ રીતે અસરકારક છે તેમને સૈદ્ધાંતિક રીતે સ્પષ્ટ કરવું આવશ્યક છે. આ અહીં સૈદ્ધાંતિક રીતે સ્પષ્ટ કરવું એટલે સમાજશાસ્ત્ર માં પહેલાં જે સમાજશાસ્ત્રી ઓ સિદ્ધાંતકાર હતા તેમના સિદ્ધાંત માં તેમણે કઈ રીતે અર્થ (Economy) અને સમાજ (Society) વચ્ચે નો સંબંધ સ્પષ્ટ કર્યો છે તેમના દ્વારા તે અહીં સ્પષ્ટ કર્યું છે. અર્થ (Economy) અને સમાજ (Society) ને સૈદ્ધાંતિક રીતે પહેલાં કાર્લ માર્ક્સ થી જ સમજી શકાય. તેમનો કોઈ પણ સિદ્ધાંત ને જોઈ તો મુખ્ય તેમાં અર્થ અને સમાજ ની વાત છે. આર્થિક નિર્ધારણવાદ કે ઈન્ફ્રાસ્ટ્રક્ચર અને સુપરસ્ટ્રક્ચર બન્ને અને અન્ય કોઈ પણ તેમના સિદ્ધાંત માં અર્થ (Economy) છે તે સમાજને(Society) અસર કરે છે અને આર્થિક પરિવર્તન થી સામાજિક પરિવર્તન આવે છે તેવું તેમના સિદ્ધાંત માં પ્રબળ સ્પષ્ટ થાય છે. અને આ માર્ક્સનાં સિદ્ધાંત ને કોઈ પણ સમાજ નાં ભાગ કે સામાજિક સંસ્થા માં સ્પષ્ટ જોઈ પણ શકીએ છીએ જેમકે ભારત માં સંયુક્ત કુટુંબ તૂટવા માટે ઉત્પાદન ના સાધનો જવાબદાર છે. માર્ક્સ ની સૌથી મોટી મર્યાદા તે હતી કે તે "એક કારણવાદ" (Mono causal) માં માનતા હતા જેમકે બધાની પાછળ આર્થિક પરિબળ કારગર છે. એટલે અર્થ જ સમાજ ને આકાર(Shape) આપે છે. આ માર્ક્સ ની સૈદ્ધાંતિક ભુમિકા હતી અર્થ અને સમાજ પર. ત્યાર બાદ મેક્સ વેબર નાં પણ અર્થ (Economy) અને સમાજ (Society) પરના સૈદ્ધાંતિક વિચારો છે. તેમનો " The Protestant Ethics and Spirit of Capitalism" અભ્યાસ ગ્રંથ છે તેમા અર્થ(Economy) અને ધર્મ વચ્ચે નાં સંબંધની સૈદ્ધાંતિક રજુઆત કરે છે. તેમા મેક્સ વેબર જણાવે છે કે ધર્મ છે એ આર્થિક પ્રણાલી ને અસર કરે છે. તે માર્ક્સ થી બિલકુલ ઉલ્ટી સૈદ્ધાંતિક રજુઆત કરે છે પરંતુ તે "એક કારણવાદી" (Mono Causal) નથી તે "બહુ કારણવાદી" (Causal Pluralist) છે, એટલે કોઈ પણ કાર્ય થતું હોય તો માત્ર તેના માટે એક ઝ કારણ જવાબદાર ન હોય બહુવિધ કારણ હોય શકે છે. અહીં મેક્સ વેબરનું એટલે એવું માનવું નથી કે માત્ર પ્રોટેસ્ટન્ટ ધર્મ જ મૂડીવાદ નાં ઉદભવનું કારણ છે પરંતુ બહુવિધ કારણો હોય શકે છે જેમકે ઈનોવેશન, ઔદ્યોગિક ક્રાંતિ, રેનેસા પિરીયડ, ત્યાંનો ભૌગોલિક સ્ત્રોત. વેબર ટુંકમાં મૂડીવાદ ઉદભવ માટે બહુવિધ કારણો હોય શકે પરંતુ તેમા જે અગત્યનું કારણ છે તેને પ્રોટેસ્ટન્ટ ધર્મ બતાવે છે. જો પ્રોટેસ્ટન્ટ ધર્મ ન હોત તો કદાચ યુરોપમાં આટલો ઓર્ગેનાઈજડ મૂડીવાદ ન ઉદભવ્યો હોત. ત્યારબાદ અર્થ અને સમાજ વચ્ચે સંબંધો ની સૈદ્ધાંતિક પૃષ્ઠભૂમિ માં જોઈએ તો ટાલ્કોટ પાર્સન્સ નાં પણ સૈદ્ધાંતિક વિચારો છે. તેઓ પણ પોતાની જેAGIL ની

થીયરી માં જણાવે છે કે કોઈ પણ સમાજને અનુકૂલન સાધવા માટે અર્થ(Economy) એ પહેલી જરુરિયાત છે. અર્થ વગર કોઈ પણ સમાજની કલ્પના કરવી શક્ય નથી. આમ ઉપરોક્ત ત્રણેય વિચારકો ની સૈદ્ધાંતિક પૃષ્ઠભૂમિ નાં આધારે કહી શકાય કે તે અર્થ અને સમાજ બન્ને વચ્ચે પરસ્પર સંબધ છે બન્ને એકબીજા પર પોતાની અસર પણ ઉપજાવે છે. અહિં પ્રસ્તુત પેપરમાં તો તપાસવા પ ભાર મૂકવામાં આવ્યો છે કે સાગર ખેડૂ સમુદાય પર કલ્યાણકારી યોજનાઓ શુ અસર કરે છે અને શુ આ કલ્યાણકારી યોજનાઓ થી સાગર ખેડૂ સમુદાય નો વિકાસ થયો છે અથવા શકય છે.

(૩) સમાજશાસ્ત્રીયપરિપ્રેક્ષ્યઅને કલ્યાણકારીયોજનાઓ

"સૌરાષ્ટ્ર પ્રદેશ નો સાગર ખેડુ સમુદાય અને કલ્યાણકારી યોજનાઓ એક સમાજશાસ્ત્રીય વિશ્લેષણ" આ પ્રસ્તુત મારું સંશોધન પેપર છે. કોઈ પણ એરિયાનો અભ્યાસ હોય તેમને આપણે કોઈ પણ એક પરિપ્રેક્ષ્ય થી, કોઈ પણ એક સિદ્ધાંત સાથે જોડીને કે કોઈ પણ અગાઉ સમાજશાસ્ત્રીઓ એ આપેલા મોડેલ કે પેરેડાઇમ નો ઉપયોગ કરીને અભ્યાસ હાથ ધરી શકીએ. દરેકે પોતાના અભ્યાસ અનુરૂપ સિદ્ધાંત, પરિપ્રેક્ષ્ય અને પેરેડાઈમનો ઉપયોગ કરીને અભ્યાસ થય શકે છે. પ્રસ્તુત મારો અભ્યાસ માં પણ બહુવિધ પરિપ્રેક્ષ્ય અને સિદ્ધાંત જોડી શકાય તેમ છે અને અભ્યાસ થાય તેમ છે. અહી પ્રસ્તુત મારો અભ્યાસ કરવા પાછળનો મુખ્ય હેતુ "સાગર ખેડૂ સર્વાંગી વિકાસ યોજના" નું કાર્યાત્મક વિશ્લેષણ કરવુ અને આ યોજના સાગર ખેડૂતો પર શુ સામાજિક અસર કરે છે તેના પર કેન્દ્રીત છે. આમ, આ મારા અભ્યાસ સાથે રોબર્ટ મર્ટનનો " કાર્યાત્મક વિશ્લેષણ" ની સિદ્ધાંત, કાર્લ માર્ક્સ નો આર્થિક નિર્ધારણવાદ અને સુપર સ્ટ્રકચર અને બેઈઝ સ્ટ્રકચર, સોરોકિનનો સામાજિક ગતિશીલતાનો જેવા વગેરે સિદ્ધાંતો મારા અભ્યાસ સાથે સાંકળી શકાય તેમ છે. આમ જોઈએ તો મારા અભ્યાસનો મુખ્ય હેતુ જ છે કે યોજનાનું કાર્યાત્મક વિશ્લેષણ કરવું જેથી ક્યાં પરિપ્રેક્ષ્ય થી મારો અભ્યાસ કરી શકાય તે મારા માટે પ્રશ્ન રહેતો નથી. તેથી એ તો નક્કી કરી શકીએ કે આ અભ્યાસ કાર્યાત્મક પરિપ્રેક્ષ્યથી અને કોઈ એક કે વધારે કાર્યાત્મકવાદી ની થિયરી મારે એટેચ કરી ને અભ્યાસ હાથ ધરી શકાય તેમ છે.

આમ, જોવા જઈએ તો સમાજશાસ્ત્ર ની કાર્યાત્મકવાદી પરિપ્રેક્ષ્યની શાખામાં સમાજશાસ્ત્ર અને માનવશાસ્ત્ર બન્નેનાં કાર્યાત્મકવાદી ઓનો સમાવેશ થાય છે. આજે જે કઈ સમાજશાસ્ત્ર છે તેનો અડધા ઉપરનું બધું કાર્યાત્મકવાદ છે. ભારતમાં તો ગણ્યાં-ગાંઠ્યાં સમાજશાસ્ત્રી સિવાય કાર્યાત્મકવાદ છે. કાર્યાત્મકવાદની શરૂઆત હર્બર્ટ સ્પેન્સર અને દુર્ખિમ કરે છે અને તેમને તેમની ચરમ સિમાંએ રોબર્ટ મર્ટન પહોચાડે છે.

આમ, મારા અભ્યાસનો મુખ્ય હેતુ છે કાર્યાત્મકવાદી વિશ્લેષણ કરવું યોજનાનું તેના પરથી જ વધારે સ્પષ્ટ થાય કે કોઈ પણ સામાજિક ઘટના, સંસ્થા કે સંગઠન કે અન્ય બાબતો નું કાર્યાત્મક વિશ્લેષણ કરવું હોય તો આપણે રોબર્ટ મર્ટન નાં સમાજશાસ્ત્રીય પ્રદાનને જોવું તે આવશ્યક બની જાય છે. મારા અભ્યાસમાં સૌથી વધારે રોબર્ટ મર્ટનનો સિદ્ધાંત છે જે કાર્યાત્મક વિશ્લેષણ (Functional Analysis) તેમ ને મારા અભ્યાસ સાથે જોડી ને જ સંશોધન હાથ ધરી શકાય તેમ છે. કારણ સામાજિક ઘટના, સંસ્થા કે સંગઠન કે અન્ય બાબતો નું કાર્યાત્મક વિશ્લેષણ કરવું હોય તો રોબર્ટ મર્ટને એમના વિદ્યાર્થીઓ અને પોતે પણ પોતાના અભ્યાસમાં Functional Padigmનો ઉપયોગ કર્યો હતો. એટલે કાર્યાત્મક વિશ્લેષણ કરવા માટે પેરેડાઈમ થકી તમે કોઈ પણ સામાજિક બાબતોનું કાર્યાત્મક નેટ બેલેન્સ કાઢી શકો.

(૪)સૌરાષ્ટ્ર નો દરિયા કિનારો :

ભારતની દરિયા કિનારા ની લંબાઈ દ્વીપ સમુહને બાદ કરતાં કુલ લંબાઈ ૬૧૦૦ કી.મી. છે, અને દ્વીપ સમુહો સહિત ભારતની દરિયાઈ કુલ લંબાઈ ૭૫૧૬.૬ કી.મી. છે, તેમાં ગુજરાત રાજ્ય વિશેષ સૌથી વધારે દરિયાઈ કિનારો ધરાવે છે. ગુજરાતનો કુલ દરિયાઈ કિનારો ૧૬૦૦ કી.મી. એટલે ૯૯૦ માઈલનો છે જે ભારતના દરિયા કિનારાનો ૨૭% ભાગ રોકે છે. જેમાં ૪૦૬ કી.મી. જે ગુજરાતનાં જિલ્લામાં સૌથી વધારે કચ્છ ના ભાગમાં છે. મોરબી જિલ્લાના નવલખી બંદરથી લઈ ભાવનગરના ઘોઘા સુધીનો વિસ્તાર સૌરાષ્ટ્રના દરિયાકિનારા તરીકે પ્રચલિત છે. કુલ ૮૪૩ કિમી દરિયાકિનારો સૌરાષ્ટ્ર ધરાવે છે. અને તળ ગુજરાતને ૩૫૧ કી.મી. લાંબો દરિયા કિનારો છે. આમ, સૌરાષ્ટ્ર માં માછીમારી ઉદ્યોગની રોજગારી અને ત્યાંની સ્થાનિક સમુદાયની વિકાસની વિશેષ તકો અને સંભાવનાઓ રહેલી જણાય છે.

નોરા બેટ, ભેડા બેટ, પંચનાદ બેટ - દેવભૂમિ દ્વારકા જિલ્લામાં આવેલા છે. જામનગર જિલ્લામાં 42 જેટલા પિરોટન ટાપુઓ જોવા મળે છે. આ ટાપુની નજીક મોતી આપતી પર્લ ફીશ નામની માછલીઓ મળી આવે છે. પિરોટન ટાપુ નાગમતી અને

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સાસોઈ નદીના મુખ ત્રિકોણ પ્રદેશમાં આવેલા છે. ભાવનગર જિલ્લાના ઘોઘા અને કોળીયાકમાં ખાડી વિસ્તારને કારણે કાદવનું વધુ પ્રમાણ જોવા મળે છે. સૌરાષ્ટ્રમાં આવેલા બેટ (ટાપુઓ) : જેગરી, માલબેંક, સુલતાનપુર (ભાવનગર ખાતે), સવાઈ બેટ, શિયાળ બેટ અમરેલીમાં તથા રોમી બેટ જામનગરમાં આવેલ છે. સૌરાષ્ટ્રનો દરિયાકિનારો મુખ્યત્વે સપાટ છે.

ગુજરાતનાં દરિયા કિનારો ૧૬૦૦ કી.મી. છે, તેમાં દરિયા કાંઠે કુલ ૪૪ બંદરો આવેલાં છે. જેમાં ૧૨ બંદરો મધ્યમ કક્ષાના અને ૩૧ નાના બંદરો અને એક મહાબંદર કંડલા આવેલું છે. આમ, સૌરાષ્ટ્ર માં દરિયાઇ કિનારા પર ૨૩ બંદરો આવેલા છે જેમાં નાના અને મધ્યમ કક્ષાના બંદરો છે

(૫)સાગર ખેડૂ માટેની કલ્યાણકારી યોજનાનો પરિચય અને વિશ્લેષણ :

વીસમી સદી ના અંતે ગુજરાત સામાજિક, સાંસ્કૃતિક, આર્થિક અને રાજકીય પરિસ્થિતિ ના લેખાંજોખાં કરીએ ત્યારે સમાજશાસ્ત્રીય સંદર્ભમાં ગુજરાતના દરિયા કાંઠે નું સામાજિક જીવન ધ્યાનાકર્ષક બની રહે છે. ગુજરાત તેની એક તરફ છે સફેદ રણ સરહદ તો બીજી તરફ છે આસમાની છે જળ સરહદ. ગુજરાતનો સોળસો કિલોમીટર લાંબો દરિયા કિનારો એટલે સદીઓથી જુના વેપાર વાણિજ્યનું દ્વાર અને આપણી સમૃદ્ધિ નું ઘર. સદીઓથી આ દરિયાકાંઠો દુનિયાભરના વેપારીઓને આવકારતો રહ્યો છે, દરિયાઈ ઉદ્યોગોને મોકળો માર્ગ કરતો રહ્યો છે. પણ દરિયો એટલે માત્ર સમૃદ્ધિ અને સંપત્તિ જ નહીં દરિયો એટલ પ્રકૃતિના પ્રહારો, જિંદગીની વિટંબણાઓ, સ્વાસ્થ્યની આકરી પ્રતિક્રિયાઓ. વિશાળ દરિયા કાંઠે એક તરફ સમૃદ્ધિના પડાવો હતા તો બીજી તરફ પેઢીઓથી ગરીબી ઓમાં ગરકાવ સેંકડો ગામો હતા. જેમના કિનારે વિશાળ સાગર તો હતો જ પણ તેમની તરસ છિપાવે તેવા જળાશયો નહોતા. વિકાસની મુખ્યધારા થી દૂર વસેલા આ ગામડાઓ શિક્ષા, રોજગાર, આરોગ્ય અને જિંદગીના તમામ પાયાના અધિકારો થી તે કાયમ વંચિતો જ રહ્યા હતા. 2007 માં ગુજરાત સરકારે ગુજરાતના દરિયાકાંઠાના વિસ્તારો નો સર્વાંગી વિકાસ થાય એ હેતુથી સાગરખેડુ સર્વાંગી વિકાસ યોજના દાખલ કરી. આ યોજના માં ગુજરાતના સાગરકાંઠા ઓના ૧૩ જિલ્લાઓના ૩૭ તાલુકાના 3000 ગામડાઓ નો સમાવેશ કર્યો છે. ૧૧,૦૦૦ કરોડ યોજનામાં ફાળવેલ હતા આ યોજના દ્વારા ૬૦ હજારથી વધારે માછીમારો, અગરિયાઓ, ખેડૂતો, શ્રમજીવી બહેનો, બાળકો યુવાનો આ બધા લોકોને આ યોજનામાં આવરી લેવાયા છે. આ દરિયા કાંઠા વિસ્તારના વંચિત લોકોના ઉત્થાન માટે અને સર્વાંગી વિકાસ માટે ૨૦૦૭ -૮ મા ગુજરાત સરકાર “સાગરખેડુ સર્વાંગી વિકાસ યોજના" માં બાર મુદ્દાનો કાર્યક્રમ અમલમાં લાવ્યા. આ 12 મુદ્દામાં કૌશલ્યવર્ધક કાર્યક્રમો, રોજગારની તકો, શિક્ષણ દ્વારા સર્વાંગી વિકાસ કાર્યક્રમ, આરોગ્ય વિષયક કાર્યક્રમો, પીવાના શુદ્ધ પાણી, ઘરનું ઘર, જમીન સંરક્ષણ, જળ વ્યવસ્થાપન કાર્યક્રમ, ઉર્જા વિકાસ, ક્ષમતા વર્ધક કાર્યકયોજન, અગરિ વિકાસ કાર્યક્રમો અને સાગરકાંઠે રાષ્ટ્રીય સુરક્ષા આવા ૧૨ મુદ્દાઓ ને કેન્દ્ર માં રાખીને આ યોજના અમલમાં મુકી.

સામાજિક સંશોધનના પ્રવાહો બદલાતા રહે છે વર્તમાન સામાજિક સંશોધનોમા પર્યાવરણ, વિકાસ સંબંધિત, યોજનાઓ અને સાગર કાંઠાના વિસ્તારો જેવા વગેરે સમાજ વ્યવહારું અને સરકારને યોજનાઓ ઘડવામાં ઉપયોગી થાય તેવા સંશોધનો પર વધારે ભાર મૂકવામાં આવે છે. આ સંશોધન પ્રવાહ માં જોઈએ તો યોજનો, પર્યાવરણ સંબંધિત ઘણા અભ્યાસો થયા છે પણ સાગર કાંઠા વિસ્તાર પરની યોજનાઓ ઉપર થયા હોય એવા સંશોધનો જોવા મળ્યા નથી. એક યોજના બહુજ મોટી યોજના ગુજરાત સરકાર ૨૦૦૭ માં અમલમાં લાવી “સાગર ખેડુ સર્વાંગી વિકાસ યોજના" ગુજરાત ના સાગરકાંઠા ઓના ૧૩ જિલ્લાઓના ૩૭ તાલુકાના ૩૦૦૦ ગામડાઓ નો સમાવેશ કર્યો છે. આ યોજનાઓ મુખ્ય હેતુમહતો કે સાગર કાંઠા થી બહાર ૨૫ કિલોમીટર સુધી માં જેટલા પણ લોકો હોય જેમ કે માછીમારો, અગરિયાઓ, ખેડૂતો, શ્રમજીવી બહેનો, બાળકો યુવાનો આ બધા લોકોને આ યોજનામાં આવરી લેવા. આ સાગર કાંઠાના લોકોનો સર્વાંગી વિકાસ થાય ના હેતુથી સરકાર ૨ ૧૨ મુદ્દા નો કાર્યક્રમ પણ અમલમાં મુક્યો. આ 12 મુદ્દામાં કૌશલ્યવર્ધક કાર્યક્રમો, રોજગારની તકો, શિક્ષણ દ્વારા સર્વાંગી વિકાસ કાર્યક્રમ, આરોગ્ય વિષયક કાર્યક્રમો, પીવાના શુદ્ધ પાણી, ઘરનું ઘર, જમીન સંરક્ષણ, જળ વ્યવસ્થાપન કાર્યક્રમ, ઉર્જા વિકાસ, ક્ષમતા વર્ધક કાર્યક્રમો, અગરિયા વિકાસ કાર્યક્રમો અને સાગરકાંઠે રાષ્ટ્રીય સુરક્ષા. એટલે પ્રશ્ન એ ઉભો થાય કે સરકાર દ્વારા કોઈ વિસ્તારમાં એકી સાથે આટલા મોટા પ્રમાણમાં કાર્યો થયા છે તો ત્યાના સમાજ જીવન શુ અસર થાય છે તે તપાસવું આવશ્યક બને છે. ત્યાની સામાજિક વ્યવસ્થા અને સામાજિક સંસ્થાઓ ઉપર “સાગર ખેડુ સર્વાંગી વિકાસ યોજના" ની શુ અસરો પડી છે અને સરકાર દ્વારા જે હેતુ થી આ યોજના લાવી તે હેતુઓ કેટલા અંશે ચરિતાર્થ થયો છે તપાસવું આવશ્યક બને છે છે.

- **સાગર ખેડુ સવાર્ગી વિકાસ યોજના**

સરકારશ્રી દ્વારા સાગરખેડુ સવાર્ગી વિકાસ યોજના રાજયના દરીયાકાંઠા વિસ્તા રના -૧૩ (તેર) જિલ્લાઓમાંના ૩૮ (આડત્રીસ) તાલુકાઓમાં અમલમાં મુકવામાં આવેલ છે. મત્યોીની ઘોગ ખાતાને લગતી યોજનાઓમાં મુખ્ય ત્વે માછીમાર યુવાનોને તાલીમ આપવી , મત્સ્યબીજનું ઉત્પાદન કરવું, તથા મત્સબીજ ઉછેર, માછીમારોને બોટ-નેટ પુરી પાડવી , ઇન્યુય લેટેડ બોક્ષ પુરા પડવા, ડીઝલ ની ખરીદી ઉપર ચુકવેલ વેટ ઉપર રાહત આપવી, ભાંભરાપાણી મત્યોેટ ઘોગ માટે જમીન ફાળવણીની ભલામણ કરવી., જળાશય મત્યોમ ઘોગનો વિકાસ, પગડીયા માછીમારોને સહાય, માછીમારો માટે આવાસની યોજનાનું અમલીકરણ કરવું, મત્સ્ય બંદરોના વિકાસ કરવો જેવા મુખ્યપ ઘટકોનો સમાવેશ કરવામાં આવેલ છે.

***યોજનાઓની વિગત નીચે મુજબ છે.**

માછીમારોને તાલીમઃ- માછીમારોને તાલીમ માં (૧) કોસ્ટલ એકવાકલ્ચારની ટુંકા ગાળાની તાલીમ આપવામા આવે છે.જેમા ૫૦૦ લાભાર્થીઓ માટે રૂ. ૩.૦૦ લાખની જોગવાઇ કરવામા આવેલ છે. (૨) દરીયાઇ મત્યોઆપવાઘોગ માટે ૩ થી ૬માસ માટેની વ્યવસાયલક્ષી તાલીમ પોરબંદર ખાતે આપવામા આવે છે. જેમા ૧૦૦ લાભાર્થીઓ માટે રૂ. ૬.૦૦ લાખની જોગવાઇ કરવામા આવેલ છે.

ફીશીંગ બોટ નેટ સહાયઃ- આંતરદેશીય મત્સ્યોઘોગ (જળાશય તથા સિંચાઇ તળાવ માં) માછીમારો સ્વરોજગારી પ્રાપ્ત કરી શકે તે માટે `.૭૫૦૦/- ની યુનીટ દીઠ સહાય ચુકવવામા આવે છે. જેમા ૩૫ યુનીટ તથા ૧૦૫ લાભાર્થીઓને આવરી લેવામા આવશે.

માછીમારોને માછીમારી દરમ્યાન સહાયરૂપ થાય તેવા આધુનીક સાધનો તથા લાઇફ સેવીંગના સાધનો ઉપર સાધનની કિંમતના ૫૦ ટકા સહાય ચુકવવામા આવે છે. જેમા ૨૪૮૬ લાભાર્થી તથા ઓ.બી.એમ. મશીન સહાય માટે ૧૦૦ લાભાર્થીનો લક્ષ્યાં ક રાખવામા આવેલ છે.

કોસ્ટમલ એક્વાકલ્ચ ર માટે જમીની ફાળવણી:- કુલ ૨૫ હેકટર જમીનની ફાળવણીનો લક્ષ્યાંરક રાખવામા આવેલ છે.

પગડીયા માછીમારોને સહાય:- નાના નાના માછીમારોકે જેઓ કાંઠા ઉપર કે ખાડીમાં પગે ચાલીને માછીમારી કરે છે તેવા બી.પી.એલ. ની કક્ષામાઆવતા પગડીયા માછીમારોને માછીમારીના સાધન ખરીદવા યુનીટ કોસ્ટ રૂ. ૮૦૦૦/- ના ૯૦ ટકા લેખે સહાય ચુકવવામા આવે છે. ૧૦૦૦ લાભાર્થીઓનો લક્ષ્યાં□ક રાખવામા આવેલ છે.

મહીલામાછીમારોના સ્વે સહાય જુથોને યંત્ર સંચાલીત લારી દીઠ અંદાજીત કિંમત રૂ. ૨.૫૦ લાખનની મહત્ત૮મ મર્યાદા સામે ૭૫ ટકા એટલેકે રૂ. ૧.૮૭ લાખ એક જૂથને વધુમા વધુ સહાય મળવાપાત્ર છે. (૨) છૂટક માછલીના વેંચાણની વ્યવસ્થાભ ઉભી કરવા માટે જૂથ દીઠ રૂ. ૧.૦૦ લાખના ખર્ચની સામે ૭૫ ટકા એટલેકે મહત્તરમ રૂ. ૦.૭૫ લાખની સહાય એક જૂથને મળવાપાત્ર છે. આવા કુલ ૨ જૂથોને સહાય ચુકવવામા આવશે.

માછીમારો દવારા વપરારતા ડીઝલ ની ખરીદી ઉપર માછીમારો દવારા ચુકવવામા આવતા વેટ ઉપર ૧૦૦ ટકા રાહત ચુકવવામાં આવશે.જેમા ૧૨૨૪૫ હોડીઓ અને ૬૧૨૨૫ લાભાર્થીઓને સહાય ચુકવવામા આવશે.

મકાન વિહોણા તથા કાચા મકાનોમા રહેતા સક્રિય માછીમારોને મકાન બનાવવા માટે રુ. ૫૦૦૦૦/- ની સહાય ચુકવવામા આવેછે. ૧૫૦ લાભાર્થીઓનો લક્ષ્યાં□ક રાખવામા આવેલ છે.

મત્યિવહ ઉત્પાીદનની ગુણવત્તાક જળવાઇ રહે તથા પરદેશ નિકાસમા વધારો થાય તે માટે હાલના કોલ્ડહ સ્ટોવરેજ, પ્રોસેસીંગ પ્લાન્ટપસ, આઇસ પ્લાન્ટવ, વેલ્યુ એડેડ મશીનરી ના અપ ગ્રેડેશન માટે યુનીટ કોસ્ટના ૫૦ ટકા સહાય ચુકવવામા આવે છે. ૩૩ લાભાર્થીઓનો લક્ષ્યાં□ક રાખવામા આવેલ છે.

મત્યૃ્થી બંદરોના વિકાસ તથા જાળવણી માટે તથા માળખાકીય સવલતો પૂરી પાડવા માટે આ યોજના નીચે ખર્ચ કરવામા આવે છે. જેમા ૭- ફીશીરીઝ હાર્બર તથા ૮૦- ઉત્તારાણ કેન્દ્રો□ના નિભાવ માટે, ૫-મત્યૃ ીટ બંદરોના ડ્રેજીંગ માટે, ૫-મત્યૃ્ભા બંદરો તથા ૨- ઉત્ત રાણ કેન્દ્ર ઉપર પાણી પુરવઠો પૂરો પાડવો, તથા એસાઇડ પ્રોજેકટ તળે જાફરાબાદ બંદરનો વિકાસ કરવાની યોજના છે.

માછીમારોની સલામતી માટે DAT (Distress Alert Transmitter) આપવાની આ યોજના છે. જેમા ૯૦ ટકા રાહતથી આવા કુલ ૧૦૦૦ સાધનો આવાનો લક્ષ્યાં□ક રાખઅવામા આવેલ છે.

ઉપરોક્ત યોજનાઓમા વર્ષ ૨૦૧૩-૧૪ માં ૬૬૮૧૯ લાભાર્થીઓને રૂ. ૧૪૪૯૦.૪૧ લાખની જોગવાઇ કરવામા આવેલ છે.

(૬) ગુજરાત અને સૌરાષ્ટ્રમાં સાગર ખેડૂની સ્થિતિઅનેતારણો:

રાજ્યમાં કુલ ૬૨,૨૩૧ માછીમારી પરીવારો છે જે ૩,૩૬,૧૮૧ ની વસ્તી ધરાવે છે. સૌથી વધુ પરીવારો જુનાગઢ જિલ્લામાં (૧૫,૬૧૩) હતા. ત્યારબાદ અનુક્રમે વલસાડ ૯૭૭૨ પરીવારો હતા. માછીમારી લોક સમુહ ની કુલ વસ્તી માં જુનાગઢમાં ૨૭%, વલસાડ ૫ માં ૧૫%, જામનગર માં ૧૩% , અને પોરબંદર માં ૯% જેટલી વસ્તી હતી.

૬૨૨૩૧ માછીમારી પરીવારો માંથી ૯૬% પરીવારો પરંપરાગત માછીમારી સાથે જોડાયેલ હતા. દરેક ગામમાં સરેરાશ ૨૫૩ પરીવારો અને સરેરાશ ૧૩૬૧ વ્યક્તિઓ દરેક ગામમાં રહેલા હતા. પરિવારનું સરેરાશ કદ ૫.૪ હતું, તેમાં સૌથી વધુ અમરેલી નું ૭.૯૬ હતું.

ગુજરાતની માછીમારી વસ્તીમાં પુખ્ત પુરુષો ની ટકાવારી ૩૦% હતી, પુખ્ત સ્ત્રીઓની ટકાવારી ૨૯% અને બાળકોની ટકાવારી ૪૧% જેટલી છે.

કુલ વસ્તીઓમાં ૪૮% વસ્તી મહિલાઓની હતી, અને ૧૦૦૦ પુરુષોએ મહિલાઓની સંખ્યા નું પ્રમાણ ૯૧૬ હતું અને (જાતી પ્રમાણ), આ પ્રમાણ સૌથી વધુ રાજકોટ (૧૧૫૬) માં હતું અને સૌથી ઓછું જાતી પ્રમાણ અમરેલી (૮૨૯) જિલ્લામાં હતું.

ગરીબી:-

ગુજરાતમાં ૧૫,૭૮૪ (૨૫%) પરીવારો ગરીબી રેખાની નીચે હતી. ૧૧ દરિયા કિનારા ના જિલ્લાઓમાં સૌથી વધુ રાજકોટ જિલ્લામાં લગભગ ૭૩% જેટલા પરીવારો, જ્યારે આણંદ માં ૬૫% પરિવારો ગરીબી રેખાની નીચે આવે છે.

શિક્ષણ:

ગુજરાતમાં ૪૪% માછીમારો ૫ વર્ષ થી નીચેના બાળકો ને બાદ કરતાં શિક્ષિત હતા. ૨૩% જેટલા માછીમારો પ્રાથમિક કક્ષાનું, ૧૯% માધ્યમિક કક્ષાનું, ૨% માધ્યમિક કક્ષા ઉપર નું અને બાકી ની ૫૬% વસ્તી નિરક્ષર હતા.

નવસારી જિલ્લાના લગભગ ૭૮% માછીમારો ઓછા માં ઓછું પ્રાથમિક શિક્ષણ ધરાવતા હતા, અન્ય અગ્રણી જિલ્લાઓ માં સુરતમાં ૬૭%, વલસાડમાં ૬૩%, અને પોરબંદરમા આ પ્રમાણ ૫૭% હતું. સૌથી વધુ અશિક્ષિત માછીમારો નું પ્રમાણ રાજકોટ જિલ્લામાં હતું.

વ્યવસાય :-

૮૨,૯૦૧ જેટલા સક્રિય માછીમારોમાંથી ૬૫,૦૦૨ જેટલા માછીમારો સંપૂર્ણ રીતે માછીમારી વ્યવસાય સાથે સંકળાયેલા હતા. ૧૦,૯૮૩ જેટલા માછીમારો આંશીક રીતે માછીમારી વ્યવસાય સાથે જ્યારે બાકીના માછીમારો મત્સ્ય માછીમારો એકત્રીકરણ સાથે જોડાયેલા હતા.

લગભગ ૬૮% માછીમારો, બાળકોને બાદ કરતાં સક્રિય માછીમારી સાથે સંકળાયેલા અને અન્ય ૨૬% મત્સ્ય સાથે જોડાયેલ પ્રવૃત્તિમાં સક્રિય હતા.

૫૧૭૯૪ જેટલા માછીમારો મત્સ્ય સાથે જોડાયેલ પ્રવૃત્તિમાં જોડાયેલા હતા, જેવા કે મજુરો (૩૬ %), માર્કેટિંગ (૩૫%), જાળ બનાવવી/સમારકામ (૧૬%) પીલીંગ(છાલ) (૯%), ઉપચાર (૩%).

માછીમારી સાથે જોડાયેલ પ્રવૃત્તિમાં મહિલાઓનું યોગદાન પુરુષો કરતાં વધુ છે.લગભગ ૬૯% જેટલી મહત્વની મત્સ્ય સાથે જોડાયેલ પ્રવૃત્તિમાં,૮૮% જેટલી મહિલાઓ માર્કેટિંગમાં અને પીલીંગમાં ૮૭% જેટલી મહિલા કામદારો હતા. માછીમારી સાથે સંકળાયેલી પ્રવૃત્તિઓ સાથે સંકળાયેલ સૌથી વધુ માછીમારો જુનાગઢ માં છે. (૩૪%)

લગભગ ૪૨% મજુરો જુનાગઢના હતા. ત્યારબાદ અમરેલી અને પોરબંદર ના ૧૫-૧૫% હતા. માછલીના માર્કેટિંગમાં રોકાયેલા લોકોનો મોટો હિસ્સો (૬૨%) વલસાડ (૨૧%), જામનગર (૧૩%), જુનાગઢ (૧૭%), અને કચ્છ (૧૧%)

જિલ્લા નાં લોકો નો છે. જાળ ના માર્કેટિંગ અને સમારકામ માં ૬૪% લોકો જોડાયેલા હતા, જેમાં જુનાગઢમાં ૩૫%, નવસારીના ૧૬% અને કચ્છ ના ૧૩% લોકો નો સમાવેશ થાય છે.

ધર્મ :-

કુલ માછીમારો ના ૭૫% માછીમારો હિંદુ અને બાકી ના મુસ્લિમ હતા. બધા જ દરિયાઈ જિલ્લાઓ માં હિંદુ ઓનું પ્રભુત્વ છે સિવાય કે મોરબી, જામનગર અને કચ્છ માં મુસ્લિમોની બહુમતી છે. માત્ર ૬% માછીમારો પરિવારો SC/ ST સમુદાયોનાહતા.

(૭) ઉપસંહાર:

આ પ્રસ્તુત સંશોધન પેપર "સૌરાષ્ટ્ર પ્રદેશ નો સાગર ખેડુ સમુદાય અને કલ્યાણકારી યોજનાઓ એક સમાજશાસ્ત્રીય વિશ્લેષણ" વિષય પર છે, જેમાં અર્થ (Economy) અને સમાજ (Society)ની સૈદ્ધાંતિક પૃષ્ઠભૂમિકા, સમાજશાસ્ત્રીય પરિપ્રેક્ષ્ય અને કલ્યાણકારી યોજનાઓ, સૌરાષ્ટ્ર નો દરિયા કિનારો, સાગર ખેડૂ માટેની કલ્યાણકારી યોજનાનો પરિચય અને વિશ્લેષણ અને ગુજરાત અને સૌરાષ્ટ્રમાં સાગર ખેડૂની સ્થિતિ અને તારણો માં વિભાજન કરી સંશોધન પેપર પ્રસ્તુત કર્યું છે.

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"A STUDY ON IMPACT OF SOCIAL MEDIA ADVERTISEMENT ON BUYING BEHAVIOR"

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Abstract:

Social Media is a platform where people interact with each other through internet. Social media sites such as Facebook, Instagram, Twitter, WhatsApp etc. are become a part of Daily lives of today's generation. They build virtual communities and networks where they share information and ideas and even develop new ones. Now social media is become emerging platform for business and companies for marketing and advertising. Social Media are increasingly replacing traditional media, and more consumers are using them as a source of information about products, services and brands. Companies spend a lot of money, time and resources on social media advertisement for promoting their products and services. The purpose of this paper is to determine the impact of social media advertising on user's purchase intention after consuming advertisement on social media. More specifically, this study will examine the Attitude of users towards social media advertising and how it's affects their purchasing decisions. The study of this paper based on Descriptive analysis. In this paper the data was collected by using the online survey questionnaire through Google form from a total of 100 social media users of Junagadh district. Responded of this survey was from different age groups and residential area. Data analysis techniques include the use of percentage and graphs.

Keywords: ***Social media, Advertising, Purchase decision, Social media Advertising, Attitude.***

INTRODUCTION:

The digital era is appropriately referred to as the era of social media. In India, it has grown to be one of the most cherished and preferred media of all time among nearly all generations. Thus, social media marketing emerged as the hottest marketing idea in recent years. Businesses of all shapes and sizes are eager to discover how social media may benefit them

ABOUT SOCIAL MEDIA:

The Merriam-Webster Dictionary defines social media as, "forms of electronic communication (such as websites for social networking and microblogging) through which users create online communities to share information, ideas, personal messages, and other content (such as videos)."

Social media refers to the means of interactions among people in which they create, share, and/or exchange information and ideas in virtual communities and networks. People access these types of services from mobile device, laptop, desktop applications and website.

According to the most recent social media figures, there will be 4.59 billion social media users globally in 2022, and this number will only increase over the following several years. That currently represents around 57.5% of the world's population. The worldwide used social media network such as Facebook, Instagram, WhatsApp, YouTube, LinkedIn, Telegram, Snapchat, TikTock, etc. are major used sites or applications among all over the world.

According to the research data of statista,currently Facebook has 2.91 billion monthly active users and is the market leader, was the first social media platform to cross one billion registered accounts. Aside from Instagram, the firm presently controls Facebook (main platform), WhatsApp, Facebook Messenger, and four other major social media sites with a combined total of over one billion monthly active users.

SOCIAL MEDIA ADVERTISMENT:

Social media advertising isaform of digital marketing that involves sending sponsored advertisements to your target audience through social networks like Facebook, Twitter, and Instagram. Ads on social media are a quick and efficient approach to reach your target audience and expand your marketing initiatives.

Advertisers might experience a rise in interactions and sales after introducing a brand to a social media audience. Furthermore, affordable and with a high likelihood of success are social media advertisements.

In the digital age, social media advertising has developed into a potent instrument for marketing for companies. It refers to any material shared on social networking sites like Facebook and TikTok with the intention of highlighting a company, item, or service. This includes enhanced social media profiles, promoted tweets, and sponsored postings.

The quickest and most efficient approach to reach your target audience is through social media ads. With the use of this strategy, businesses may become more visible to and interactive with their target market while fostering long-term relationships

REVIEW OF LITERATURE:

(Arora 2019) Social networking is now a key element of marketing plans. Understanding how clients utilize these platforms can help marketing professionals discover how to leverage social media for advertising more successfully. Customers now have a voice because to social media use. The potential of marketers is enormous, but it's crucial to focus on the most effective strategy. The aim of this study is to contribute to the body of knowledge in this field and act as a guide for advertisers who want to improve the efficacy of this type of advertising.

(Duhan 2020) An improved knowledge of how social media affects consumer behavior is provided by this research. Social media thus generated a novel, dominant approach that had a beneficial behavioral impact on people's participation in social interaction and information sharing about goods and services online. To target customers at various stages of the decision-making process, businesses and marketers need to invest more time, money, effort, and focus.

(Dayal 2021) The availability of information about products for the purchase of electrical items is structured, patterned, and programmed in large part by social media. The amount of time spent indulging in information search is determined by website features, which in turn affects consumer-based judgement inclinations, alternative assessment possibilities, and may affect the recognition and decision-making of products. The patterning and structuring of information at the individual buyer level are also influenced by personal traits and how easily they are persuaded by social media. As a result, social media will continue to be a crucial tool for gathering and applying knowledge, and its underlying latent patterns and structures will continue to have an effect on how decisions are made.

(Jay Rathod, 2022) Social networking has levelled the playing field for both buyers and advertisers. Both consumers and brands may learn about each other's businesses far more quickly and easily. Customers may feel that brands listen to them on a personal level and assist them in solving issues more swiftly. Consumers' expectations of the businesses they support have significantly increased as a result of social media. If they have the right equipment, organizations of any size may take on the issue.

STATEMENT OF THE PROBLEM:

In Today's era most of businesses and companies are depending on Online platform to promote their products or services through Digital Advertisements, especially via Social media platform which is most emerging platform among Digital marketing.So, the aim for conducting this research paper to study the Perception of user's and Attitude of User's toward Social Media Advertising and also study the purchase intention of user's impact by social media advertising.

OBJECTIVE OF THE STUDY:

- To study the user's Attitude toward social media advertisement.

- To study the user’s purchase intention impact by social media advertising.

RESEARCH DESIGN:

The study of this paper is based on descriptive researcher design. It puts more emphasis to describe objective and outputs on descriptive basis. Primary data is collected from questionnaires which are collected from 113 respondents by using simple random sampling of general consumers.

DATA COLLECTION:

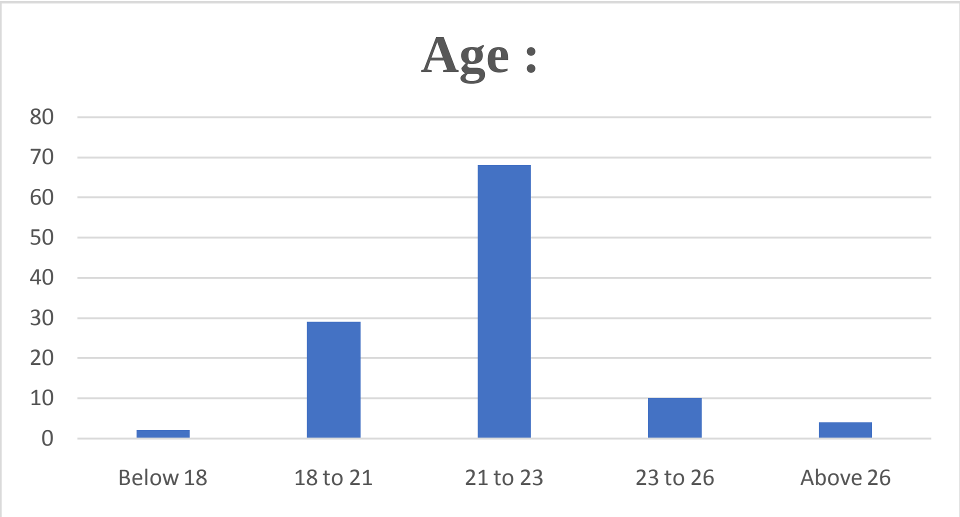
The study of this paper relied on original data. The information was gathered through survey questionnaire and the platform for collecting data was social media.

SAMPLING METHOD AND SAMPLE SIZE:

In this paper simple random sampling method are used.For the present study of the paper, primary data were required. The data were collected from 113 selected sample from entire population by using survey questionnaire**.**

DATA ANALYSISINTERPRETATION:

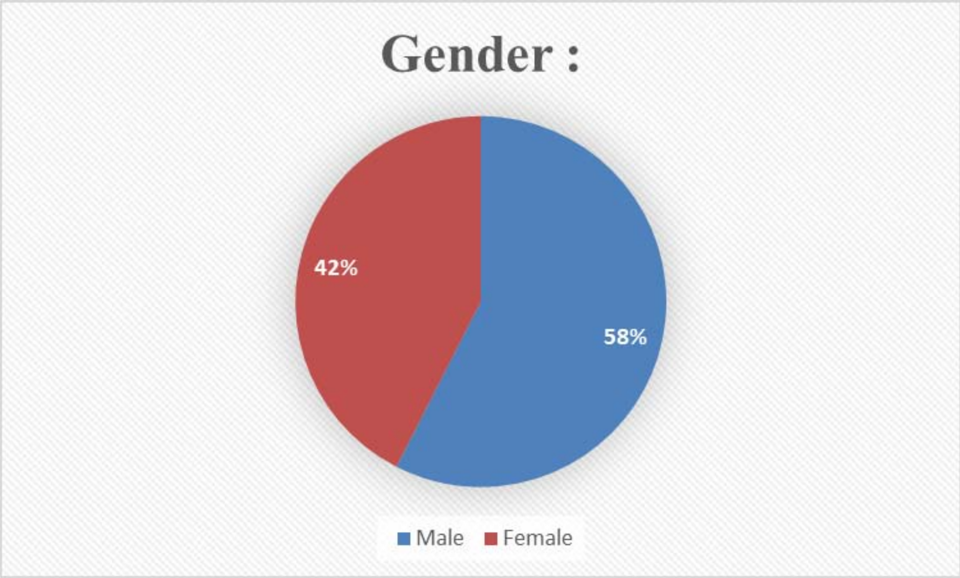
Figure 1: Age wise classification:



(Source: Computed by researcher)

In the above pie chart among 113 responded2% are Below 18 years old users. The age groups of 18 to 21-year-oldare Highest Responded with 59%. The 21 to 23-year-oldusers are10%,between 23 to 26 years old responded are 10% and Above the age of 26 are 4% users.

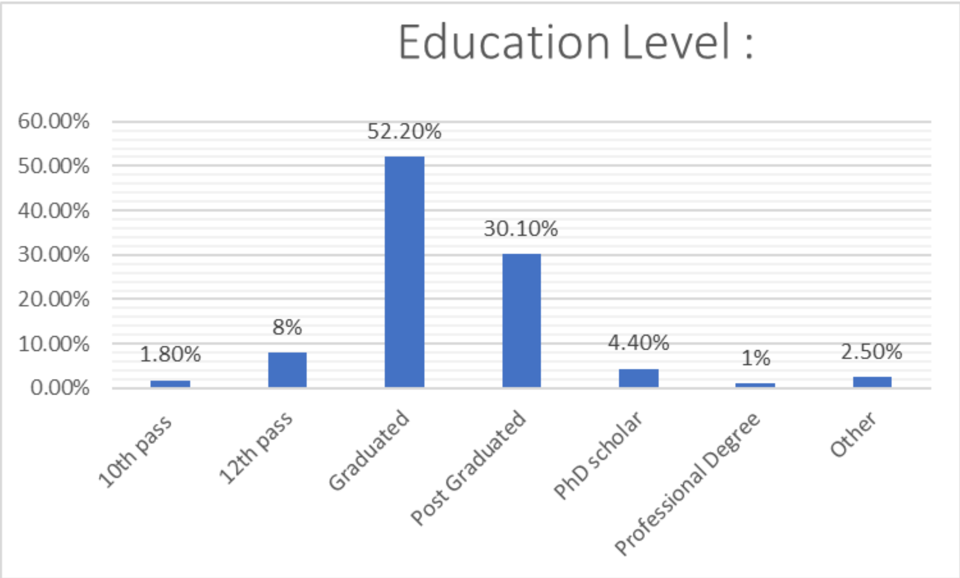
Figure 2: Gender wise classification:



(Source: Computed by researcher)

From the abovepie chart, we can assert that out of 113 respondents, 58% respondents are male and 42% respondents are female. It is found from the analysis that both genders have quietly equally participated in the survey.

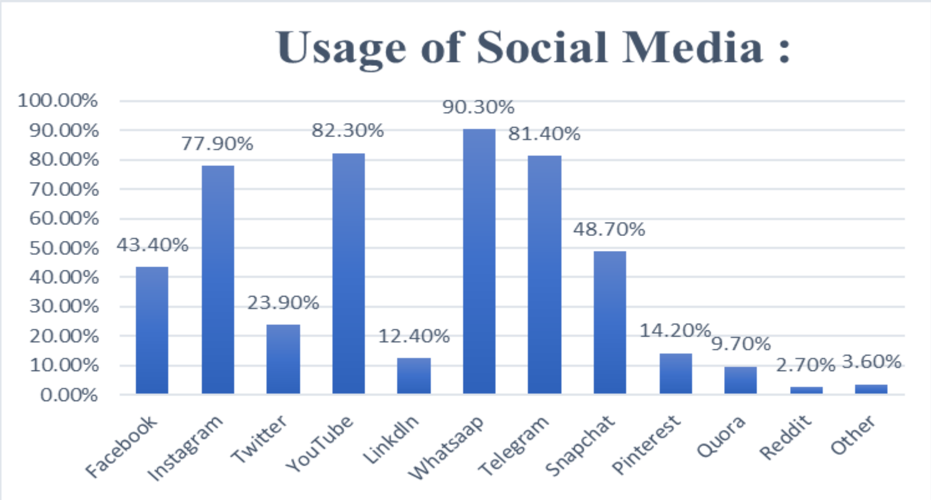
Figure 3: Education wise classification:



(Source: Computed by researcher)

In the above 7.8% 10th pass, 8.9% 12th pass, 41.1% graduate 35.6% postgraduate. 3.3% phd,1.1% professional degree, and 2.2% other. Respondents to the survey of 90 respondents' highest respondents are graduates.

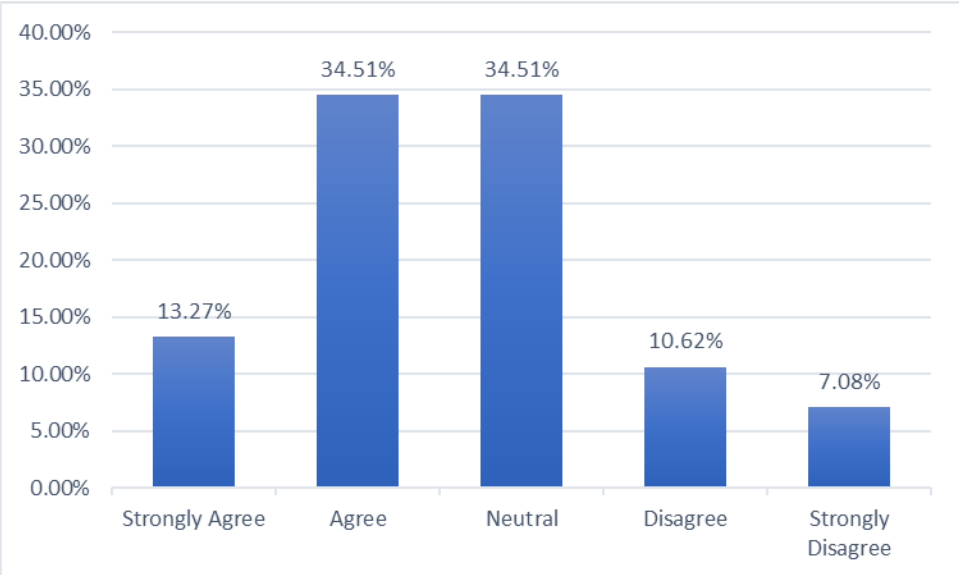
Figure 4: Showing usage of Social Media



(Source: Computed by researcher)

From the above chart, we can assert that the most commonly used social media app is WhatsApp which is used by 90.3% respondents out of 113 respondents. Next most preferred social media website is YouTube with 82.3% of respondents using it. Telegram which is used by 81.4% respondent of total usage of all social media websites, stands 3rd in the order. Instagram and Snapchat are more popular among users.Facebook which is worldwide most used platform which is used by 43.4% out of 113 respondents.

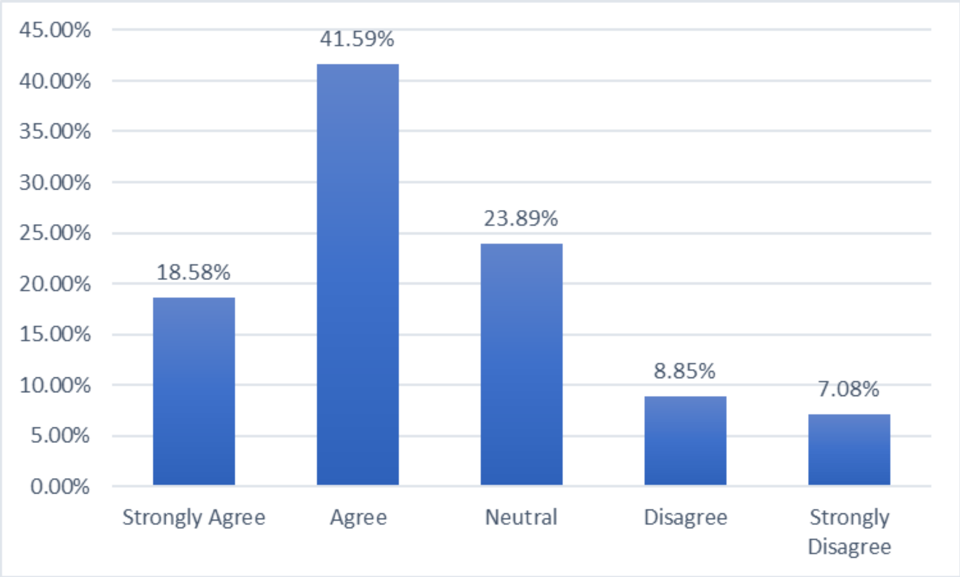
Figure 5: Showing Social Media Advertising is essential.



(Source: Computed by researcher)

In this above chart 13.27% of respondent strongly agreed that social media ads provide accurate information about product and services, 34.51% respondent agree for it they say that the statement is correct. 34.51% respondent neutral because they are not sure for the statement, 10.62% respondent disagree the statement and the 7.08% of the respondent strongly disagree for the statement.

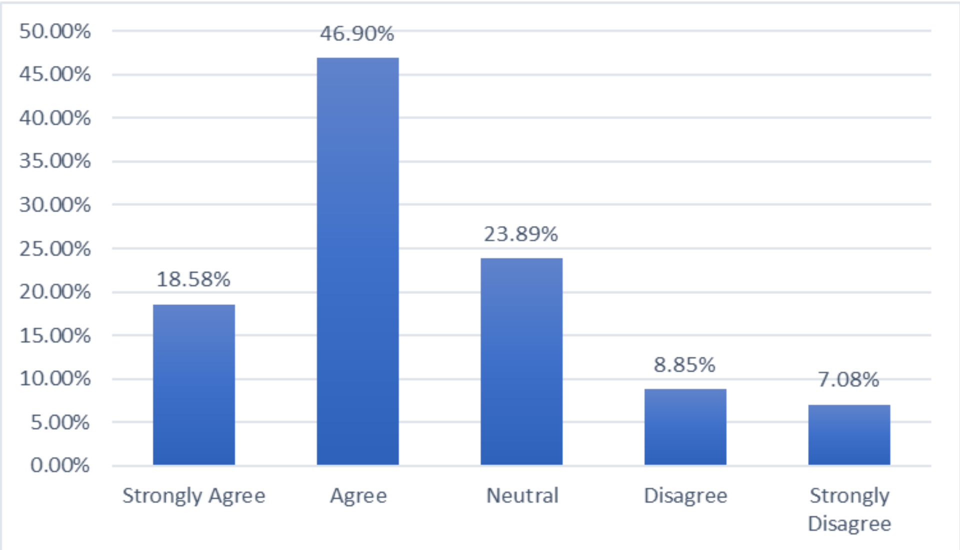
Figure 6: Showing Social Media Ads provide accurate information about product/service.



(Source: Computed by researcher)

From the above chart18.58% of the responders strongly agreed that social media advertising provide accurate information about product, 41.59% responders agree for it they say that the statement is correct, 23.89% responders neutral because they are not sure for the statement, 8.85% responders disagree the statement and the 7.08% of the responders strongly disagree for the statement.

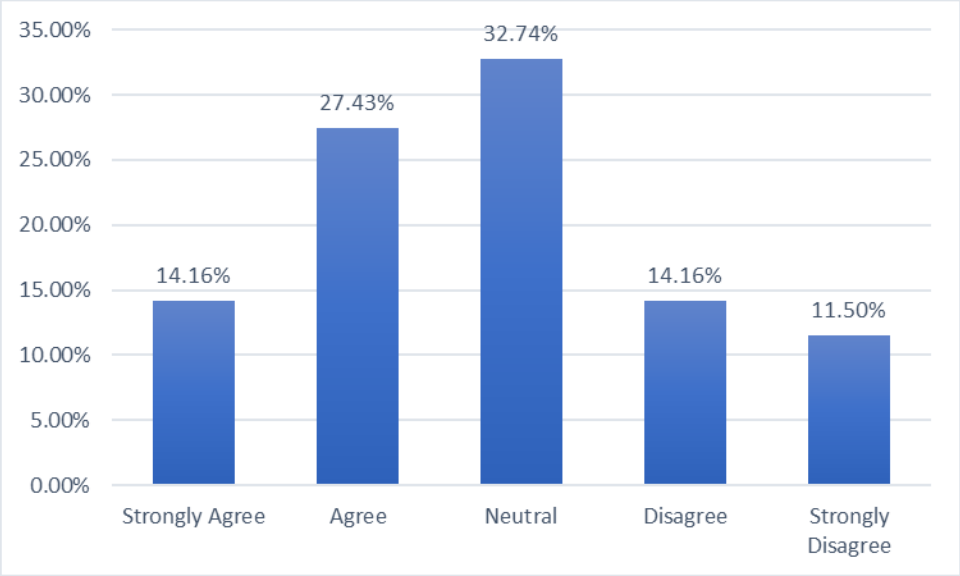
Figure 7: Showing Social Media Ads helps in taking effective purchase decision.



(Source: Computed by researcher)

The above chart shows the opinion regarding if the social media Online advertising is helpful in taking efficient purchase decision 18.58% of responders strongly agree to the statement, 46.9% of the responders agree to it, 23.89% of responders neutral, 8.85% disagree and 7.08% are strongly disagree for it they say that it does not help to taking efficient decision.

Figure 8: Showing desire of buying product that are promoted in social media advertising.



(Source: Computed by researcher)

The above chart shows the statement about would they buy or purchase product or servicesthat promoted on Social Media Ads. Among 113 respondents 14.16% are strongly agree that they desire to buy a product or services that promote on social media advertisement, 27.43% respondent are agree and 32.74% are neutral about that statement. 14.16% respondent are disagreed and 11.05% are strongly disagreed that they don’t desire to buy product and services that promote on social media.

FINDING:

Among the 113 respondents 42% were females and 58% were males. The age groups of 18 to 21-year-old are Highest Responded with 59% and below 18 are lowest. A respondent has been Graduated with 52.2% which is more than half of 133 responds.We observed that 34.51% respondent are Agree and 34.51% are Neutral about the statement that Social Media Ads are Essential. 46.90% respondent agreed that Social Media Ads are helps them to make purchase decision. And 27.43% respondent are Agree that they Desire to buy product or services that promoted on social media and 32.74% are Neutral about that statement which means they will not sure they will buy or not.

CONCLUTION:

Social media platforms are now used by a large portion of consumers, which has had a significant influence on the marketing strategies that businesses have put in place. We learnedrevealed that the majority of customers in today's market are connected to social media and have a significant influence on it. The users now consider Social Media Advertising is Essential and provide accurate information about product/service. Their purchase decision is depended on information they get from social mediaadvertising. In conclusion, social media advertising is a powerful tool for communicating with customers and has a significant impact on taking the decision about buying products and services.

LIMITATION OF THE STUDY:

- The survey respondents in this study are all from the same city (Junagadh). As a result, the information obtained from this study may not accurately represent the Indian community as a whole.
- Since a limited amount of time is a constraint in this paper, the sample size in this study was confined to 113 social media users.

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Vocational Education in India:

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Abstract

Vocational Education is based on occupation and employment and it is the need of the hour for every country to have strong vocational education system. It can be defined as skilled based education. Vocational Education helps in Economic growth. The Indian education system recognizes the role of education and particularly Vocational Education. National Council for Vocational Training, an advisory body, was set up by the Government of India plays its important role in implementation of Vocational Education in India. Although there are lots many areas in which India is facing problems in Vocational Education Implementation. This article throws light upon scope, problem areas and government role in Vocational Education Implementation.

Keywords – Vocational Education, occupation, skilled, economic growth, advisory body, implementation

(1) Introduction

Vocational education is that form of instruction designed to prepare people for industrial or commercial employment. It can be acquired either formally in trade schools, technical secondary schools, or in on-the-job training programs or, more informally, by picking up the necessary skills on the job.

CEO World magazine ranked India's economic growth rate at the beginning of the 21st century as among the 10 highest in the developing world.Combined with the fact that India has been ranked the 5th largest economy in the world, the latest survey of unemployment in India 2021-2022 shows the unemployment rate as 6.40%. The economic times [4] revealed that labour market shrunk by 2.1 million in 2022.

Employers requiring skilled workers and the employment-seeking population face issues like lower wages, poor working condition which puts India in a unique position. A labour/skill shortage for industry survey by FICCI (Federation of Indian Chambers of Commerce) found that 90% of companies face a labour shortage. 89% of companies said that the demand for the product is not met due to labour shortages in the market. The research paper India’s dream run and its aftermath [5] shows that India did see an economic boom from 2003-08 referred to as the dream run but not in the manufacturing sector, which made it difficult to provide jobs to unskilled and semi-skilled populations. This problem is aggravated due to a lack of skill development programs to bridge the labour demand and supply gap

In India, vocational education is gaining popularity as it offers practical skills and training for a particular job. Vocational education helps in addressing the gap between demand and supply of skilled workforce in the country. With the growing economy, there is a need for skilled manpower to cater to the requirements of various industries. Vocational education can play a vital role in providing the required skilled manpower to the industry. In this paper, we will discuss the state of vocational education in India, its challenges, and opportunities.

Vocational education is that form of instruction designed to prepare people for industrial or commercial employment. It can be acquired either formally in trade schools, technical secondary schools, or in on-the-job training programs or, more informally, by picking up the necessary skills on the job.

Charles Allen Prosser is known as the father of vocational education. His aim was to improve the education system of the country which later reforms the world

(a) What is the impact of vocational education in India?

What is the importance of Vocational Education in India? The purpose of vocational education is to prepare students for future careers by gaining the necessary skills and experience. It helps students develop their skills and, thus, increases their opportunities for employment.

(b) When was vocational education started in India?

It was Wood's Dispatch of 1854, which for the first time, highlighted the need for introducing, vocational education at the secondary school stage. The Indian Education Commission (1882) headed by Hunter, examined the problems of education as a whole, especially of vocational and technical education.

(c) What is the aim of vocational education?

"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.

(2) Development of Vocational Education in India

'Education designed to develop skills, abilities, understandings, attitudes, work habits and appreciations needed by the workers to enter and make progress in employment in a useful and productive basis can be defined as vocational education'. Vocational education, therefore, includes all kinds of employment wherever specialized education is needed. Intact, it was Wood's Despatch, 1854, who suggested for the provision of practical education to Indians which may help them to a great extent in the sphere of national development. But no attention was paid to these suggestions then, by the government.

The Hunter Commission, 1882 examined the condition of secondary education and suggested diversified courses of studies at the secondary stage and categorically mentioned that in the upper classes of high schools there should be two diversions-one leading to the entrance examination of universities, the other of a more practical character, intended to fit youths for commercial or other non-literary pursuits. In-spite of the specific suggestions neither the public nor the government did appreciate the value of the suggestions and it was completely ignored.

In course of time Hartog Committee, 1929, suggested for the diversion of more boys to industrial and commercial career at the end of Middle School stage. It opined for the provision of alternative courses to impart special instruction in technical and industrial schools. However, these suggestions were not seriously carried out. Due to the growth in the number of educated unemployed greater attention was paid to the problems of practical and vocational education.

Attempts had been, therefore, made to provide such education in the schools and colleges. With New Pattern of Education this end in view in 1936-37, two experts in the field of vocational education Messer's Abbot and Wood were invited by the central government. They came from London, to give expert guidance on certain problems pertaining to vocational education.

They suggested a complete hierarchy of vocational institutions parallel with the hierarchy of institutions imparting general education and suggested for the establishment of new type of technical institutions called 'Polytechnic'. After their recommendations different provinces started technical, commercial, and agriculture institutions for imparting instruction in non-literary courses.

In the mean while Gandhiji also insisted for manual and productive work in his scheme of Basic Education. After independence, the Secondary Education commission, 1952-53, recommended for implementation of the diversified courses of studies at the secondary level and establishment of higher secondary schools only to vocationalise the education at the secondary level.

To implement the recommendations of the Commission, on experimental basis some higher secondary multipurpose schools were established in different states. But it was tried out in a limited scale. In the first five-year plan 250 multipurpose schools were established.

Among other programmes, a good proportion of the existing high schools were converted to higher secondary multipurpose schools, as a result, number of such schools increased considerably. Moreover, endeavour was made for enabling students to enter into an occupation at the end of the secondary course as semi-skilled workers or for setting up small business of their own. Therefore, second plan provided for the setting up of 90 junior technical schools. In these institutions, there was provision for general and technical education and workshop training for a period of three years to boys of the age group 14 to 17 years.

Realizing the importance of trained manpower, the third plan laid much emphasis on the development of vocational and technical education at all levels and the problems of the production of requisite trained manpower was considered from the broader perspective. As such, larger facilities were provided for diverting students to vocational and technological education. Even then, there was great rush for general higher education, as vocational education was not so popular.

In fact, a few vocational schools which imparted purely vocational training were found at the secondary education level, i.e. Junior Technical Schools and the Industrial Training Institutions. According to available statistics, at the end of 1960-61, nearly 4.22 lakhs students enrolled in different vocational schools in the country as against an enrolment of 31.59 lakhs in secondary schools providing mostly general education.

It shows that only 12% students of secondary education level were enrolled in vocational schools as against 88% enrolled in schools of general education. It is of worth noting that by that time the position pertaining vocational education was altogether different in other progressive countries of the world. For instance, in West-Germany, the percentage of students in vocational schools was 70%, while in general education it was 30%. In Japan this percentage was 60% and 40% respectively.

(3) Current State of Vocational Education in India:

Vocational education in India is provided through various channels like ITIs (Industrial Training Institutes), Polytechnics, Skill Development Centres, and Vocational Training Centres. The government has taken several initiatives to promote vocational education in the country. The National Skill Development Corporation (NSDC) is a public-private partnership that has been set up to promote and fund skill development initiatives in the country. The NSDC has partnered with various training providers and industry bodies to provide training and certification programs in various domains.

(4) Challenges Faced by Vocational Education in India:

Despite the government's efforts, vocational education in India still faces several challenges. Firstly, there is a lack of awareness and perception about vocational education among students and parents. Vocational education is often seen as a second option to academic education, whichthe overall growth of the country.

needs to be changed. Secondly, there is a shortage of qualified trainers and training infrastructure in the country. The quality of training needs to be improved to meet the industry's requirements. Thirdly, there is a lack of industry-institute collaboration, which is essential for providing real-time training and exposure to the students.

(5) Opportunities for Vocational Education in India:

The government's focus on promoting vocational education and the growing demand for skilled manpower in the industry presents several opportunities for vocational education in India. The government has introduced various schemes like the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and the Skill India Mission, which provide financial assistance and support to students and training providers. Additionally, vocational education can also provide entrepreneurship opportunities to students, which can help in creating new jobs and promoting self-employment.

(6) Conclusion:

In conclusion, vocational education in India is an essential aspect of the country's development. With the right infrastructure and government support, vocational education can help in providing skilled manpower to the industry and creating new jobs for the youth. However, to overcome the challenges faced by vocational education, there is a need for a collaborative effort between the government, industry, and educational institutions. This will help in bridging the gap between demand and supply of skilled manpower and promot

"Job Satisfaction of Government Sector Employees in Junagadh"

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Abstract:

Job satisfaction is defined as the level of fulfilment and employment that a person feels towards his or her total job, taking into account how satisfied they are with the job itself, their co-workers and the company regulations. Maintaining job satisfaction is crucial to comprehend how different generations view their jobs and how they different one another in this regard. People frequently struggle with this quandary whether they are about to embark on a profession or choosing which career to pursue. Those who perform thorough research before making a decision consistently aim for careers in the public sector. Job security is the main factor in why people favour government jobs. Exponential growth within the department may result from strong performance. There are far fewer controls in government offices. Working for the government offers you the freedom to do so in a confined area. In contrast to the absence of job security in the private sector, government occupations are stable even in the face of market fluctuations and offer excellent job certainty. This research main objective is to identify the government employees are satisfied with their work and salary. In this research based on both primary and secondary data. Primary data are collected through the open-ended questionnaire. The data analysis and interpretation are done with the help of percentage and graphs. After the data analysis, The find out the Class-3 government employees are more in Junagadh. So, For the purpose of job satisfaction among class-3 employees increased salary based on educational qualification, skill based and work experience, so automatically employees are satisfied.

Key Words: *Government Sector Employee, Job Satisfaction*

1. INTRODUCTION:

Job satisfaction is defined as the level of fulfilment and employment that a person feels towards his or her total job, taking into account how satisfied they are with the job itself, their co-workers and the company regulations. Maintaining job satisfaction is crucial to comprehend how different generations view their jobs and how they different one another in this regard.

Planning one's career can help one understand their priorities in life and the many professional options available to them. It assists him in choosing a vocation that fits is preferences, why of life, family, and overall capacity for growth. Also, it aids in finding talented workers for advancement.

People frequently struggle with this quandary whether they are about to embark on a profession or choosing which career to pursue. Those who perform thorough research before making a decision consistently aim for careers in the public sector. Job security is the main factor in why people favour government jobs. Exponential growth within the department may result from strong performance.

There are far fewer controls in government offices. Working for the government offers you the freedom to do so in a confined area. In contrast to the absence of job security in the private sector, government occupations are stable even in the face of market fluctuations and offer excellent job certainty. There is consideration made on salary one would make when choosing job path. The public sector offers its employees additional perks and benefits, such as insurance and medical coverage, in addition to a set monthly income. An individual free from the worry of losing their job once they obtain one with the government. But, in the private sector, this is not the case. The retirement benefits, which include sound pension schemes, are another significant perk of obtaining a government position. Pensions are a crucial part of employee's life since they guarantee their retirement and relieve them of the burden of having to work into their senior years. In contrast t government work, the private sector does not offer pension benefits.

2. REVIEW OF LITERATURE:

(Dr. Knigama, Dr. S. Salvabaskar, Surulivel, Alamelu, & Uthiya Joice, 2018)they work on her research know about Job satisfaction among school teachers.The objective of this research is to gauge the degree of teacher satisfaction in both private and public schools and to access the relationship between school management and the job satisfaction of teachers and to conduct a comparison of male and female instruction's satisfaction with their jobs.This research is based on primary data. Questionnaire has been used to assist to collect the data. In this study taken 10 private school and 10 government school. The sample has a total of 100 participants random sampling approach was used to acquire the samples.The study finding indicate that there is no discernible difference in the job satisfaction of instructors in public and private schools and it also showed that there is no discernible difference in the job satisfaction of regarding gender, private and public-school teachers.

(Ashokan, 13th aug., 2018) This research shown about the job satisfaction of employees in state bank of India in Vellore district. The primary goal of this study is to examine how satisfied employees are with their working condition and to determine the degree of satisfaction with the employees' salaries, benefits and training. The data collected is based on primary and secondary data collection method. The sample size of the study is 150. In this research they found out that, 62% employees are male and 38% employees are female. 46% of employees strongly agree, 28% are agree, 5% are neutral, 17% are disagree and 4% are strongly disagree that pay, benefits and employees are appropriate.

Employees at the bank should received enough training, so they can stay current on their knowledge and abilities.

(L., Patra, & S., July-August, 2016) They research on this job satisfaction among police personal. The objective of this study is to assess the level of job satisfaction among a representative and purpose full cross-section of police officer and to identify the high and low in the various aspects of job satisfaction in the sample of police officers under study. The study period of this study is January to December, 2015. The sample size of this research is 683. Police personal out of them 683, 623 are man and 64 are women. Two instruments were employed in this research: a personal data sheet and job satisfaction survey. Following are three broads, yet connected, headings that summarise the study's findings: score for overall job satisfaction and its associations with key socio-demographic factors, and facet analysis and item analysis. In this research they found that, it has been demonstrated that despite high ratings of job pride and camaraderie among co-workers, there is a general ambivalence and vacillation in their approach. However, they are dissatisfied with the pay, poor benefits and they appear to seek better working condition.

3. STATMENT OF PROBLEM:

The term job satisfaction describes how someone feels about their employment. A person with job satisfaction is stated to have a favourable attitude about their work. An employee starts a job with particular expectations are met, the employee is happy at work, which boosts her productivity and performance. So, the study is conducted to assess the job satisfaction needs of the employees in Gujarat.

The study helps to know their level of satisfaction and problem of employees. Government employees work all over the country. They have to faced many problems like location related, pay related, attendance related, benefit apart from salary related and career opportunity related.

Statement of the problem is "**A study job satisfaction of government sector employees**"

4. OBJECTIVE OF THE STUDY:

To identify the government employees are satisfied with their work.

To identify the employees are satisfied with their salary.

To measure the level of growth opportunities in job.

5. PERIOD OF THE STUDY:

This research based on primary data. So, period of the study is 4 month December-2022 to march-2023.

6. DATA COLLECTION:

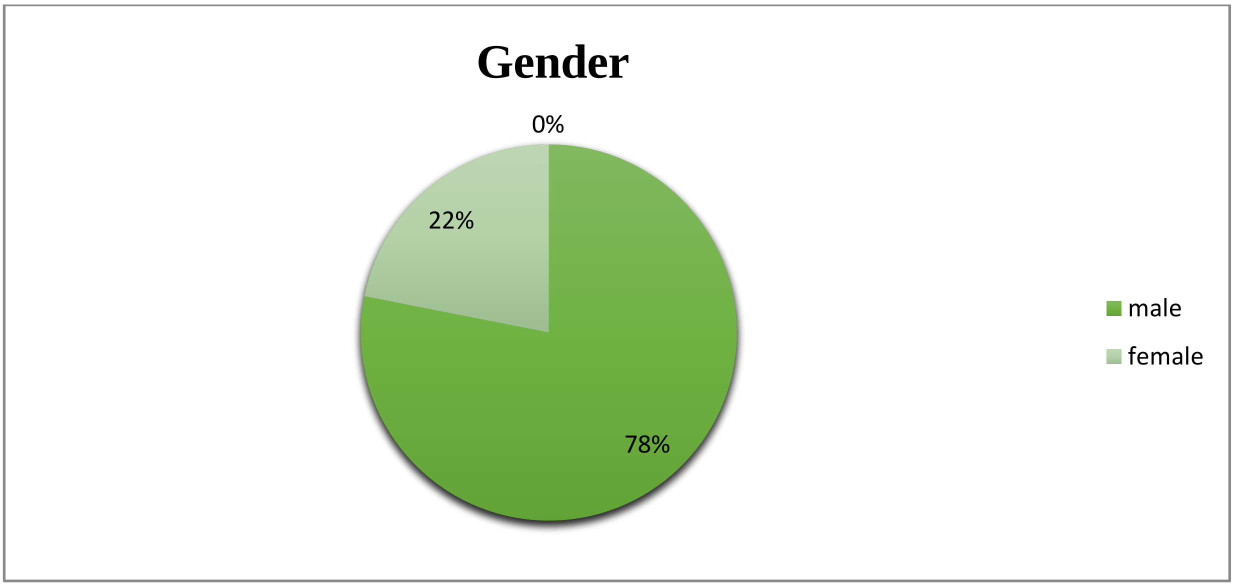
Both primary and secondary data about the job satisfaction of government sector employees are used in this research. The primary data collected through close ended questionnaire.

7. SAMPLE SIZE:

The present study used primary data, were collected from 100 sample respondents by using questionnaires.

8. DATA ANALYSIS & INTERPRETATION:

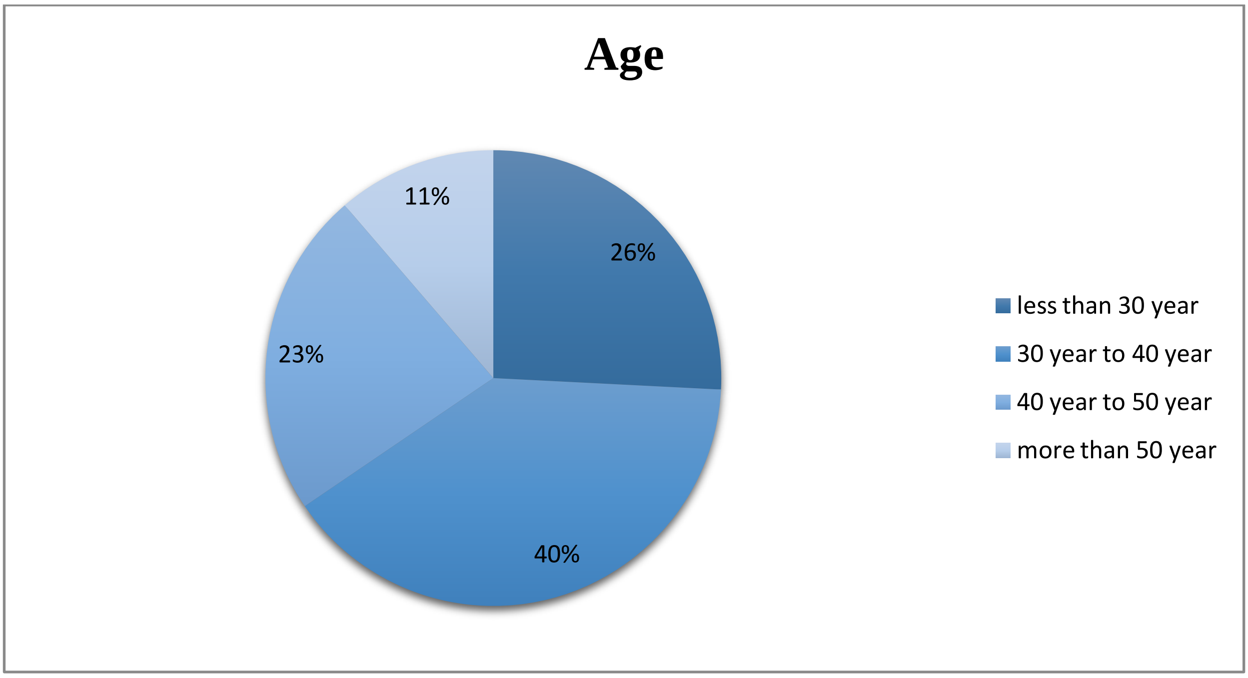
Figure-1: Gender wise classification



[Source: Computed by research from Primary Data]

The above graph shows the percentage in the gender respondents. in which 78% are male respondents and 22% are female respondents.Highest respondents are male .

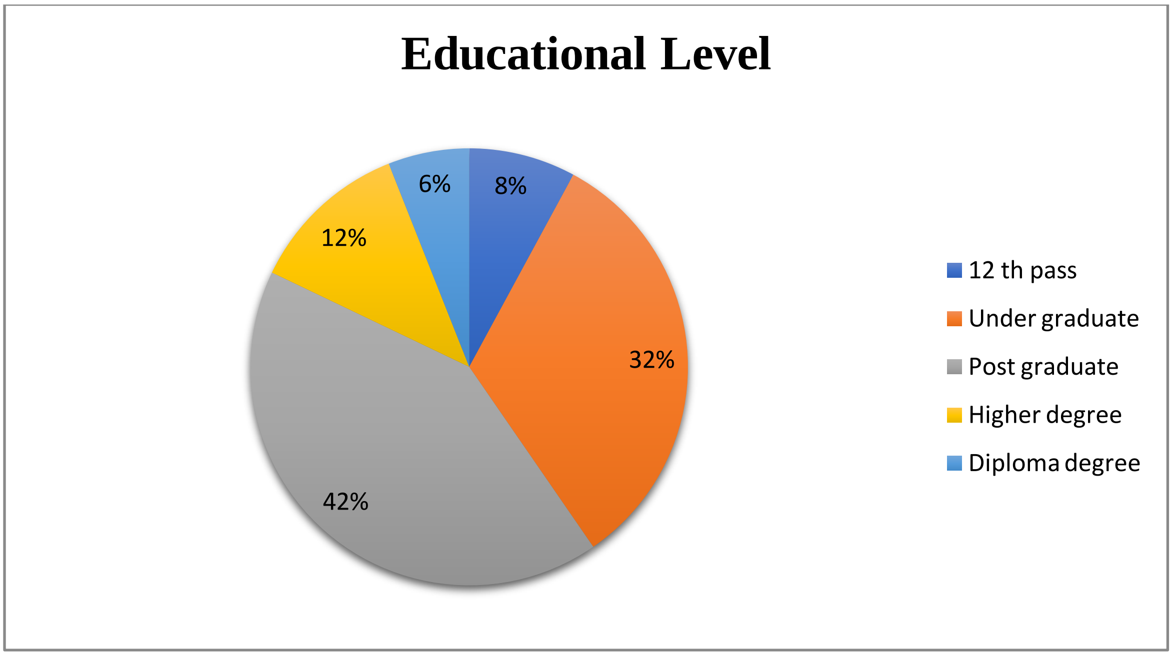
Figure-2: Age wise classification



[Source: Computed by researcher from Primary Data]

Age distribution in the above diagram shows that 26% government sector employees are below 30 year, 40% government sector employees are 30 year to 40 year, 23% government sector employees are 40 year to 50 year, 11% government sector employees are above 50 years. Highest respondents are under the age of 30 years to 40 year in government sector.

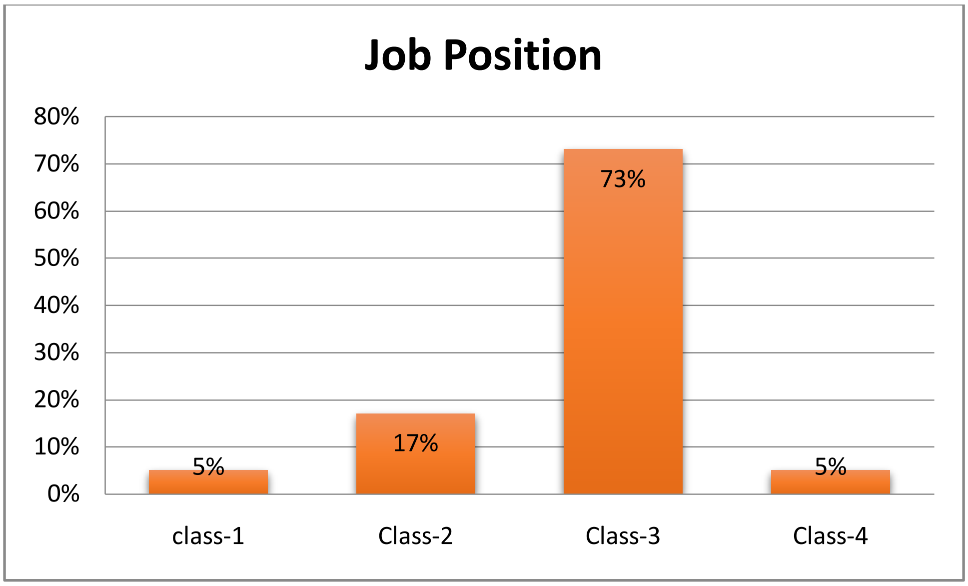
Figure-3: Education level wise classification



[Source: Computed by Researcher from Primary data]

The above diagram shows that the percentage of education level of respondents. It shows 8% employees are 12th pass, 32% employees are under graduates. 42% employees are post graduates, 12% employees are higher degree, 6% employees are diploma degree. The highest respondents are post graduate in government sector.

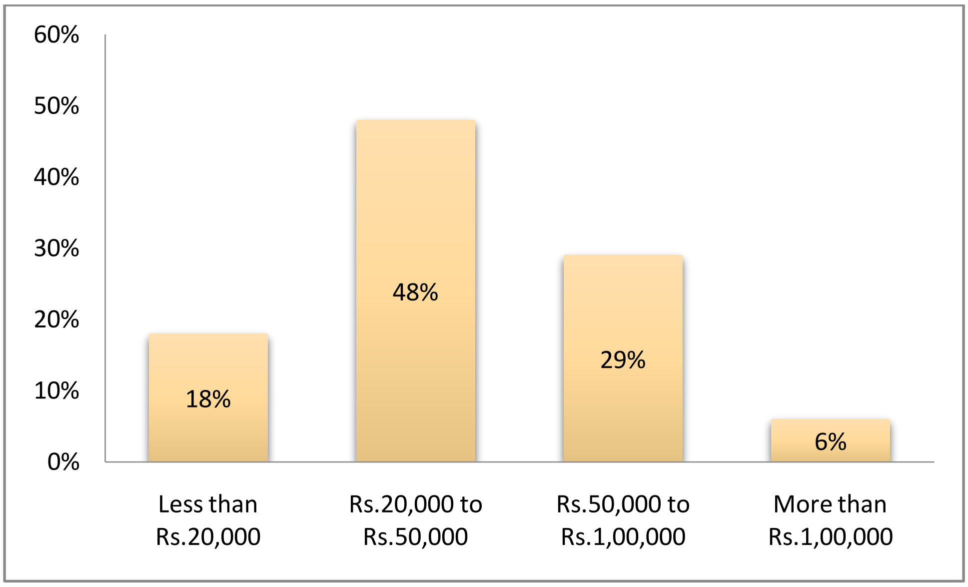
Figure-4: Job position wise classification



[Source: Computed by researcherfrom Primary data]

This chart help to know the job position of government sector employee. It shows 5 % respondents are class-1, 17% respondents are class-2, 73% respondents are class-3, 5% respondents are class-4. The highest respondents job is class-3 in government sector.

Figure-5: Salary wise classification

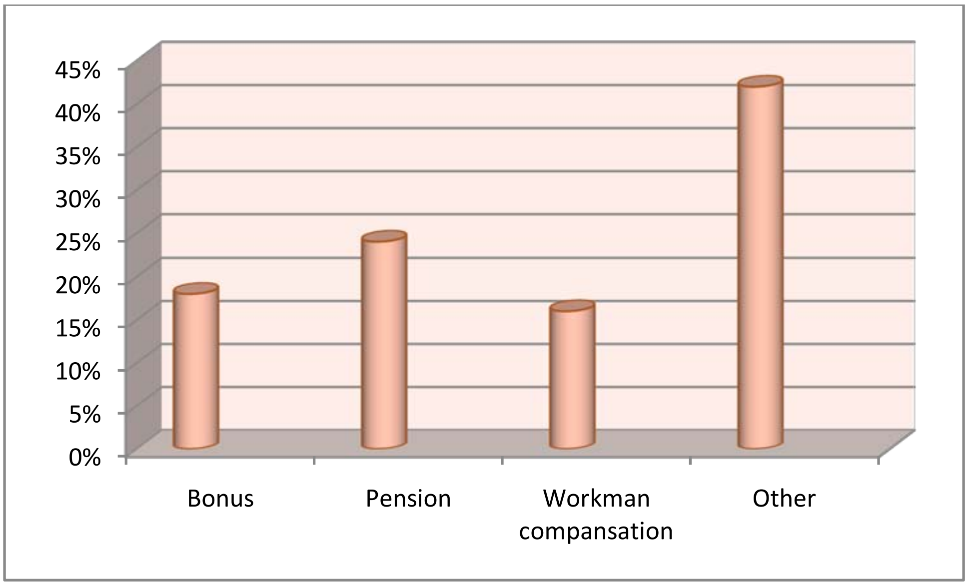


[Source: Computed by researcherfrom Primary data]

The above chart shows that the percentage of salary of respondents. It shows that the 18% government employees salary is less than rs.20,000, 48% respondents salary is rs.20,000 to rs.50,000, 29%

respondents salary is rs.50,000 to rs.1,00,000 and 6% respondents salary is more than rs.1,00,000. The highest salary of respondents is under the Rs.20,000 to Rs.50,000.

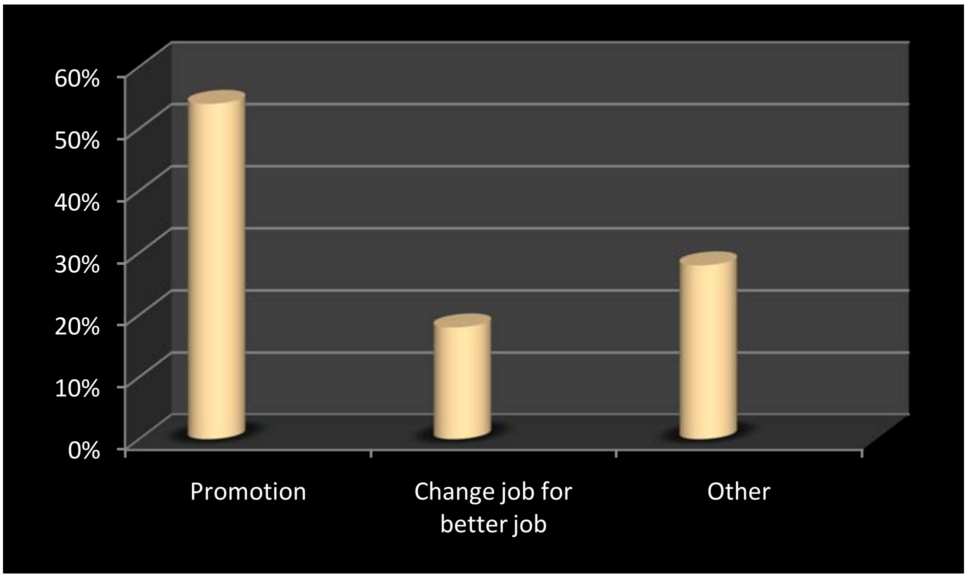
Figure-6: Allowances for apart from salary



[Source: Computed by researcherfrom Primary data]

The above chart shows that the percentage of allowances for apart from salary of respondents. It shows that the 18% respondents are received bonus apart from salary, 24% respondents are received pension apart from salary, 16% respondents are received workman compensation and 42% respondents are received other benefits apart from salary. In government sector employees are received other benefit apart from salary more than bonus, pension and workman compensation.

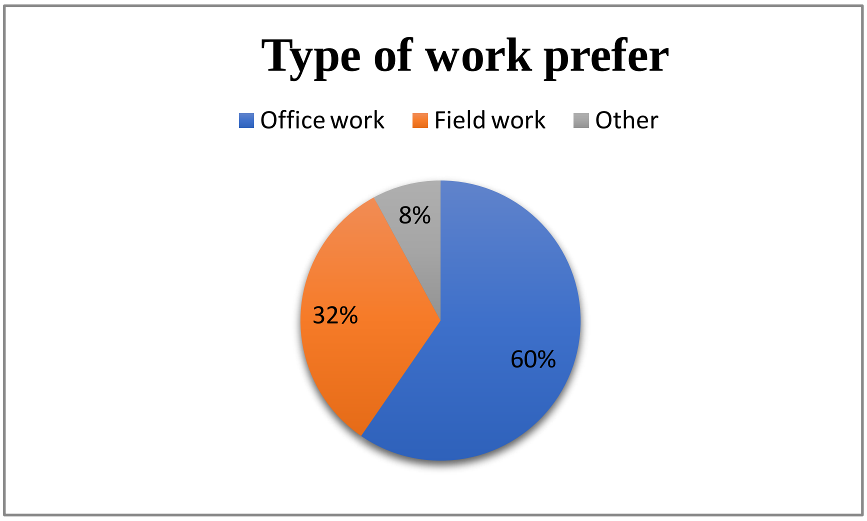
Figure-7: Opportunity to develop your career



[Source: Computed by researcherfrom Primary data]

The above chart shows that the percentage of respondents for opportunity to develop your career. Its shows that the 54% respondents are received promotion opportunity to develop career, 18% respondents are received other better job opportunity and 28% respondents are received other opportunity to develop career. The highest respondents are received promotion opportunity to develop career.

Figure-8: Type of work are prefer



[Source: Computed by Researcherfrom Primary data]

The above diagram is shows that the percentage of work prefer by government sector employees. It shows 60% respondents are preferred office work, 32% respondents are preferred field work, 8% respondents are preferred other work. The most of the respondents are preferred office work.

9. Finding:

- Male respondents are more than female respondents do government job in Junagadh.
- In Junagadh, there are more people under the age of 40 years to 50 years who are doing government job.
- Post graduate employees are in government sector.
- Class-3 government employees are more in Junagadh.
- Highest government sector employees salary is under the Rs.20,000 to Rs.50,000.
- Government sector employees are more received other benefits apart from salary.
- In Junagadh more respondents are received promotion to develop career.
- Most of the respondents are preferred office work.

10. Suggestion:

- Encourage the woman to work in government sector.
- For the purpose of job satisfaction among class-3 employees increased salary based on educational qualification, skill based and work experience, so automatically employees are satisfied.
- Giving pension to the employees after retirement apart from salary gives them more satisfaction.

11. Conclusion:

With respect to government sector, this study examine the job satisfaction of government sector employees. It shows that most of the employees are not satisfied because human needs are never satisfied. But the government job is permanent, the government can never fire the employee except the age limit. But it is desirable that the salary of the employee should be increase proportionally and promotion should be based on his work ability and experience and education qualification as it one such factor.

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Student's Perspectiveon Online and Traditional Education Method atBhakta Kavi Narshinh Mehata University

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Abstract:

Education sector is foundation for development of any country as well as world. It also plays vital role in individuals' life. Basically 2 types of learning methods. Traditional education is basic learning method from ancient time period. Traditional learning also helpful in to learn ethics and moral values as a part of study and also known as a way of life.There is possibility of replacement traditional method but it will take a time. Online education became more popular during Covid 19 pandemic. With the help of online learning process became possible from any corner.in this study researcher focus on understanding student's perception and preference towards the online and traditional learning and to know student'sperspective towards replacement of traditional learning method with online learning method in future.The study of this paper based on descriptive analysis. In this paper data was collected from master level student's by using the online survey questionnaire from a total of 105people. Data analysis techniques include the use of percentages and graphs. As a comparison with online learning student's like traditional learning method and also engage them for leaning. Conclusion of this study is that there are chances of replacement of traditional learning with online learning.

Keywords:learning methods**,** online learning, Traditional learning, student perspective, future of learning method.

Introduction:

In the 21st century education must adapting the rapid sociological, technological, and economic changes. Education equips students with the skills they need to succeed. Skills and tools that can be universally applied to improve the manner, in which people learn, think, work, and live in the world.With the help of education, the abilities of student's improve like problem-solving, Metacognition, collaboration, communication, and global citizenship. Also include critical thinking and reasoning, digital literacy, and communication which can be generally categorised as learning domains.Human nature demonstrates that we are gregarious and naturally curious. Humans desire to engage in rewarding interactions and want to know how and why things happen. So, there is nothing strange about the value we place on social and cognitive abilities. This change in education gives student'sthe freedom to pursue their innate curiosity and social engagement. But in the leaning process there is basically 2 types of methods. Online education and traditional education. Every year, more people compare traditional learning to online learning. Due to Corona crisis several nations were required to work from home and it became much more relevant. And it also effects to the educational activities. Online education is the process of acquiring knowledge and skills while using computers, smartphones, laptops, and other electronic devices that are linked to the internet andits equivalent to the word "e-learning. While In traditional learning classes are held at specific place. The flow of knowledge and information is moderated and regulated by a trainer with face to face interaction. It is an old method of learning.

Review of Literature:

(Rohatgi, Sehgal, Chaubey, Mishra, & Kakkar, 2021) Offline and Online Learning helps people to be educated and become useful members of society. The project concentrated on the student'sone survey was performed with a large group of students from upper secondary, undergraduate, and postgraduate programmes in order to evaluate. The efficacy of online learning platforms, such as their ease, adaptability, freedom of use, improvement in technological aspects, and obstacles, such as those related to administration and a dearth of contact or incentive among users, were the main subjects of the research. In research author concluded that options are limited by administrative issues, technological issues, and the expense of online learning, which includes having excellent internet connectivity and a new generation gadget for getting online learning as well as spending fees for online learning.

(Dr.M.Vaanmalar, 2021) Under the study Learning outcomes for an online and offline version of a lesson taught by the same instructor were compared. The subject, which was taught in an advocate education programme, was a master's-level study methods course. Although the two groups of students' (online and offline) performed similarly. on the pre-test and post-test, there were no significant differences in their performance. Additionally, analyses revealed no significant differences between offline and online learning adaptations. Analysts should make an effort to adequately investigate any possible differences in viability related to online learning. It is critical to investigate whether different types of teaching methodologies affect learning outcomes for advising student's as the field moves closer to the convergence of online learning classes and fully accredited master's and doctoral programmes. Test demonstrates the equivalence of learning outcomes for both offline and online learning under the supervision of an instructor-readiness course taught by a comparable educator.

(Palvia, et al., 2018) The pandemic has lots of numerous adjustments across all industries. This is particularly true for the educational industry. The education industry has undergone numerous changes as a result of technological advancement. Although the idea of online learning was established, it was not made mandatory. In order to prevent student's' studies from being interrupted, online classes on digital platforms have been selected. For study every studentrequires a mobile phone and access to the internet. In order to better comprehend how student's feel about online and traditional classroom settings, a study was conducted. For the studystudents who have taken both online and traditional classes have been chosen. Study came to the conclusion that student's felt comfortable to learn in offline mode of class because they could interact with their teachers and participate fully in class without any interruptions due to network problems, inappropriate surroundings, etc. This study shows that the majority of student's still prefer offline education to avoid various problems with comprehension, practical knowledge, health improvement, etc. Physical classroom instruction is more beneficial for student's' overall development.

(Ramya, Anusurya, & Keerthana, 2021) Due to the emerging of technologies, widespread Internet use, and increasing demand for a workforce there is regularly changes in digital economy, online education in all of its forms has been expanding gradually on a global scale. These include the business, federal administrations, national legislation. Nearly everywhere in the globe, e-education is gaining popularity. The standard of online education must be raised and made to appear on par with conventional face-to-face classroom-based instruction. What kind of online learning is best? That is a very complicated issue. It is now abundantly obvious that we should combine the benefits of both virtual and face-to-face schooling. It seems that flipping or blended learning can aid in finding the ideal equilibrium between conventional and online learning. This will maintain a positive equilibrium between high-tech and high-touch in e-learning. Additionally, this will prevent the negative consequences of attachment to information technology devices like cell phones and the Internet.

Statement of the problem:

In this era mostly things going digitally and education sector is also undergoing with this transformation. Internet-based classes are now being offered. At some point, people come to feel that the conventional classroom format is constrictive, rigid, and unworkable. Schools and colleges can now connect to the internet to deliver efficient classroom instruction. Academic institutions are being forced to reconsider how they wish to teach to their student's as a result of this pedagogical medium. Limitations, however, limitations are part of this component. The goal of this research is to understand student's' perspectives and efficacy with both learning method.

Objective of the study:

- To know perception of student's towards online and traditional learning.
- To know perception of student's towards replacement of traditional learning method with online learning method in future.

Research Methodology:

Source of Data: The study of this paper based on originaldata. Questionnaires were circulated through Google forms to collect the data from the students.

Sampling Design: Convenience sampling was used for collecting the response from the students who experienced both classes.

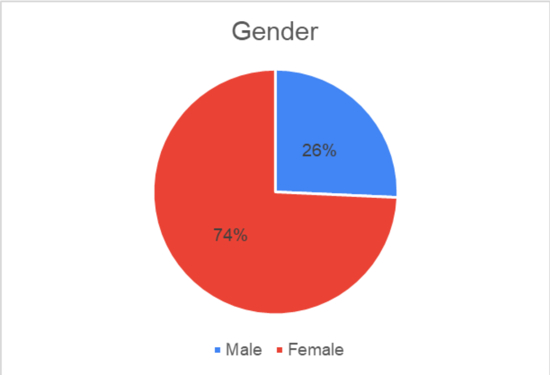
Sample size:105 selected sample from entire population.

Statistical Tools:collected data were statistically analysed using statistical tools like percentage analysis and statistical graphs and charts.

Period of study: Study took time period of 1 month (January)

Data Analysis and Interpretation:

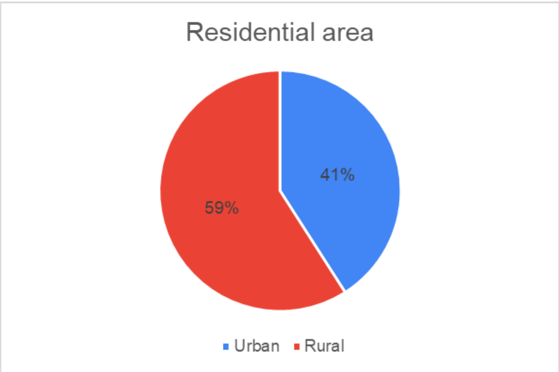
Gender wise distribution:



(Source: Computed by researcher from primary data)

The above diagram shows that the percentage of male and female respondents. As it shows that female respondents are74% while male respondents are26%. There are female respondents are more as compare to male and there is chance of effect of this gap on this study.

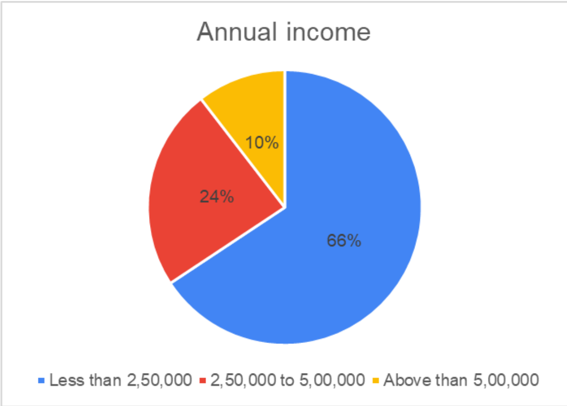
Area wise distribution:



(Source: Computed by researcher from primary data)

The above diagram shows that the percentage of residential area of respondents. As it shows that people from rural area is more participated in this study as compare to urban. There are 59% people came from rural area while 41% people came from urban. There is not major difference.

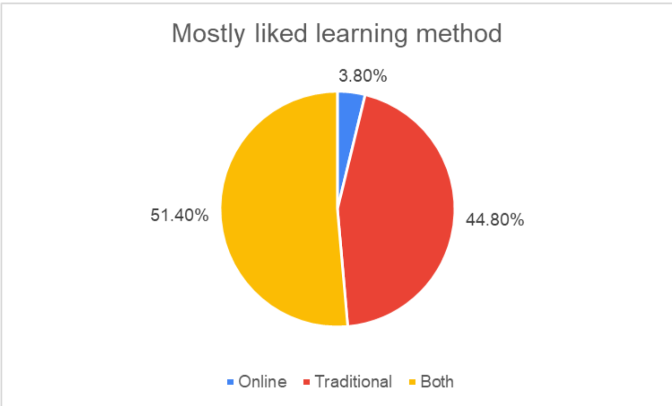
Income wise distribution:



(Source: Computed by researcher from primary data)

The above diagram shows that the percentage of annual income of respondent's annual income. This is impactful on study because its effected-onresponders' choice between online and traditional learning. there is 10% responder's annual income is less than 2,50,000 while 24% people's annual income is 2,50,000 to 5,00,000 and 66% responder's annual income is more than 5,00,000.

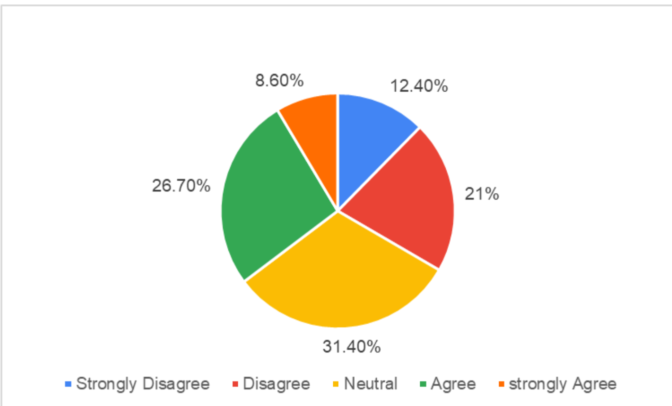
Mostly liked learning method by student's



(Source: Computed by researcher from primary data)

The above diagram shows that Mostly liked method for learning by student's is traditional method. there is 44.80% students who liketraditional learning method and only 3.08% students who like online learning method. From this survey Student's agreement with both learning method is 51.40%.

Student's agreement with replacement of traditional learning with online learning in future.



(Source: Computed by researcher from primary data)

The above diagram shows thatstudent's' agreement with replacement of traditional method with online method in future. There are 21% students who are clearly agree in short strongly agree and 26.70% who are agree. but there are 31.40% student'sneither say yes nor say no. There are 12.40 % students who are clearly Disagree in short strongly disagree and 21 % who are Disagree.

Limitation of the Study:

- Sample for the study is limited to departments of BKNMU hence the outcome cannot be explored other areas.
- Only 105 respondents' opinions are Consider for the Present research study.

Findings:

- Gender of respondent does impact on study because there is male respondent are less as compare as female respondent.
- Living area of respondent doesn't huge impact on study.
- Annual income of respondent does impact on study. there are 66% student'swhose annual income is less than 2,50,000 which is huge percentage of study.
- Most of student's like both methods.
- Student's view on replacement of online education over traditional education is neutral.

Conclusion:

Education is an element of human evolution and education is the most powerful tool in the world. In education Offline education is traditional part of education but at present time online education became most popular since covid 19. Conclusion of this study is that there are chances of replacement of traditional learning with onlinelearning. From this research researcher concludes that gender and annual income does impact on study preference.

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"Consumer Buying Behaviour of online shopping in Junagadh city"

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Abstract:

The online shopping has taken on a significant role in the twenty-first century. Internet shopping is essential to consumers' lives. Given that the majority of people have busy, stressful schedules. As more people use these online platforms due to technological advancements and increased use of internet services in daily life, consumer behaviour is evolving towards fashion items and electronic goods. from an online store that is physically comparable to a brick-and-mortar store. Customers need a wide selection of goods delivered quickly, at rates they can afford, and they need all of these things from online shopping sites. Businesses should educate customers on the steps involved in making an online purchase and utilise blogs and online communities as marketing and advertising tools. The main objectives of This study areto key factor affecting Research the motivation for the online shopping and To identify the main reason for online shopping. The study was conducted using Primary data. By creating a questionnaire, the information was gathered. The platform for collection was social media. A survey that was done in Junagadh served as the major source of information for this study. 100 people made up the study's data sample. Data analysis techniques include the use of percentages and graphs. This study concluded that Internet shopping promises speedy delivery of high-quality goods, a wide selection, and reasonable prices, but clients are at danger of fraud owing to variable quality and agreements.

Key words:*Online Shopping, Consumer Behaviour, Stressful Schedule, Junagadh City.*

Introduction:

Online shopping is a type of electronic commerce that enables buyers to transact with sellers directly over the Internet using a web browser or a mobile app. It reminds people physically of the analogy of purchasing goods or services from a traditional “bricks-and-mortar” store or shopping mall. Customers can explore a standard online store’s selection of goods and services, look at product pictures, and search for particular models, brands, or items. To execute a purchase, customers must have access to the Internet and a legitimate form of payment. Alibaba, Amazon, and eBay are the biggest online retailing companies.

Review of Literature:

(Alwani, Yadav, & Pradhan, 2021)A promising future for online commerce is offered by India’s rising Internet user population. E-marketers can create their marketing plans to turn potential customers into devoted ones and keep existing online customers if they are aware of the major elements influencing client behaviour and their relationships. This academic paper emphasises on the purchasing habits of residents of Vadodara City, specifically their behaviour when shopping online at e-commerce platforms like Amazon, Flipkart, etc. The internet has altered how consumers buy goods, and in response to the digital revolution, many businesses have moved their business operations online. This has made shopping convenient and at customers’ fingertips while also offering more upscale discounts to lure customers in survive in this highly competitive market.

(O.Lee & Turban, 2001) Consumer trust in sellers, things they can’t see or touch, and electronic systems they’ve never used before has a role in how successful e-commerce is, especially in the business-to-consumer space. This study presents a theoretical framework for examining the four primary antecedent influences on consumer trust in business-to-consumer e-commerce, specifically Internet shopping: the credibility of the Internet merchant, the credibility of the Internet as a shopping medium, infrastructure (contextual) factors (such as security and third-party certification), and other factors (e.g., company size, demographic variables). The degree of trust propensity of each customer, which reflects personality traits, culture, and experience, moderates the antecedent variables. A thorough set of hypotheses is developed based on the research model, and a mechanism for testing them is developed.

(Saxena, 2018) The world wide web has been fuelled by a variety of activities across all social classes and geographic locations as internet penetration has increased. New users are always welcome on the internet. It goes without saying that we are utilising and protecting a massive online business hub. There are undoubtedly particular consumer behaviour trends in the online sector as well. If understood, they can assist both customers and e-retailers in better adjusting the online purchasing and selling experience to meet industry requirements and standards. The issues that consumers encounter will also be revealed by studying consumer behaviour patterns. Retailers will thus recognise these issues and seek to address them. Website user experience and marketing tactics will both be improved. As a result, sales volume may rise.

(R., Faner, Labampa, & Mecmack, 2019) The objective of this quantitative study is to examine and characterise how students behave on campus and in online settings. Utilizing the stratified sample technique, the studies acquired data via questionnaires. More specifically, the analysis is based on the responses provided by 337 respondents. Students at the Polytechnic University of the Philippines' Sta. Mesa campus' College of Business Administration. The goal of this study is to use the five variables of I the start of the purchase (ii) data collecting (iii) data analysis (iii) purchasing (iv) purchasing behaviour to analyse the respondents' online behaviour. The findings of the study's conclusion revealed that Polytechnic University of the Philippines Sta. On average, Mesa are drawn to pop-up ads and other kinds of product advertisements. The findings also indicated that students generally purchase things they don't need at a standard rate. The results indicated that students do, on average, take into consideration the quality of the online marketing environment before making a purchase. The students' answers to the question of whether they always purchase things after weighing all of their options revealed that they do so at a frequency that is above average. The two null hypotheses were found to be unfounded, according to the research findings.

Statement of the Problem:

The main objective to identify the consumer buying behaviour of Junagadh in the online shopping. When making purchases online, customers frequently run into problems including. Technical difficulties wrong shipping addresses, payment issues, and fraud. both customers and retailers lose Sale as a result of problems. Online purchasing is popular, but it is also accompanied by certain questions from consumers. That necessary to be aware of these issues. What actions do consumer take when making online purchases, and what options should they make? The fundamental issue here is that customers encounter difficulties when buying online and with products. What if the only choice for shopping in the future was online! These kinds of issues are mentioned in that study.

Objective oftheStudy:

- To key factor affecting research the motivations for the online shopping.
- To identify main reason for online shopping.

Period of study:

Study took time period of 4-monthNovember to February, 2022.

Data Collection Method:

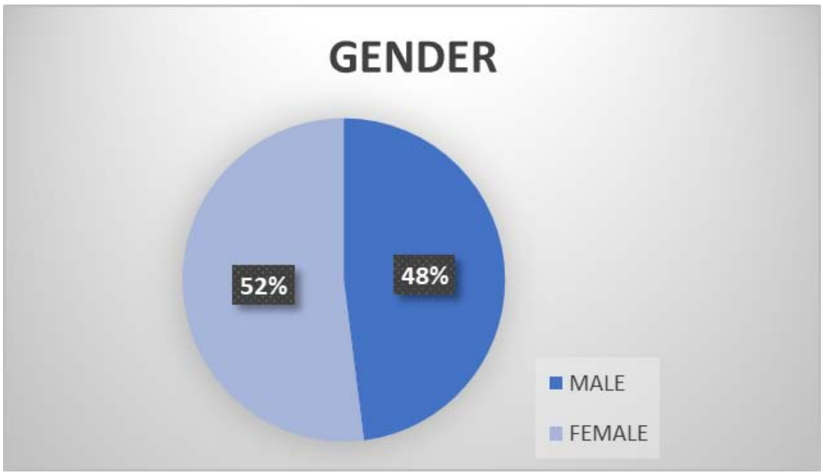
The study was conducted using original data. By creating a questionnaire, the information was gathered. The platform for collection was social media. A survey that was done in Junagadh served as the major source of information for this study. 100 people made up the study's data sample. Data analysis techniques include the use of percentages and graphs.

Significant oftheStudy:

Nowadays, more people use. History of technology People also purchase goods through online retailers. Additionally, they are purchasing food, literature, clothes, jewellery, and technology. Which elements in this situation are more attractive people to purchase online and the reasons behind why more and more people are choosing online shopping over traditional shopping. This study demonstrates the reasons why individuals purchase online as well as how customers behave when doing so. Understanding the various issues that people encounter when shopping online is crucial. It is also crucial to understand what draws people to online stores and how they feel about traditional stores, as well as the problems that they face.

Data Analysis and Interpretation:

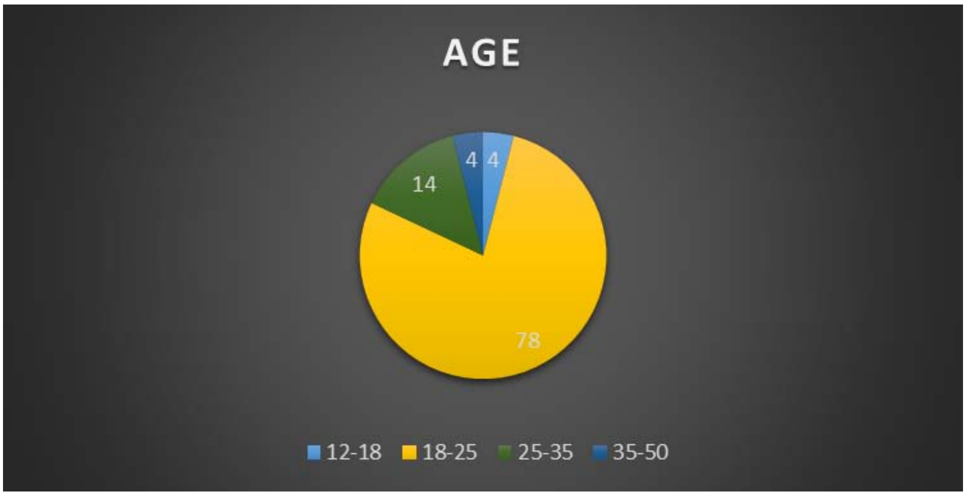
Figure-1: Gender wise Classification



(Source: computed by researcher)

The above diagram shows us the percentage in the gender of respondents. As it shows from male the number of respondents is 48% and female respondents are 52% to the 100 respondents of the survey. Highest respondents are female.

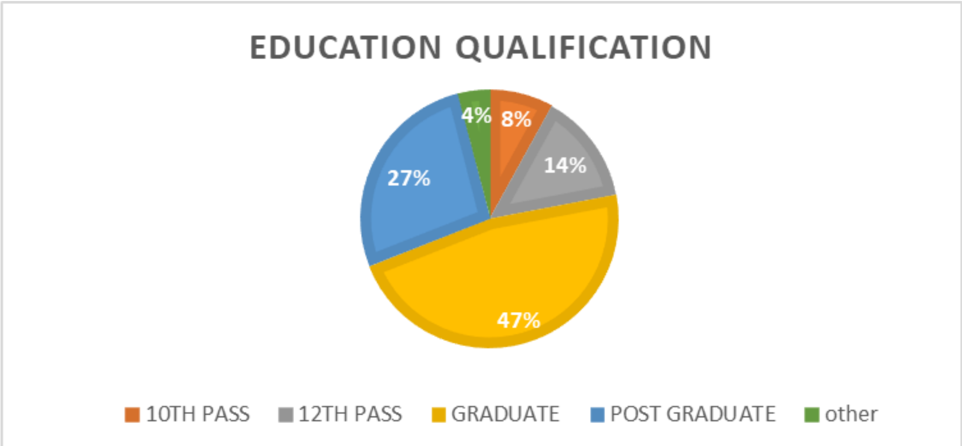
Figure -2: Age wise Classification



(Source: computed by researcher)

The above diagram shows us the percentage in the age of respondents. As shows that from age under 12-18 year the number of respondents is 4% and from age of 18-25 year it is 78 % and from 25 -35 year it is 14 % lastly 35 -50 year it is 4 % respondents to the 100 respondents of survey. Highest respondents are 18-25 Age.

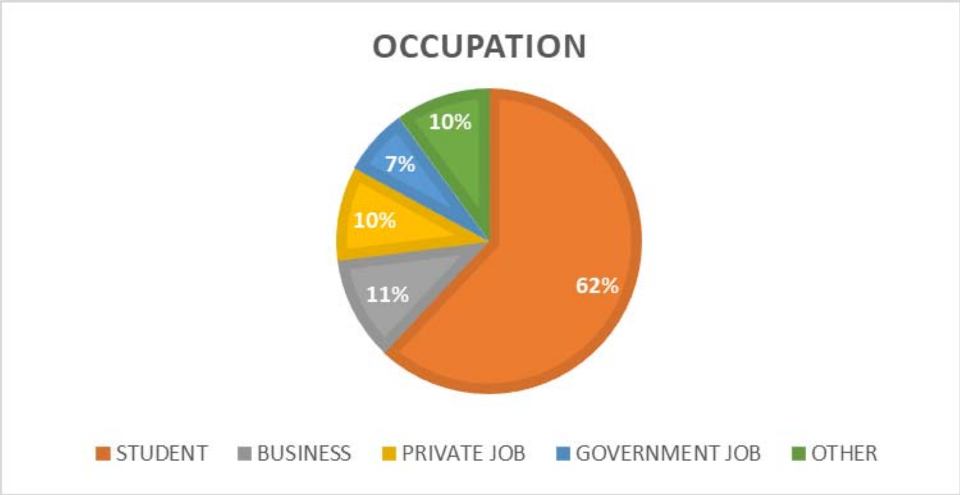
Figure -3: Education qualification wise Classification



(Source: computed by researcher)

The above diagram shows us the percentage of education qualification of respondents.as it shows from education qualification under 10th pass the number of respondents is 8%and from education qualification of 12th pass it is 14% and education qualification of graduate it is 47% and post graduate respondents is 27 %and last other is 4%respondents of survey. Highest respondents are graduate.

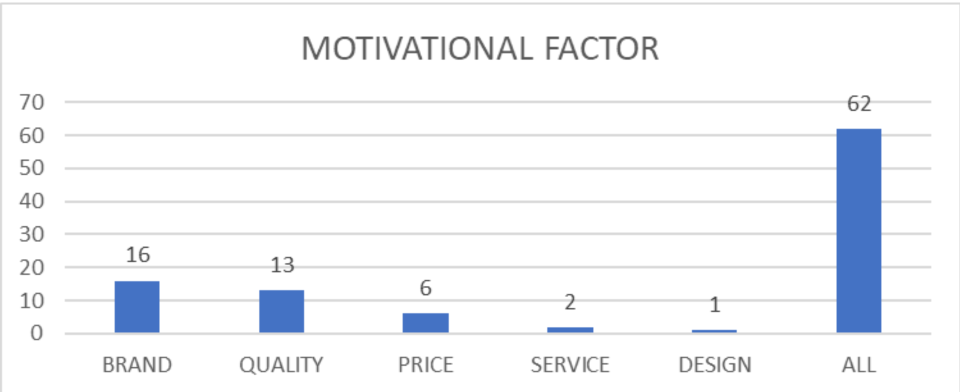
Figure -4: Profession wise classification



(Source: computed by researcher)

This graph helps us to know the occupation of the respondents. This is known that which segment of people are buying more product on the online. The above graph show that the segment of student is 62% and segment of business is 11 %and segment of private job is 10 % and segment of government job is 7 % respondents. lastly segment of other is 10 % respondent of survey. Highest respondents are students.

Figure - 5:Motivational factor wise Classification



(Source: computed by researcher)

This graph shows us what motivated the people to buy online, as from above result we found out that the all things is main thing which motivates the people are 62% and brand is 16 %motivates to the people and quality is 13 % motivates to people and price is 6% motivated to people of survey.

Figure – 6:Main Reason wise Classification

(Source: computed by Researcher)

From the above classified data, it is clear that 36% of respondents prefer online purchase because of No travel to shop and 26% prefer to Easy payment and 22%prefer to wide range of product lastly 15 % people prefer to purchase online because of Wide range of product in web shopping.

Limitation of the Study:

This study contains limitations, just like any other research. Everyone who responded to the survey is from the same city (Junagadh). Therefore, the data generated from this study might not accurately reflect the Indian community as a whole. Only 100 respondents' opinions comprise the study's base. It cannot be applied generally. Data was gathered via a standardised questionnaire, and it was then analysed using the information provided by the respondents. The survey was mostly based on the respondents' perceptions.

Findings:

Gender of respondents doesn't huge impact on internet shopping. The online shopping is equal to male and female they feel more comfortable in online shopping.

From age of 18 –25 online shopping being more used as is more affected of the internet generation. The online shopping is used to time saving in busy schedule. Young generation feel comfortable with lives in stressful time because of the internet shopping.

The online shopping purchase prefer to students mostly. It very well May be seen that business, self-employed, Government employees and House wife under study's respondents are happy with their online shopping.

Main reason online shopping is convenient, no traveling for shopping. Consumers can shop from the comfort of their homes or places of employment. Simple payment method Internet makes shopping for a wide range of products easy and convenient for the consumer saving time and energy.

The purchase decision in online shopping is influenced by brand quality and price for the people choosing the product. Consumer preference for brands, quality and price commensurate benefits are considered to be driving factors for online shopping.

The online shopping is getting popular among young generation as they feel it more comfortable, time saving convenient.

Conclusion:

Online shopping sites offer a wide range of opportunities for clients to save time and establish a strong brand. The key draws for online shopping include quick delivery of high-quality goods, a large selection, and affordable costs. Businesses should make an effort to educate online shoppers on the steps that need to be taken while creating an online purchase in order to reduce the dangers associated with customers. This can be done through blogs and online users. Customers are at a high risk of fraud because the quality of the products that can be purchased online and the agreements for service delivery are not yet consistent.

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Impact of New Education Policy 2020 in Reference with Teachers and Students

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Abstract:

Education policies are usually revised every few decades. The first came in 1968, the second in 1986, and the third reformation of the Indian education culture was seen in 2020. The objective of this reformation of the Indian education system is “No child will be left behind”. It is intended to fill the gaps in the current education scenario. So, we can say, NEP 2020 is brought for the ‘learning to learn’ approach. NEP is the first inclusive, participatory, and holistic approach that reforms the existing educational structure. This new education policy 2020 takes into consideration different fields like experiences, empirical research, stakeholder feedback, and lessons from best practices.It is a progressive shift and if implemented in its true vision, this new education structure can bring India at par with the leading countries of the world.From students, parents, to teachers, everyone will be affected by the changes in the education system.

Introduction:

On July 29th, 2020, the Indian Education System noticed a historical decision made by the Union Cabinet, the New Education Policy. On this day, the Ministry of Education announced the major reforms in the educational structure under the newly laid National Education Policy (NEP) 2020.The New Education Policy declared by Government of India (NEP 2020) was an inviting change and new news in the midst of the multitude of negativities encompassing the world because of the difficulties presented by Covid19 pandemic. The declaration of NEP 2020 was absolutely unforeseen by many. The progressions that NEP 2020 has suggested were something that numerous educationists never saw coming. However the education policy has impacted school and school education similarly, this article mostly centres around NEP 2020 and its impact on Higher Education. This paper likewise traces the striking elements of NEP and investigations what they mean for the current education system.Socialization is an important subject in the study of the sociology of education. But the concept of socialization does not appear in textbooks on education. From the viewpoint of the sociology of education, however, the principal function of education resides in socializing individuals. The process of an individual's socialization is in fact the process of education.

Content Curriculum and Pedagogy:

The conventional 10+2 school curricula structure is to be replaced by a 5+3+3+4 structure corresponding to ages 3-8, 8-11, 11-14, and 14-18 years respectively. This implies that a student must have 12 years of schooling preceded by 3 years of Anganwadi or pre-schooling experience.To implement this change at grassroots levels, curriculum, content, and pedagogy restructuring must be done as per the NCF (National Curriculum Framework) and content revisited in textbooks.

Integrate Technology with Learning and Teaching Process:

A regulatory body NEAT (National Educational Alliance for Technology) has been set up to integrate technology for better learning outcomes. NEAT aims to use Artificial Intelligence to personalize learning experience depending on learner's requirement.It even proposes to extend national alliance interests with EdTech companies for enhanced learning outcomes. However, one of the biggest challenges is to establish a robust digital infrastructure in remote areas.

Assessment:

PARAKH (Performance Assessment, Review, and Analysis of Knowledge for Holistic Development), a national assessment centre has been proposed to set up to keep a regular check on the education system.NEP2020 aims to recognise the need to evaluate "higher order skills" such as creativity, critical thinking, problem solving, visualisation, and idea generation.Shifting the focus of assessments from academic grades to higher order skills creates higher performance standards demonstrated through varying degrees of competency across social levels.

Mother Tongue as a medium of instruction:

NEP 2020 focuses on the use of mother tongue as the instruction medium however, not mandating the use of a particular language on anyone.Home language or local language will be used preferably till Grade 8 as mother tongue lets students grasp complex concepts easily.

Science, Arts and Commerce gets blurred

NEP 2020 emphasises on multidisciplinary learning and no separations are made between vocational and academic streams. Cadre, one of the best online learning platforms offer free access to multi-disciplinary modules that help users to build unique careers for future jobs.

Teacher Training

The new education system is an evolved blend of the digital and traditional learning system. Educators, therefore, have to be trained digitally to blend into the new digital learning processes.NEP 2020 is a milestone in the history of the education system in India. It will provide the much-needed tectonic shift in the pedagogical structure emphasising experiential and practical learning that will in still 21st-century skills in children. Cadre is currently the only platform that offers a multidisciplinary learning platform with skill-building activities for senior school and college students starting from grade 9.The primary issues looked by the Indian higher education system incorporates authorized division of capabilities, early specialization and understudy gushing into limited examination regions, less spotlight on research all things considered universities and schools, and absence of serious friend assessed scholarly exploration subsidizing and enormous associated universities prompting low degrees of undergrad education. Institutional rebuilding and union expect to end the fracture of higher education by changing higher education organizations into huge multidisciplinary, making well-rounded and creative people, and changing different nations educationally and financially, expanding the gross enrolment proportion in higher education, including professional preparing, from 26.3% (2018) to half by 2035.

Holistic and multidisciplinary education:

Holistic and multidisciplinary education ought to endeavour in a coordinated manner to further develop all human limits mental, cultural, social, physical, emotional, and moral. In the long haul, such a far reaching education will be the technique for all undergrad programs, remembering those for clinical, specialized, and professional disciplines. Ideal learning conditions and backing for understudies offer a holistic methodology including satisfactory educational plan, intuitive instructional method, steady developmental appraisal, and sufficient help for understudies.Moreover, NEP 2020 states that chose unfamiliar universities, for instance, those from among the main 100 universities on the planet will be worked with to work in India. This is a welcome advance as it will upgrade the opposition among HEIs and work on the general norm of higher education and research.NEP 2020 additionally discusses monetary help to individual understudies through a National Asset made explicitly for giving grants, creating assets and offices for understudies from under-addressed gatherings.

It can likewise help in increasing the professional education at the undergrad level to a limit of half of enrolments by 2030-35 as pointed by the NEP 2020 policy record. Notwithstanding, remember that we really want to guarantee not to weaken the norm of educational organizations and the nature of understudies only to satisfy the gross enrolment ratio. In the future situation set apart with the expanding job of computerized innovation, the greatest test is the advanced gap that exists among understudies as well as even educational establishments as they don't have the essential assets or framework to proceed with remote getting the hang of/instructing exercises. What's more, to enhance the essential assets and foundation, the ability working of instructors and preparing of educators likewise should be guaranteed with the goal that they can successfully utilize computerized stages and innovation answers for convey quality education and impactful expertise development. This will make them liberated from the present 'either-or' system that takes them out in the event that they need to cease a concentrate course or program in the middle. Such understudies would be benefitted by acquiring an authentication, recognition or degree relying on when they need to stop the course. The other inventive arrangement to enable understudies with opportunity of decision is that of Scholastic Bank of Credit (ABC). This permit carefully store the scholarly credits acquired from different perceived Higher Education Organizations (HEIs) so the degrees from a HEI can be granted considering credits procured by an understudy throughout some stretch of time.

Conclusion:

The 1986 National Education policy focused on the modernization of the education area utilizing data innovation. More consideration was given to rebuilding instructor education, youth care, ladies' strengthening, and grown-up proficiency. It likewise recommended that the independence of universities and schools will work on the nature of education administrations. In any case, NEP 1986 neglected to work on the nature of education as far as making graduates with employability abilities and neglected to create research yield as far as licenses and academic distributions. To make up for the disappointment of past NEPs, NEP 2020 has recommendations of a liberal education to help multidisciplinary and cross-disciplinary education and examination in under-graduation and post-graduation levels.

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Financial Performance analysis of Selected Cement companies in India

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- **Abstract:**

The Cement industry is the main industry for economic development of any country specially developing Country like India. All forms of infrastructure facilities, including roads, bridges, dams, buildings, canals, etc., require cement to be developed. Cement manufacturing and consumption are measures of a country's development.The first cement company in India was founded in 1914 and had a 10,000-ton capacity. After that, India's cement production gradually increased. India is now on a second position. In terms of cement production on a global scale, China comes in second, followed by the United States, Indonesia, Turkey, and other nations. The Indian Cement Sector has attracted significant investment from both domestic and international financial professionals since it was deregulated in 1982. It is a key industry for development of India. India has great potential for growth in the infrastructure and building industries, and the cement industry is anticipated to profit significantly. The sector is expected to receive a significant boost as a result of several recent significant initiatives, such as the development of smart cities. Profit in an accounting shows an excess of income over expenditure. Here profitability analysis done with reference Selected Ratios Gross Profit Ratio, Net Profit Ratio, Current Ratio, Return on Capital Employed. This research paper would analyze profitability analysis of UltraTech cement, Shree Cement, Dalmia Bharat, JK Lakshmi Cement & Ramco Cements for the five years i.e., 2018 to 2022.

Key Words: Cement industry, Profitability, Ratio, Infrastructural development, Growth.

1. Introduction

India is second largest Cement producing Country in the world The private sector possesses 98% of the total capacity, while the governmental sector is responsible for the remaining 2%. 70 percent of India's total cement production is produced by the top 20 businesses. As India has a high quantity and quality of limestone deposits through-out the country, the cement industry promises huge potential for growth. At present india has total about 560 cement manufacturing plant with the Installed capacity of Cement in india is 500 MTPA with Production of 298 MTPA. About 35% of the installed capacity of cement plants is found in the states of south India. The overall installed cement capacity in India, which contributes to 65% of the total installed capacity in India, is 325 MTPA under the PAT scheme.India's cement production is anticipated to reach 500 million tonnes by 2020 and 800 million tonnes by 2030 due to the country's expanding infrastructure. Cement must be produced in adequate quantities since it is essential for manufacturing and building, which in turn helps India's economy flourish. India's real estate, construction, and infrastructure industries are all thriving. Around 67% of India's total cement consumption is used in the housing industry, which has the highest demand. The other sector is infrastructure, which accounts for 13% of total consumption in India. Commercial construction accounts for 11% and industrial construction for 9%. In terms of production, the industry is expanding by 5 to 6%.

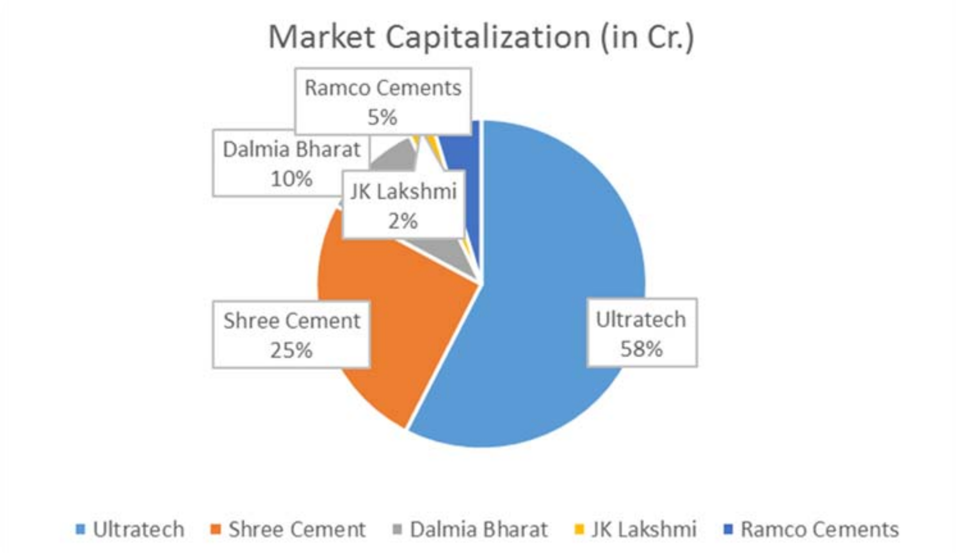
2. Cement Companies under the Study and Market Capitalization

Five Companies have been selected here to analyze financial Performance of the Company.

I. Ultratech
II. Shree Cement
III. Dalmia Bharat
IV. JK Lakshmi
V. Ramco Cements

The table sshows the market capitalization as on 19-02-2023.Reseacher taken 5 companies to analyze performance of profitability in cement industry using Gross Profit ratio, Net profit Ratio, Current Ratio, Inventory turnover ratio, return on Capital Employed.

Company	Establishment year	Headquarter	Market Capitalization (in Cr.)
Ultratech	1983	Mumbai,Maharashtra	210,720.97
Shree Cement	1979	Kolkata ,West Bengal	92,695.95
Dalmia Bharat	1939	India	36,554.92
JK Lakshmi	1982	India	8,771.72
Ramco Cements	1961	Chennai,India	17,333.23



3. Review of Literature

(Tank, 2019) in this research author is conclude that The profitability of five significant cement companies—J.K. Cement, J.K. Laxmi Cement, Deccan Cement, UltraTech Cement, and Shree Cement—is analysed in the current research. Since 2009 to 2018, data from the annual reports of cement businesses have been gathered, and one-way ANOVA has been used as the statistical method for analysis. The alternative hypotheses have all been accepted because all of the null hypotheses have been rejected. According to the data analysis, there are notable differences between a few Indian cement companies in terms of their net profit ratios, return on equity ratios, return on capital employed ratios, and return on asset ratios.

(Sumathi, 2016) In this paper authordiscussed a company's effectiveness is based on how well its business operations are run. Making a profit is viewed as being crucial to a business' survival. The profitability ratios demonstrate the chosen companies' effectiveness. The chosen cement companies' financial standings are adequate. Nonetheless, both businesses must strengthen their position in terms of short-term solvency.

(Prajapati, 2019) Author concluded that the effectiveness of a business is based on how well its operations are run. Profitability is regarded as being crucial to a company's survival. Profitability ratios demonstrate the effectiveness of the chosen businesses. The chosen cement businesses have satisfactory financial standings. Yet, the short-term solvency situation of both businesses needs to be strengthened.

(Joseph, 2015) Author concluded that the operations of the business determine how effectively it operates. Making a profit is viewed as being crucial to a business' survival. The solvency status and effectiveness of the chosen companies are demonstrated by both the long-term and short-term solvency ratios. The chosen cement companies' financial standings are adequate.

4. Purpose of the Study

Purpose of the study is to evaluate the financial performance of the selected cement companies

Of India for the period of 2018 to 2022.

5. **Objective of the Study**
   - To analyze the profitability of selected companies.
   - To analyze a liquidity position of a selected Companies.

6. **Research Methodology**

Source of Data: Present study is based on the Secondary data collected from annual reports of the selected companies & Moneycontrol Website.

Period of the Study: Five Years Since 2018 to 2022.

Sample Size: Five Cement Companies Selected as a Sample.

Statistical Tools: Mean, Standard Deviation & ANOVA has been used to test Hypotheses.

Limitation of the study:

- Present study is based on secondary data taken from published annual report and website.
- Present study is only based on ratio analysis which has its own limitations.
- If there are any limitations connected to the study's use of analytical techniques, those limitations are automatically taken into account.

7. **Financial performance analyses:**Here financial performance analysis evaluated based on Profitability & liquidity with the help of following Ratios.
   (1) **Gross Profit Ratio:**Gross profit ratio refers to gross profit and selling prices of goods per unit. Any amount of the gross profit margin that falls within the 50–70% range is regarded as a healthy GP margin.
   (2) **Net Profit Ratio:** is a profitability ratio that measures the company's profits to the total amount of money brought into the business.
   (3) **Current Ratio:** A company's current ratio compares its current liabilities to all of its current assets. Generally speaking, a decent current ratio is seen as falling between 1.5 and 3.
   (4) **Return on Capital Employed:**This ratio can be used to determine how effectively a business is making a profit from the capital it uses.

8. **Testing of Hypotheses:**

H0: there is no significance difference in gross profit ratio of selected cement companies in India.

Table 1 Gross Profit Ratio

Company/ Year	Ultratech Cement	Shree Cement	Dalmia Bharat	JK Lakshmi	Ramco Cements
2022	17.69	20.7	11.96	14.67	15.25
2021	21.57	24.15	16.26	15.28	23.29
2020	17.03	17.29	7.98	13.2	15.81

2019	13.13	12.51	9.38	7.51	14.69
2018	15.82	19.95	12.62	8.79	19.15
Mean	17.048	18.92	11.64	11.89	17.638
SD	3.071	4.339	3.198	3.526	3.604

Table 1.1
ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	232.844744	4	58.211186	4.553897379	0.008888	2.866081
Within Groups	255.65436	20	12.782718			
Total	488.499104	24				

Table 1 shows that shree Cement has maximum mean value of Gross Profit Ratio 18.92 and standard deviation & after that Ramco Cements has 17.638 mean value and 3.604375 standard deviation,Ultratech Cement has 17.048 mean value and 3.071 standard deviation, Jk Lakshmi has 11.89 mean value and 3.52601 standard deviation,Dalmia bharat has lower mean & standard deviation value than other which is 11.64 &3.198062.

Table 1.1 Shows that P value is 0.008888 which is less than 0.05 percentage Significant level.therefore null Hypotheses is rejected and it can be concluded that there is a significant difference in gross profit ratio of selected cement companies in india.

H0: there is no significance difference in net profit ratio of selected cement companies in India.

Table 2 Net profit Ratio

Company/ Year	Ultratech Cement	Shree Cement	Dalmia Bharat	JK Lakshmi	Ramco Cements
2022	13.94	15.56	10.34	8.81	14.87
2021	12.36	16.98	11.81	8.29	14.44
2020	13.42	11.99	2.46	5.81	11.19
2019	6.03	8.08	3.67	2.04	9.83
2018	7.49	14.07	3.4	2.46	12.61
Mean	10.648	13.336	6.336	5.482	12.588
SD	3.631497	3.47134412	4.3802888	3.16416972	2.133007

Table 2.1
ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	257.82672	4	64.45668	5.463669558	0.003862	2.866081
Within Groups	235.94648	20	11.797324			

Total	493.7732	24

Table 2 shows that Shree Cement has Maximum mean value of net profit ratio 13.336 and standard deviation is 3.471344 which is lower than Dalmia Cement and Ultratech cement after that Ramco Cement has 12.588 mean value with 2.13 standard deviation.Ultratech cement has 10.648 mean value with 3.631497 standard deviation.Dalimia bharat has 6.336 mean value and 4.38standard deviation.JK Lakshmi has 5.48 mean value and 3.16 standard deviation.

Table 2.1 shows that P value is 0.003862 which is lower than 0.05 percentage Significance level. Therefore Null Hypotheses is rejected and it can be concluded that there is a significance difference in net profit ratio of selected cement companies in India.

H0: there is no significance difference in current ratio of selected cement companies in India.

Table 3 Current Ratio

Company/ Year	Ultratech Cement	Shree Cement	Dalmia Bharat	JK Lakshmi	Ramco Cements
2022	0.87	1.81	1.57	1.14	0.61
2021	1.17	2.21	1.31	1	0.6
2020	1.03	1.97	1.18	0.85	0.67
2019	0.87	2.22	1.29	0.72	0.67
2018	0.96	1.92	1.56	0.76	0.7
Mean	0.98	2.026	1.382	0.894	0.65
SD	0.1256	0.182	0.174	0.174	0.043

Table 3.1
ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	5.795056	4	1.448764	64.89134	0.00	2.866081
Within Groups	0.44652	20	0.022326			
Total	6.241576	24				

Table 3 shows that shree cement has maximum mean value of current ratio 2.026 with 0.18 standard deviation after dalmia cement has 1.382 mean value with 0.174 standard deviation.ultratech cement has 0.98 mean value with 0.125 standard deviation Jk Lakshmi cement has 0.89 mean value with 0.174 standard deviation.Ramco Cement has 0.65 mean with 0.043 standard deviation.

table 3.1 shows that P value is 0.00 which is lower than 0.05 percentage of significance level. Therefor Null Hypotheses is rejected and it can be concluded that there is significance difference in current ratio of selected cement companies in India.

H0: there is no significance difference in return on capital employed ratio of selected cement companies in India.

Table 4 Return on Capital Employed Ratio

Company/ Year	Ultratech Cement	Shree Cement	Dalmia Bharat	JK Lakshmi	Ramco Cements
2022	14.61	16.3	6.71	18.87	8.82
2021	15.32	18.27	10.15	19.93	13.74
2020	12.03	13.97	4.88	16.59	11
2019	9.6	11.75	5.44	9.27	12.47
2018	10.88	11.36	6.23	9.49	10.6
Mean	12.488	14.33	6.682	14.83	11.326
SD	2.432	2.958	2.062	5.120	1.874

Table 4.1
ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	211.9384	4	52.9846	5.44548	0.003924047	2.866081
Within Groups	194.6003	20	9.730014			
Total	406.5387	24				

Table 4 shows that Jk Lakshmi Cement has maximum mean value of Return on capital employed ratio 14.83 with 5.12 standard deviation. Shree cement has 14.33 mean value with 2.95 standard deviation. Ultratech cement has 12.488 mean value with 2.43 standard deviation &Ramco cement has 11.326 mean value with 1.87 standard deviation.Dalamia bharat has 6.68 mean value with 2.06 standard deviation.

Table 4.1 shows that P value is 0.0039which is lower than 0.05 percentage of significance level. Therefore Null hypotheses is rejected and it can be concluded that there is significance difference in return on capital employed ratio of selected cement companies in India

Table 5

Company/ Ratio	Gross Profit ratio	Net Profit Ratio	Current Ratio	Return on Capital Employed
Ultratech	17.048	10.648	0.98	12.488
Shree Cements	18.92	13.336	2.026	14.33
Dalamia Bharat	11.64	6.336	1.382	6.682
JK Lakshmi	11.89	5.482	0.894	14.83
Ramco Cement	17.638	12.588	0.65	11.326

Table 5 Chart

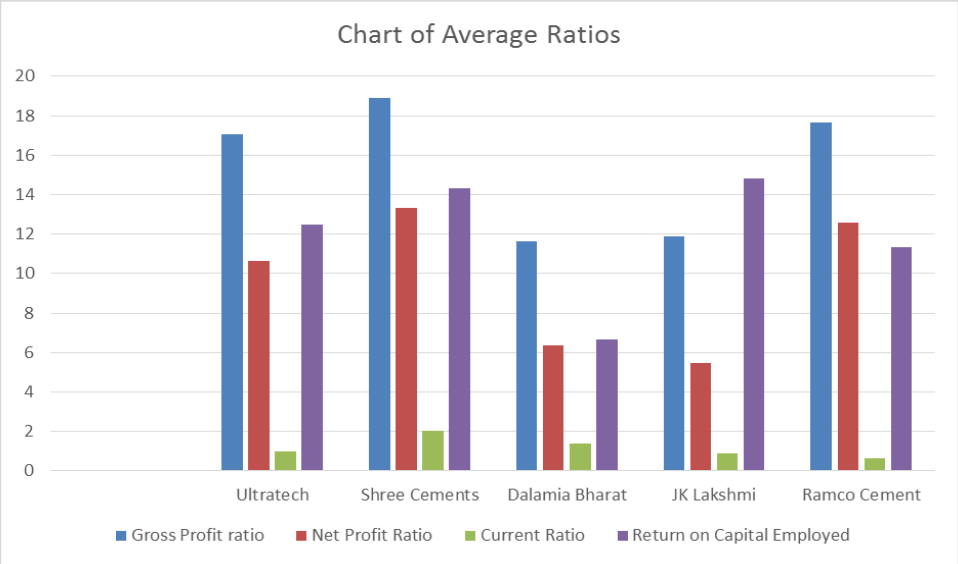


Table 5 shows that average gross profit ratio of ultratech cement is 17.048,shree cement 18.92,Dalamia bharat 11.64,Jk Lakshmi 11.89 and Ramco Cement has 17.63.Average net Profit ratio of ultratech cement is10.648,shree cement 13.336,Dalamia bharat 6.33,JK Lakshmi 5.48 and Ramco cement has 12.588.Average current ratio of ultratech cement is 0.98,shree cement 2.026,Dalamia bharat 1.382,JK Lakshmi 0.89 and ramco cement has 0.65. Average return on capital employed ratio of ultratech cement is 12.488, shree cement 14.33, Dalamia bharat 6.682,JKLakshmi 14.83 and Ramco cement has 11.326.Hence from that Researcher concludes that average performance of shree cement is satisfactory then other selected cement companies for the study.

No.	Hypothesis	Sig. Value	Results
1	There is no significance difference in gross profit ratio of selected cement companies in India.	0.008888	**H0 rejected**
2	There is no significance difference in net profit ratio of selected cement companies in India.	0.003862	**H0 rejected**
3	There is no significance difference in current ratio of selected cement companies in India.	0.00	**H0 rejected**
4	There is no significance difference in return on capital employed ratio of selected cement companies in India.	0.003924047	**H0 rejected**

9. Conclusion:

The Cement industry is the main industry for economic development of any country specially developing Country like India. In the study of Financial performance of 5 selected Indian cement companies are ultratech cement, shree cement, dalamia bharat,Jk Lakshmi & Ramco Cements null hypotheses has been rejected. Therefore researcher concludes that average performance of shree cement is satisfactory then other selected cement companies for the study and there is significance difference in gross profit ratio, Net Profit Ratio, CurrentRatio, Capital employed Ratio of Selected Cement Companies in India since 2018 to 2022.

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ભારતામાં ઉદ્યોગ સાહસિકના સંભવિત ક્ષેત્રો

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સારાશં

ઉદ્યોગ સાહસિકોએ અર્થતંત્રની કરોડરજજુ છે. વિકાસશીલ અર્થતંત્રમાં કદાચ સૌથી સળગતો પ્રશ્ન છે. માનવ સંસાધનનો કાર્યક્ષમ ઉપયોગ કરવાનો ભારત સરકારે આ પ્રશ્નના ઉકેલ માટે અનેક યોજનાઓ અમલમાં મૂકી છે. ઈ.સ. ૧૯૯૧ની નવી ઔધોગિક નીતિમાં ઉદારીકરણ , ખાનગીકરણ અને વૈશ્વિકરણને પ્રાધાન્ય આપે છે. તથા જાહેરક્ષેત્રમાં રોજગારીની તકો સંકોચાય તેવો નિર્દેશ કરે છે ત્યારે ખાનગીક્ષેત્રમાં નીચા વેતનદરનો અવકાશ ઉભો થવા પામે તથા રોજગારી માટે હરિફાઈ વધવાનો અવકાશ સર્જાતા સ્વરોજગારલક્ષી વ્યવસાયો વ્યાપારી સાહસો શરૂ કરવાની નવી દિશામાં સાહસવૃતિ વાળા શિક્ષિત તાલીમ પામેલા યુવક ,યુવતીઓ પદાર્પણ કરે તેવા સંજોગો પ્રબળ બન્યા છે.આજે ઉદ્યોગ સાહસિકને જે ઝડપથી અને જે સ્વરૂપે પ્રતિસાદ મળતો રહ્યો છે તે એક નવીજ દિશાનું સૂચન કરે છે.ભારતીય અર્થવ્યવસ્થામાં ઉદ્યોગ સાહસિક આધુનિક યુગમાં ક્રિયાત્મક વ્યવહાર સાથે ખૂબજ સંબંધ ધરાવે છે. ઉદ્યોગ સાહસિકના બધા કાર્યો માનવજાત માટે ખૂબ જ મહત્વના બની રહે છે. તેમના પ્રયત્નોના પરિણામ સ્વરૂપે રાષ્ટ્રનાં અર્થતંત્રમાં નવી ચેતના અને નવો સંચાર પેદા થાય છે. માનવજાતિની જીવન જીવવાની આકાંક્ષાઓ પૂર્ણ થઈ છે. અને આર્થિક વિકાસને વેગ મળ્યો છે.જોસેફ સુગરમેન કહે છે કે ઉદ્યોગ સાહસિક વાસ્તવમાં આજના સમાજનો સાચો નેતા છે. કોઈ દેશની સફળતાનું નિર્માણ કરવા માટે ઉદ્યોગ સાહસિકએ નવપ્રવૃત્તિથી માંડીને કાર્ય સર્જન સુધીના કાર્યો કર્યા છે. ખરેખર ભાવિ સમાજનો એક સ્વપદ્રષ્ટા છે.

ચાવી રૂપ શબ્દો- ઉદ્યોગ સાહસિક, ઉદ્યોગ સાહસિકતા

❖ પ્રસ્તાવના

આજે આપણે સૌ જે ઉન્નત ઔદ્યોગિક જગતની વચ્ચે જીવી રહ્યા છીએ અને જીવનને સુઘડ , સરળ અને વૈભવયુક્ત બનાવવા માટે જે અનેકવિધ વસ્તુઓનો ઉપયોગ કરી રહ્યાં છીએ. તેમાં જો કોઈએ મહત્વનો ભાગ ભજવ્યો હોય અને હજીપણ ભજવી રહ્યા છે. તેવા નામી અનામી મહાનુભવો કે જે સદીઓથી પોતાની દીર્ઘ દ્રષ્ટીનો ઉપયોગ કરીને, જોખમો ઉઠાવીને નેતૃત્વ પુરુ પાડીને પોતાની સાહસિક શક્તિ દ્રારા વસ્તુઓનું સર્જન કરીને વિશ્વને કંઈને કંઈ આપતા રહ્યાં છે. આવી વ્યક્તિઓને અર્થશાસ્ત્રીય પરિભાષામાં 'ઉદ્યોગ સાહસિક' તરીકે ઓળખવામાં આવે છે. ઉદ્યોગ સાહસિકએ એવી વિશિષ્ટ વ્યક્તિ છે કે જે જડ અને મૃત અર્થવ્યવસ્થામાં નવી ઉર્જાનું સ્થાપન કરીને તેને ચૈતન્યપૂર્ણ, ગતિશીલ અને જીવંત બનાવે છે.ઉદ્યોગ સાહસિક દ્રારા કરવામાં આવતી પ્રવૃતિએ આત્મનિર્ભરતા માટેનો સુદ્રઢ પ્રયાસ છે.

❖ ઉદ્યોગ સાહસિકનો અર્થ

ઉદ્યોગ સાહસિક તે વ્યક્તિ છે કે જે હંમેશા પરિવર્તનની ખોજ કરતી હોય ,તેના ઉપર પ્રતિક્રિયા કરતી હોય છે અને તકનો લાભ ઉઠાવતી હોય છે. -પીટર એફ. ડ્રકર

ઉદ્યોગ સાહસિકતા એટલે ઉદ્યોગ સાહસિકમાં પડેલી સાહસવૃતિ માટેની તત્પરતા, પહેલવૃતિ બની હોય.

ઉદ્યોગ સાહસિક અને ઉદ્યોગ સાહસિક તા બંને પરિભાષિક શબ્દોનું અર્થઘટન પરથી એ સ્પષ્ટ બને છે કે , ઉદ્યોગ સાહસિકએ એક વિશિષ્ટ વ્યક્તિ છે. જ્યારે ઉદ્યોગ સાહસિક તા એ ઉદ્યોગ સાહસિક માં રહેલા વિશિષ્ટ પ્રકારના ગુણ છે કે જે ગુણને સહારે ઉદ્યોગ સાહસિક ઉદ્યોગ સ્થાપવામાં સક્ષમ બને છે.

❖ ઉદ્યોગ સાહસિકના લક્ષણો

ઉદ્યોગ સાહસિકમાં નવીનતા , નેતાગીરી , સર્જનાત્મકતા ,ઔધોગિક દ્રષ્ટિકોણ , ઉચ્ચ મહત્વકાંક્ષી ,સખત પરિશ્રમ કરવાની વૃતિ દીર્ઘદ્રષ્ટિ ,મહતમ નફાકારકતા , ધૈર્ય , દુરદેશીપણું , ગતિશીલતા,આશાવાદી,સમસ્યાઉકેલવાનીશક્તિ,કાર્યસ્વાતંત્ર્ય,પહેલવૃતિ,આત્મવિશ્વાસ,નિર્ણયશક્તિ,જોખમ ઉઠાવવાની વૃતિ,સારી વેચાણ આવડત,સમયને પારખવાની આવડત અને શીખવાની તૈયારી જેવા લક્ષણો જરૂરી છે.

❖ ઉદ્યોગ સાહસિકના પ્રકારો

ઉદ્યોગ સાહસિકમાં જોવા મળતી વિવિધ લાક્ષણિકતાઓને અધારે (૧)અનુભવજન્ય ઉદ્યોગ સાહસિક(૨)તર્કબદ્ધ ઉદ્યોગ સાહસિક(૩)જ્ઞાનજન્ય ઉદ્યોગ સાહસિક(૪)અનુકરણશીલ ઉદ્યોગ સાહસિક (૫) નવપ્રવર્તક ઉદ્યોગ સાહસિક(૬)નિરસ રૂઢિગત ઉદ્યોગ સાહસિક(૭) આળસુ કે બેઠાડુ ઉદ્યોગ સાહસિક જેવા વિવિધ પ્રકારો પાડવામાં આવે છે.

❖ ઉદ્યોગ સાહસિકના કાર્યો

ઉદ્યોગ સાહસિક પેઢીની સ્થાપનાથી માંડી રોજબરોજના સંચાલન વહીવટ તથા બજારને અનુરૂપ પરિવર્તન ટ્રેકનોલોજીનાં પરિવર્તન વગેરે બાબતોને લક્ષમાં રાખી ભાવિ વિકાસની નૂતન દિશા સાથે એકમોનો વહીવટ, સંચાલન અને નવા નિર્ણયો લેવાની સમગ્ર કામગીરીમાં ઉદ્યોગ સાહસિકનાં કાર્યોમાં સમાવિષ્ટ થતા જોઈ શકાય છે. હાર્વે લિબેન્સ્ટીઈનના મતે ઉદ્યોગ સાહસિકના મુખ્ય ચાર કાર્યો છે. (૧)માંગનો અંદાજ (૨) ઉત્પાદન માટેના વિકલ્પોની પસંદગી (૩)મર્યાદિત આર્થિક સ્ત્રોતોમાંથી માનવીય અને ભૌતિક સાધનો ઉભા કરવાની સૂઝ (૪) ઉત્પાદકીય સંગઠનો ઉભા કરવાં

❖ ભારતામાં ઉદ્યોગ સાહસિકના સંભવિત ક્ષેત્રો

૧.બાયોટ્રેકનોલોજી

જીવિત પ્રાણીઓ અથવા તેના શારિરિક અંગોનું વ્યાપારી હેતુથી ઉપયોગ કરવાની રીતને બાયોટ્રેકનોલોજી તરીકે ઓળખવામાં આવે છે. ભારત પશ્ચિમના દેશોની તુલનામાં અવશ્ય પાછળ છે. પરંતુ જીવવિજ્ઞાનની શોધ સંદર્ભમાં ભારતનો પાયો મજબુત છે. ઉદ્યોગ સાહસિકને માટે બાયોટ્રેકનોલોજીમાં ખુબ સારી તક રહેલ છે.

૨.ઈન્ફર્મેશન ટ્રેકનોલોજી

બહુરાષ્ટ્રિય કંપનીઓના પ્રવેશથી માનવસંસાધનની દિશામાં ઈન્ફર્મેશન ટ્રેકનોલોજીનાં

યુગમાં તીવ્ર હરિફાઈનો યુગ આવ્યો છે . જેમાં સ્વયં સંચાલિત ટ્રેકનોલોજી ઉપયોગ વધતો જોવા મળે છે.ભારતની કંપનીઓ માનવસંસાધન સંચાલન અને ટ્રેકનોલોજીમાં ઉત્તમ નીતિ અમલમાં મૂકેલ છે.જેના કારણે સફળ ભારતીય સોફ્ટ્વેર કંપનીઓમાં ઈન્ફોસીસ અને વિપ્રોનું નામ વિશ્વમાં મોખરે છે.

૩.ઈવેન્ટ મેનજમેન્ટ

બદલાતી જીવનશૈલી મુજબ લોકો પોતાના પ્રસંગોને યાદગાર બનાવવા માંગે છે. જેથી ઈવેન્ટ મેનજમેન્ટ કરનાર લોકોની આવશ્યકતા વધતી રહી છે. .આજે શ્રીમંત લોકોના લગ્ન સમારંભથી માંડી,ઔદ્યોગિકમેળા,આનંદમેળાઓ,વ્યાપારીમેળાઓ, ફિલ્મ ફેસ્ટિવલ અને વાર્ષિક સંમેલનમાં વગેરે પ્રસંગોમાં ઈવેન્ટ મેનજમેન્ટમાં ખર્ચ કરતા જોવા મળે છે. જેમાં સંગીત , મંડપ સુશોભન ,ખાણીપીણી, લાઈટીંગ/ફૂલોનું સુશોભન , પરિવહન સુશોભનનો સમાવેશ થાય છે.જેના થકી રોજગારી માટેની નવી દિશા ખુલતી જાય છે.

૪.ખાદ્યપદાર્થ

વર્તમાન સમયની વ્યસ્ત જીવનશૈલીમાં તૈયાર ખાદ્યપદાર્થની માંગ વધતી જોવા મળે. યુવાપેઢીના ખોરકમાં ફાસ્ડ ફૂડનું પ્રમાણ વધારે જોવા મળે છે.જેથી આ ક્ષેત્રમાં ધંધાકીય વિકાસની વિપુલ તક રહેલ છે.

૫.મિનરલ વોટર

પાણીના પ્રદુષણનું પ્રમાણ વધાતા પીવાનાપાણી માટે મિનરલ વોટરની માંગ સતત વધતી જોવા મળે છે. વર્તમાન સમયમાં લોકોમાં આરોગ્યલક્ષી સભાનતાને કારણે મિનરલ વોટરની માંગ દિનપ્રતિદિન વધતી જોવા મળે છે. જેથી આ ક્ષેત્રમાં આવકની સુંદર તક રહેલ છે.

૬.વિમા સેવા

ભારતમા આર્થિક સુધારા પહેલા માત્ર જાહેર સાહસની જીવન વિમા નિગમ(LIC) અને સામાન્ય વીમા એમ બે કંપનીઓ હતી.જ્યારે આજે જાહેર અને ખાનગીક્ષેત્રની ઘણી વીમાકંપની કાર્યરત છે. પહેલાના પ્રમાણમાં અત્યારે વીમાના કાર્યક્ષેત્રમાં વધારો થયેલ જોવા મળે છે.જેથી ઉદ્યોગ સાહસિક માટે વીમા સેવામાં તક રહેલ છે.

૭.એનીમેશન

આજે દુનિયાભરના બાળકો અને યુવાનોમાં ટુ ડાઈમેન્શન/ થ્રી ડાઈમેન્શનની માંગ સતત વધે છે. આ ક્ષેત્રમાં ડીઝની અને વોર્નર બ્રધર્સ તેમજ ભારતમાં ટોમ એન્ડ જેરી કે જય હનુમાન જેવી બાલા એનીમેશન ફિલ્મ ખુબ લોકપ્રિય છે.ભારતના લોકોમાં ભાષા કૌશલ્ય અને અભિનયકળા ઘણી આગળ પડતી હોવાને કારણે વિકાસની ભાવિ શક્યતા ખૂબ સારી છે.

૮.ફ્રેન્ચાઈઝ

ફ્રેન્ચાઈઝીગએ ફ્રેન્ચાઈઝર દ્વારા ઉત્પાદન અને સેવાનું વિતરણ કરવાની એક પદ્ધતિ છે. જેમાં ફ્રેન્ચાઈઝર બ્રાન્ડ લોગો, વેપારનું નામ,સંચાલન પદ્ધતિ ,વ્યાપાર પ્રણાલી પ્રસ્થાપિત કરે છે. ફ્રેન્ચાઈઝર અને વ્યાપાર શરૂ કરવા માંગતા બંને પક્ષે કરાર મુજબ જોડાય છે. વ્યાપારશરૂ કરનાર વ્યક્તિ તેના બદલામાં ફ્રેન્ચાઈઝરને ફી ચૂકવે છે. તે વ્યાપારમાં ફ્રેન્ચાઈઝર દ્વારા બ્રાન્ડલોગો ,

ટ્રેડમાર્ક,વેપારનુંનામ,સંચાલનપદ્ધતિ,સ્થળપસંદગી,તાલીમ,ગુણવતાનિયંત્રણ,વેચાણ કળા પ્રદાન કરવામાં આવે છે.

૯.જુની વસ્તુ માટે નવા ઉપયોગની શોધ

વર્તમાન સમયમાં ઘણા લોકો જુની વસ્તુમાં થોડા ઘણા ફેરફાર કરીને ખુબ સારી આવક મેળવતા જોવા મળે છે. લોકોમાં જુની વસ્તુની માંગ દિનપ્રતિદિન વધતી જાય જેના કારણે આ ક્ષેત્રમાં રોજગારીનો સારો અવકાશ રહેલ છે . જેથી આર્થિક વિકાસ વેગ આપવા મહત્વનું પરિબળ બને છે.

૧૦.એડવાન્સ મટીરિયલ્સ

એડવાન્સ મટીરિયલ્સએ નવું મટીરિયલ્સ છે કે જેનું ઉત્પાદન, તે ઉચ્ચ પ્રકારની કામગીરી કરી શકે તે હેતુથી અધતન ટ્રેકનોલોજી દ્વારા થાય છે. જેમા ડિઝાઈન, મેન્યુફેક્ચરિંગ અને તેના ઉપયોગ બાબતે સંકલન આવાશ્યક છે. એડવાન્સ મટીરિયલ્સમાં દા.ત. કાર્બન ફાઈબર, પોલીમર્સ અને બાયોમટીરિયલ્સ વગેરે

૧૧.આયુર્વેદ

પ્રાચીન સમયથી ભારતમાં અનેક રોગના ઉપચાર આયુર્વેદ દ્વારા કરવામાં આવે. છેલ્લા થોડા વર્ષોમાં દેશ અને દુનિયા અન્ય દેશોમાં પણ ભારતીય આયુર્વેદ ચિક્ત્સા પદ્ધતિની માંગ વધતી જોવા મળે છે. આયુર્વેદ ઉત્પાદનોમાં જગ વિખ્યાત ભારતીય કંપની જેવી કે પતંજલી ,ઝંડુ વગેરે જોવા મળે છે.ભારતમાં વ્યવસ્થીત આયોજન દ્વારા ખૂબ સારી આવક આ ક્ષેત્રમાં પ્રાપ્ત થઈ શકે તેમ છે.

❖ ઉદ્યોગ સાહસિકને સાહસ સ્થાપના સમયે અસર કરનારા પરિબળો

પ્રો. હર્બટના મત મુજબ ઉદ્યોગ સાહસિકની બુદ્ધિમતાની દુનિયાના કોઈ ભાગમાં અછત નથી. આમ છતાં તેની સંખ્યાનો આધાર માંગની પરિસ્થિતિ ઉપર છે. તેમજ દેશની શિક્ષણ પદ્ધતિ સામાજિક આર્થિક સ્થિતિ , રાજકીય વાતાવરણ વગેરે પરિબળો તેને ઉદ્યોગ સાહસિક બનાવે છે. આર્થિક પરિબળો ,સામાજિક પરિબળો,ટેકનીલ પરિબળો, સ્પર્ધાના પરિબળો,સહાયતાલક્ષી પરિબળો, પર્યાવરણલક્ષી પરિબળો વગેરે જેવા ઉદ્યોગ સાહસિકને અનેક પરિબળોની સામૂહિક અસરનું પરિણામ હોય છે.

❖ ઉપસંહાર

કોઈ પણ દેશમાં આર્થિક પ્રવાહને વહેતો રાખવા માટે તે દેશમાં ઉદ્યોગ સાહસિક આવશ્યક અંગ ગણવું જોઈએ. જે રાષ્ટ્રમાં ઉદ્યોગ સાહસિકનો વિકાસ સારા પ્રમાણમાં થયો છે. તે રાષ્ટ્રનો વિકાસ તીવ્ર ગતિએ થયો જોવા મળે છે.

ભારતનો ભવ્ય ભૂતકાળ ઉદ્યોગ સાહસિકની નીવ પર જ ઉભેલો છે.ભારતનો પ્રાચીન યુગ 'સુવર્ણ યુગ' હતો. પ્રાચીન સમયમાં ઉદ્યોગ સાહસિકોની કલા , કૌશલ્ય,વ્યવસાયિક સૂઝને કારણે વિશ્વમાં ભારતનો ડંકો વાગતો હતો. પ્રાચીન ભારતને ઔદ્યોગિક ભારત કહેતા.એટલે કે ભારતનાં લોકોમાં ઉદ્યોગ સાહસિક્તાના ગુણો પહેલેથી જ જોવા મળે છે. માત્ર એ ગુણોને ખિલવા પ્રોત્સાહક ધંધાકીય પર્યાવરણની જરૂર છે. છેલ્લા વર્ષોમાં પ્રોત્સાહક પરિબળોને કારણે ભારતમા ઘણા નવા ઉદ્યોગ સાહસિકોએ ઉદ્યોગોની સ્થાપના કરી આર્થિક વિકાસની ગતિને ઝડપી બનાવી છે.

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A study on Market Perspective of 5G Network as a Driving Force inIndia’s Digital Revolution

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Abstract

The fifth generation of mobile, or 5G, aims to offer seamless coverage, high data rates, low latency, and a very dependable communications system, expanding the horizons of telecommunications and technology. After 1G, 2G, 3G, and 4G networks, it is a new international wireless standard. In order to connect practically everyone and everything together, including machines, objects, and gadgets, 5G enables a new type of network. More bandwidth, ultra-low latency, and faster connectivity are revolutionizing industries, expanding civilizations, and vastly improving day-to-day experiences.On October 1, 2022, the first 5G network became live. As part of a beta test, Reliance Jio's 5G network became accessible on October 5. Mumbai, Delhi, Varanasi, and Kolkata are the four cities involved.Jio is asking a limited number of consumers to connect to its 5G network. On October 6, Airtel's 5G services went live in six cities: Delhi, Mumbai, Chennai, Bangalore, Hyderabad, Siliguri, Nagpur, and Varanasi. Airtel is delivering the 5G network in these locations in stages, but it is already available to all Airtel customers who are inside the 5G network region and have a 5G-enabled Smartphone. The main object of the research “A study on market perspective of 5G network as a driving force in India’s digital revolution’’, is to expand the knowledge of 5G network’s market in India. The researchers used secondary method to collect the required data from the previous research work, news articles, journals and related websites as well. Study is based on fully descriptive research design. it reflects, reliance jio is the market leader after 5G network in telecom sector as per the data. It is the fifth generation of wireless network which is also important to boost counties economy. Study also provides the idea about future market coverage of 5G network in world wide.

KEY WORDS: *5G network, Market share, Telecom sector, digital revolution, Band Spectrum*

INTRODUCTION

5G technology is the next generation of mobile broadband that will ultimately replace, or at the very least supplement, 4G LTE connectivity. Long-term evolution (LTE) is a wireless broadband communication standard for mobile devices and data terminals.5G technologies is the Internet's fifth generation, and it is currently the fastest and most secure means of data transport. It will have a speed of more than 1 Gbps, which is 10 times faster than a standard wireless mobile phone. Because of its high-speed data transfer and minimal latency, 5G is far more powerful than previous generations.

Various 5G Bands:

5G primarily operates in three bands, namely the low, mid, and high frequency spectrums, each of which has its own set of advantages and disadvantages.

1. Low Band Spectrum:

The maximum speed of Internet and data exchange is restricted to 100 Mbps in terms of coverage and speed (Megabits per second). This means that telecom providers can utilize and deploy it for business mobile users who may not have high-speed Internet requirements. Unfortunately, the low band spectrum may not be ideal for the industry's specialized demands.

2. Mid Band Spectrum:

It has better speeds than low band but has restrictions in terms of coverage area and signal penetration. This band might be utilized by companies and specialized production units to create captive networks that can be tailored to the demands of that industry.

3. High Band Spectrum:

The fastest of the three bands, but with highly restricted coverage and signal penetration power. This band significantly improves future 5G technology applications such as Internet of Things (IoT) and smart technologies, although it will necessitate significant infrastructure.

REVIEW OF LITERATURE:

(Pujari, Pati, & Tambe, april 2021) The main aim of research is to know service-tailored networks to a wide range of services via integrated cloud reserve and wireless/wired network holdings, which may be offered by many infrastructure suppliers and/or operators, is one of the main goals of future 5G wireless networks. Required data were collated through secondary method from relevant websites and articles. The fifth generation of mobile technology is known as 5G. The way that very high-speed mobile networks are used has changed thanks to 5Gbandwidth. Consumers had never before continuously experienced such high-value technology.[1]

(Song, Xu, & Tian, 2016) The objective of the study is to identify contrast the three aspects of 4G architecture, authentication, and communication protocol that make up the difference between 4G authentication and 5G authentication. Work is based on secondary data. Stack, then put the simulation environment into practice, and finally compare the latency to gauge performance. When compared to 4G, the 5G authentication latency was 9273us longer, and the overall delay was roughly 6.46% longer. In the event of satisfying specific decoupling and meeting the requirements of the SBA core network architecture proposed by 5G, there is also a certain delay. inside the range permitted by the scenario's requirements.[2]

(M**asenya & Kibona, november 2018**) In this article, main objective was to know the various technologies and deployment strategies for IoT applications in 5G networks. The data were collected through secondary method. It has been concluded that combining all three technologies—massive MIMO, mm-Wave, and dense small networks—will ultimately make it easier to provide IoT services in 5G technology. The author suggests more study be done in the future to find solutions to the problems mm-Wave, dense small cells, and massive MIMO technology have with IoT service implementation.[3]

STATEMENT OF THE PROBLEM:

5G network is the word of mouth in every part of the world. In India, 5G network is launched in nearby time and it is the current phenomena of digital revolution in the country. In the market of telecom sector 5G network has significance role. It could be said that the 5G network is the driving factor in the market of wireless networks. So, it encourages researcher to make investigation on "A STUDY ON MARKET PERSPECTIVE OF 5G NETWORK AS A DRIVING FORCE IN INDIA'S DIGITAL REVOLUTION".

Objectives:

- To expand the knowledge of 5G network.
- To know market Perspective of 5G network in India.
- To understand digital revolution by 5G wireless network.

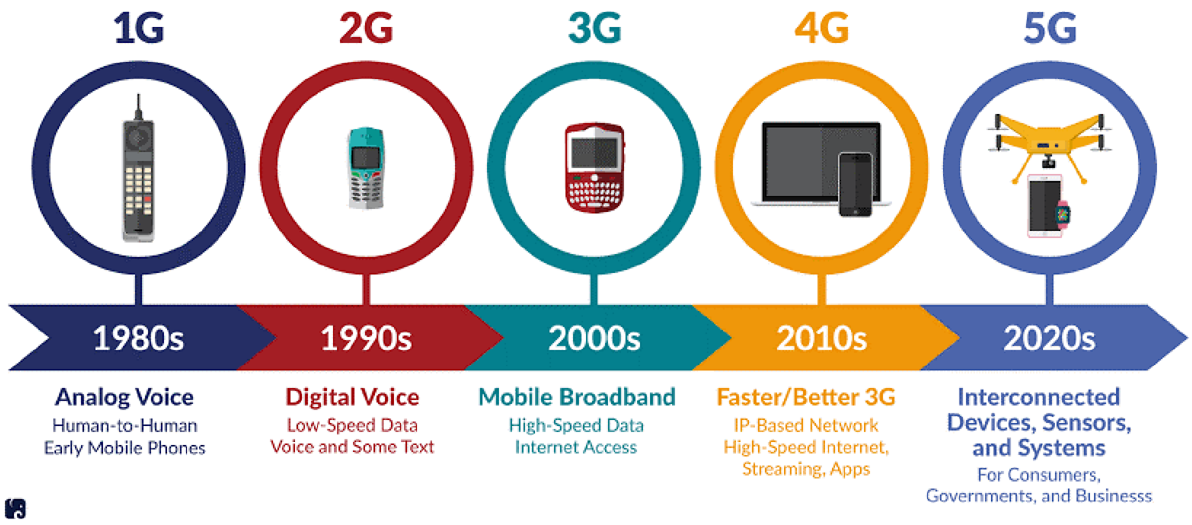
Research Design:

Theresearch is based on descriptive method.it gives basic idea of emergence and current scenario of 5Gnetwork inIndian telecom market.

Data collection:

For the study required data were collected through secondary method from the news articles, journals, previous research work and websites of related companies.

DISCUSSION:



Source: www.insightsonindia.com

1ST PHASE 1G: Voice calls

Cell phones back then were large, heavy devices. Large antennae and powerful batteries were included, but they lacked screens. Poor on-battery life and shaky network reception were also present. The mobile network story, however, began here.

Using a wireless network, the initial generation allowed two approved devices to communicate. Only voice conversations, and those were of poor quality due to interference, were supported by the analog-based 1G network. As a result of the network's lack of support for roaming, 1G only functioned in a specific geographic area.

2ND PHASE 2G: Telephony services

The first-generation mobile network's problems were resolved, and new features were added with the second generation. The first generation's analogue wireless transmission system has been superseded by the Global System for Mobile Communications, a considerably more sophisticated digital technology (GSM). Because of its digital foundation, the 2G supported higher-quality voice conversations and data services including short message service (SMS) and multimedia messaging service (MMS).

3RD PHASE 3G: Age of apps

High-speed internet services were brought about via the third-generation mobile network, paving the way for smartphones and app ecosystems. The 3G period is best characterized by video calling and mobile phone apps, even if 3G introduced the concepts of mobile television, online radio, and emails on phones. Android and iPhone devices began to gain traction during this period. Internet speed was measured in kilobytes per second by the first 3G iteration (Kbps).

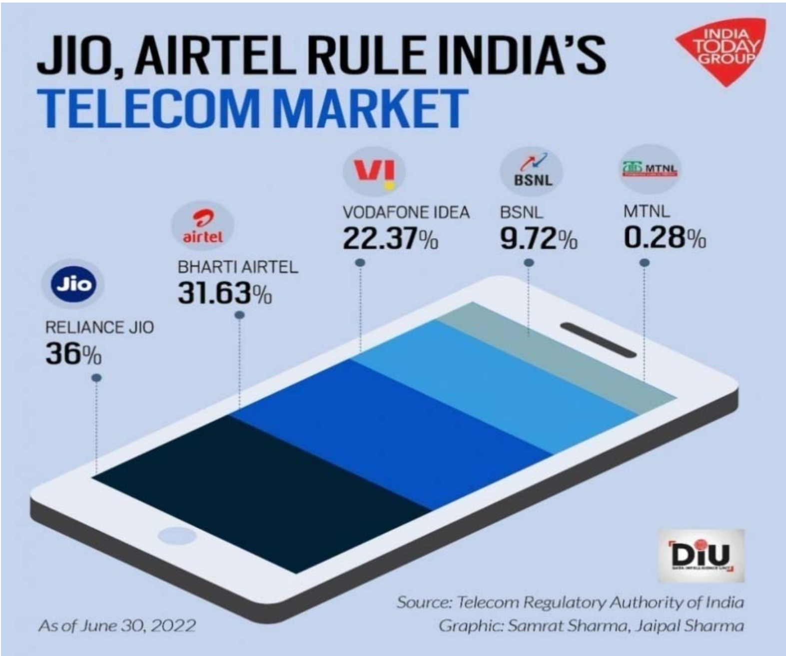
4TH PHASE 4G: Internet calling

The 3G generation of mobile networks served as the foundation for the 4G generation, which is the one we are presently using. Due to a greater data rate and more sophisticated multimedia services that the mobile network allows, the 3G concepts of high-definition voice calls, video calls, and other internet services become a reality in 4G. It perfected the LTE (Long Term Evolution) system, which greatly increases data rate and permits simultaneous voice and data transmission. One of the many benefits of the 4G mobile network is internet calling, or VoLTE (Voice over LTE). The network also supports voice over Wi-Fi (VoWi-Fi), which permits voice calls in locations with poor or no network reception.

5TH PHASE 5G: IoT and enterprises

The network underwent considerable change with each new generation of communication technology, from 1G to 4G, as it improved upon and added to the use-cases of the one before it. However, 5G is anticipated to be a little different in that it won't only be another mobile network focused on smartphone users but also businesses. This is so that the future generation of networks would improve throughput and latency in addition to data speeds. The network is perfect for business use because of its low latency and high throughput, especially when it comes to automation and connected ecosystems. The network would likely play a key role in allowing technologies like the metaverse on the consumer side and would likely provide fast internet speeds.

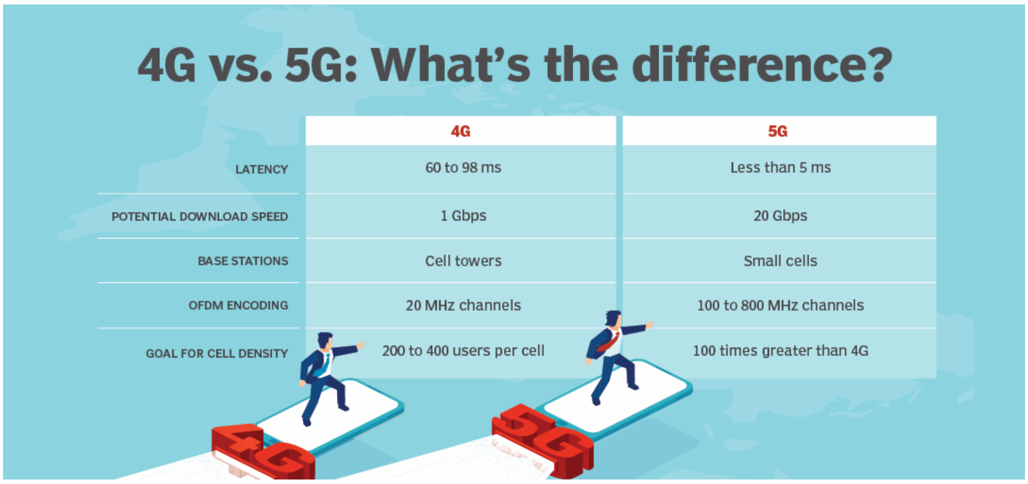
Market share of telecom companies after 5G:



Source: www.indiatoday.in

In the meanwhile, India is home to three sizable telecom firms, and it is up to them to develop 5G services which includes Reliance Jio, Bharti Airtel, Vodaphone Idea.As per the data shown in INDIA TODAY's news article Reliance Jio is the market leader with 36% market share. Bharti Airtel leads with 31.63% market share. Vodaphone Idea have 22.37% market share and BSNL have fourth largest telecom market with 9.72% market share. Based on market share, reliance jio has largest market among the all competitors.

KEY DIFFERENCE BETWEEN 4G AND 5G NETWORKS.



Source: www.techtarget.com

Latency

The most significant distinction between 4G and 5G is latency. While 4G latency ranges from 60 to 98 milliseconds, 5G promises low latency of less than 5 milliseconds. Moreover, improvements in other fields, such faster download rates, follow lower latency.

Potential Download Speeds.

While 4G brought a variety of Telephony capabilities, 5G expands and improves on previous claims of fast potential download rates. The highest download speed for 5G is intended to be 10 times faster than that of 4G, which reached 1 Gbps.

Base Stations

The most typical base station needed to transmit signals is another important distinction between 4G and 5G. Similar to its predecessors, 4G uses cell towers to carry signals. Carriers will roll out high-band 5G in small cells approximately the size of pizza boxes over numerous places, but 5G utilises small cell technology because of its greater speeds and mm Wave frequency bands. Cell towers will continue to be utilised by 5G for its lower frequency spectrums.

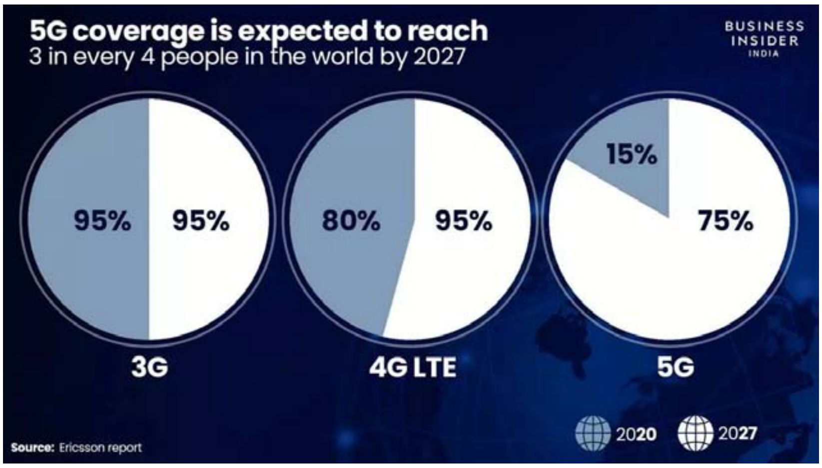
OFDM encoding.

To reduce interference and increase bandwidth, various wireless signals are divided into independent channels using OFDM. Because OFDM encrypts data on various frequencies, this can speed up downloads on 4G and 5G networks because they would no longer be sharing a signal channel. While 5G will use 100 MHz to 800 MHz channels, 4G uses 20 MHz channels.

Cell Density

More cell density and increased network capacity are made possible by small cell technologies in 5G. Although if these were also 4G's promises, 5G will ideally fulfil the gaps left by 4G's unfulfilled claims regarding general speeds. When networks become denser with 5G, they will be able to accommodate more users and linked devices, which will enhance the capacity of mobile devices and connections.

Future Market Of 5g In World Wide:



Source: www.businessinsider.in

By 2027, 75% of the world's population is anticipated to have access to 5G, according to an Ericsson prediction.The transition to 4G and then 5G should be simpler now that some nations are starting to phase out outdated networks like 2G and 3G. As 98% of Indian mobile consumers currently have access to 4G, telecom companies like Airtel, Reliance Jio, and Vodafone Idea should find it simpler to devote additional resources to the 5G rollout.

Conclusionand Findings:

The fifth generation of wireless network has key role in now a day. It provides high speed of 1gbps which is 10 times more than 4G. peoples are also wants a high frequency data basis which can helps them to work faster with advanced technologies. With compare to previous network, 5G provide many facilities to overcome barriers of previous one with very low latency. As per the market share now a day, Reliance Jio is the market leader of telecom sector. It also provides different levels of Band Spectrum

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TECHNOLOGY'S EFFECT ON BUSINESS DEVELOPMENT

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ABSTRACT

Regardless of your own viewpoint—whether you're a technophile or a Luddite—the rapid advancement of technology won't stop anytime soon. More and more small enterprises will fall behind as a result of their inability to adapt, while astute ones that keep up will prosper. Your company doesn't need to be rebuilt from scratch because you've already achieved some measure of success. To use technology to your advantage, you just need to be aware of how it affects your company—for better or worse—and how to implement new developments.

Key Words: Technology, Business Growth, Cost Savings, Adoption of New Technology, Security Threat

INTRODUCTION

Over the past 10 years, there has clearly been a fundamental change in how traditional businesses function and interact with their clients. The proliferation of the Internet and mobile technologies, together with the applications they can be utilised for, are outpacing and occasionally weakening long-established organisational structures.

And it is constantly evolving. The way the business world conducts itself has significantly changed as a result of these changes.

Practically every area of the daily operations of enterprises, big and small, are affected by it.The technological and commercial hurdles that previously prevented unfettered inter-human communication are being eliminated by this revolution.We can now advertise, read, buy, and bank using our mobile devices thanks to significant developments in mobile technology and the emergence of mobile web.

The fusion of widely accessible internet services and widespread mobile devices has provided unthinkable benefits to both consumers and brands by upending conventional business structures.Mobility offers customers options and decreases access barriers for outside parties. The full potential of mobile technology will continue to be unlocked for all businesses with the integration of old and new business models to offer choice to all demographics, whether in Internet-ready or non-Internet ready markets.

There is no denying that business technology has completely changed how businesses operate. But the question still stands: Do small business owners have the resources necessary to manage these quick changes in technology, and if so, are they prepared for the shift in technology?Managing the rapidly changing technology available is proving to be a major worry, according to managers from more than 3,000 organisations who participated in a poll by the Small Business Technology Institute (SBTI) and Small Business Technology Magazine.

The survey also revealed that small enterprises frequently devote a relatively minimal amount of human and financial resources to IT support, handle it in a reactive manner, and heavily rely on tactical support from product lenders.

This type of strategy and decision-making in relation to what is arguably the most crucial area of any organisation functioning in a market that is continually evolving is a certain way to be acquired by rivals or go out of business.For the very first time, small businesses have the opportunity to implement business technology and level theplaying field with larger organizations, a chance that shouldnot be taken lightly for those looking to remain in the game of business.

Whilst the list of advantages are too long to document,below you will find several key advantages to how yourbusiness will improve as a result of technological advancesin your business.(Santhosh T., 2018)

LOWERING BUSINESS EXPENSES

The use of technology can help small business owners cut costs. Business technology enables the automation of back-office processes including payroll, accounting, and record keeping. Business owners can use technology to build secure environments for storing delicate customer or business data.

Potential Improvements in Business: Technology Make it Possible for Small Businesses to Access New Markets. Small firms have access to regional, national, and worldwide markets in addition to the local one, where they might just sell consumer goods or services. The most popular method for small enterprises to offer goods in numerous areas is through retail websites. Consumers can use websites as a low-cost option available around-the-clock to make purchases of goods and services.Through well positioned web banners or ads, small business owners can also use Internet advertising to reach new markets and clients.

Enhancing Interaction: Small organisations can enhance their communication procedures with the aid of business technology. Emails, texts, websites, and personal digital product applications, or "apps," can all aid businesses in bettering customer communication. Businesses are able to saturate the economic market with their message by utilising a variety of information technology communication techniques.

Through these internet communication channels; businesses might also get more customer feedback. Additionally, by using these techniques, businesses may connect with customers who use mobile devices in real time.(Santhosh T., 2018)

CONSIDERATIONS

Business technology enables organisations to outsource operations to other enterprises in the domestic and global marketplace. Companies can cut costs and concentrate on finishing the business function they perform best by outsourcing. Two prominent tasks that businesses outsource are customer service and technical support.

If a small business owner lacks the necessary resources or labour, they may think about outsourcing the task. Technology enables companies to outsource work to wherever it is most affordable, even other nations.

Thanks to ubiquitous, persistent communication, society as we know it is undergoing a fundamental transformation. Everything is now in need of a digital makeover as a result, from shopping to our postal service.Our infrastructure requirements are changing, and economic activity is accelerating. Business owners must alter their traditional methods of running their day-to-day operations if they want to stay competitive.(Santhosh T., 2018)

After the Industrial Revolution, the commercial world remained mostly unchanged for about a century, but it's probably safe to assume that won't ever happen again. You can't help but be carried away in a tidal wave of advancement because of how quickly technology is evolving, changing, and adapting – whether or not you're ready for it. You might not believe that we've come that far, but if you could travel back in time just five years, you'd be horrified to see:

- Social media and consumerism are battling to coexist.
- Mobile phones are predominantly utilised by the general population for "casual" activities rather than "business," "work," or "commerce" applications.
- Cloud-based solutions for small to medium-sized organisations are essentially nonexistent.

- The emergence of the App Generation, which is once more exclusively focused on games and unimportant activities like "poking" The clumsy failure of early attempts at omni-channel marketing

Never before in history has technology changed how any firm runs in such a profound way and with such speed. The eight ways that technology has profoundly altered business (for better or bad) are listed below.(Santhosh T., 2018)

Utilizing the Cloud

With the help of cloud computing, both big and small organisations can relocate a portion of their operations to external servers that can be accessed online. This enables flexible data packages in addition to quick (on-demand) growth and mobility without worrying about outages, crashes, or permanently lost data. This has levelled the playing field for small businesses when it comes to competing against corporations with far more funding and given them access to resources that would have previously been too expensive for them.

Mobile Services

"The Next Big Thing" is mobile. In fact, Google has updated its algorithms once more to give websites that provide seamless mobile web browsing priority.

If your tablet or smart device is equipped with the appropriate software, you may manage every part of your business from a distance. With the stroke of a button, you can manage all aspect of your back-end operations, including shipping and billing, customer relations, and content marketing. However, mobile isn't just for you; it's also for your customers. More consumers are using mobile devices every day to purchase, sell, shop, find local companies, and share their retail experiences with friends, acquaintances, prospects, and Facebook strangers due to the rise of Generation Y (Millennials).

Connectivity with world

The simplicity with which we can all stay in touch has increased thanks to connectivity technology. The emergence of mobile technology has almost seamlessly merged with communication software to create a hyper-real web of real-time information, allowing you to send targeted promotional emails to prequalified customers when they're shopping at nearby businesses. This includes having your coworkers and employees available via text/video chat at any time.

Customer Focus to the Absolute

Understanding your target clients is simpler than ever thanks to the constant flow of new data.With the expansion of analytics services, you may segment your prospects into ever-smaller groups to target them specifically and, as a result, maximise your marketing budget. You can find out where your visitors are from, what kind of browser they're using, how they found your website, what they do while they're there, how long they remain, and when they decide to leave using even a basic Google account. Your ability to narrow that data down even more will enable you to gradually improve your procedures, products, and strategy in order to significantly boost conversions.

Adapting Customer Base

Millennials are increasingly the main force behind business, the economy, and essentially the whole world, as was already mentioned. These young people will make up more than half of the American workforce in only three years, and they will reach their peak prosperity (the most money to spend and the fewest financial commitments of their lives) in just two years. These people are more numerous than Baby Boomers, are less frugal with their money, and prefer "living in the present" because it gives them almost immediate gratification. Of course, they are the individuals who grew up with digital technology. They are not just the most technologically advanced generation yet, but they are also the ones that forced businesses to become tech-savvy.

Cost reduction/better functionality

It's now a "buyer's market" for software solutions for your company as a result of two factors. First off, it's getting easier and more affordable to employ the technology and software required to develop these software solutions. Second, the number of tech competent and business-minded individuals who can take advantage of such collapsing boundaries has grown tremendously. A back end inventory system that used to take a multi-million dollar corporation a year to develop now only takes a few young college graduates a couple of weeks. These services are provided at reasonable prices and are frequently straightforward enough to use that companies don't need to hire devoted staff members or commit to lengthy service agreements in order to use them.

PUBLIC IMPACT

You can no longer afford to run your company as if it were a vacuum. Due to the growth of social networking, individuals can now communicate with one another regardless of their location, financial situation, or even social standing. Indeed, in the past you might have gotten by with "average" customer service and product offerings, but nowadays you're more likely to get a nasty Facebook tirade or a negative Yelp review.

And, to use a phrase that's frequently used in jest, what happens on the Internet stays on the Internet. This implies that if you get a negative reputation, it will follow you everywhere.Because of this, both large and small businesses are concerned about their social identity and digital imprint. They have community managers and other people out and about, trying to be proactive, looking out for any potential "bad press."

Current Business Risks

1. Current business models will be profoundly altered by technological advancements; the question is not if but rather how quickly businesses will be able to adopt new technologies into their daily operations;

2. Businesses in the mid-market category will be negatively impacted and may lack the resources (effort, time, experience, and money) necessary to successfully deploy;

3. The Big 4 in particular will be among the "winners" and gain market share in the legal services sectors and segments that call for and permit the deployment of technology;The development of law firm strategies will increasingly be influenced by new (disruptive) technology, which will also have an impact on how competitively positioned firms are in the market; as a result, firms must decide what they want to accomplish, assess their current market positioning, and conduct a thorough strategic analysis of how technology can increase their competitiveness;

5. Law firms should not be hesitant to experiment with new technologies; for those who will simply "follow" and take a "wait-and-see" approach, it may already be too late.

Minimized downtime

There are drawbacks to technology's advancement. It appears that there is no longer any downtime for people to rest. Even the cherished American custom of taking vacations has faded into obscurity. Through the laptop or tablet, we constantly have access to email, text messages, or "work."And even if your goal may be to disconnect for a time, it's more likely than not that you'll give in to the want to "check in" at least once. It's over when you do that.

Personnel Morale

According to study conducted under the direction of professor Howard Besser while lecturing at New York University, installing monitoring software in the workplace sends the message to staff members that the organisation does not trust them.

Nearly half of the respondents to a Pew Research study on how the internet affects their jobs stated their employers restrict their access to certain websites.In comparison to previous survey years, this was an increase. However, the staff believed that using the internet had enhanced both their productivity and the amount of time they spent working.

Employee morale and productivity are increased when you give them trust, respect, and responsibility. They will feel less valued and more forced to be documented, which will lower morale and output.According to the same study, this is accurate regardless of the real causes for using monitoring software.

Concrete and brick

The rise of ecommerce has hurt traditional brick and mortar retail establishments. Smaller businesses are finding it harder and harder to compete with both online retailers and bigger brick-and-mortar stores. For instance, local neighbourhood bookshops face competition from both huge brick-and-mortar retailers like Barnes & Noble and Amazon.com.com. The smaller stores occasionally fail to succeed.

Waste of time spam

Unwanted and unsolicited email messages are referred to as spam.According to the Purdue University article "Impact of Information Technology on Global Company," spam is pervasive and has a detrimental effect on business.Spam email trawling is a time waster,Also, spam filters are only so effective. Then, spam filter users must look for necessary email messages that were mistakenly forwarded as spam.

CONCLUSION

If technology commerce is ignored and trade is taken for granted, the international economy will collapse and global development would stall. Technology has become increasingly important in business. With the creation of computer hardware, robotics applications, and software design and development, it grew into a massive industry in and of itself. Living without the presence of technology, which the majority of people enjoy these days, is difficult to conceive. It's like regressing to a bygone era when there were no computers, cell phones, or the internet.

Without a doubt, the value of technology in business eventually led to a desirable lifestyle. Businesses are expanding and developing. It offers a system for conducting commercial connections that is speedier, more appropriate, and more competent.The benefits that technology has brought to business have also had an impact on how each person lives and how society as a whole functions.

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COMPARATIVE STUDY OF SOCIAL ECONOMY OF INDIA AND CHINA

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Abstract

The interaction between society and the economy is the subject of social economy research. It examines how social values, ethics, and other humanitarian ideas affect consumer behaviour. The social economy investigates economic activities inside the community and disseminates information to it, including the social enterprise and volunteer sectors. A social economy emerges in response to the need for fresh approaches to problems in the social, economic, or environmental spheres as well as to address demands that the private or governmental sectors have neglected or failed to appropriately address. A social economy plays a special role in building a strong, sustainable, successful, and inclusive society by using solutions to achieve non-profit goals. The capacity of businesses to autonomously carry out their own CSR initiatives is crucial.

Key Word: Social Economy, Indian Social Economy, Chinese Social Economy

Introduction

In comparison to China, which is rapidly developing due to a high concentration of new wealth, an increasing number of social investors, and a new government, India has one of the most developed social economies in Asia. This is largely due to collaborative social investment and relatively advanced impact investing.

Agriculture

Agriculture's contribution to the Indian GDP decreased from 18% in 2015 to 16% in 2017. In India, rice accounts for 40% of all food production, but by 2030, yields are predicted to decline by 6–10%. 25% of the world's undernourished people live in India. With the aim of guaranteeing food security, the seven-year National Development Agenda 2017-2024 establishes objectives to increase productivity by encouraging crop diversification, relieving the burden on natural resources, and boosting small-holder farmer profitability. Chinese agriculture occupied 56.2% of the country's total land area, employed 18% of the labor force, but only made up 7.9% of GDP.The country's food security is threatened by the small average size of farms and the rising number of elderly farmers. In order to significantly improve rural livelihoods by 2020, China created its first-ever National Strategic Plan for Rural Vitalization, which runs from 2018 to 2022. Longer-term objectives include agricultural modernization by 2035 and a "strong agriculture sector and full realization of farmers' wealth" by 2050.

Climate

Each year, climate change in India reduces agricultural productivity by 4-9%, which causes a 2% reduction in GDP. The amount of water accessible for agricultural use could decrease by 21% by 2020. By 2022, India wants to cut its carbon emissions by 27 million tons. By 2020, the National Mission for Green India wants to increase the amount of forest cover by 5 million hectares, protect at least 10% of the coastline and marine ecosystems, and raise the incomes of 3 million households that depend on the forest. China is classified as a medium-risk country and is rated 95th on the 2018 Global Risk Report. In contrast to the global average of 2.7%, China's CO_2 emissions increased by 4.7% in 2018. 30% of China's groundwater and 16% of its soil are both contaminated.China stated at the end of 2017 that it had achieved its 2020 carbon emission target three years early by reducing CO_2 emissions per unit of GDP by 46% from the level in 2005. In 2020, trading will start on a national carbon emissions trading market that will include 1,700 power companies with CO_2 emissions totaling more than 3 billion tons. In January 2019, new federal regulations on commercial soil contamination become effective.

Energy Access

Despite having one of the biggest energy infrastructures in the world, 300 million Indians lack access to electricity. As of May 2018, just 33% of the total energy capacity was installed, while 90% of energy in 2017 depended on fossil fuels. By 2040, the demand for energy is anticipated to rise by up to three times. India plans to use 40% non-fossil-based power by 2030, according to the 2018 National Electricity Plan. India recently boosted the aim to 227 GW by 2022 and is now well ahead of its National Energy Policy promise to achieve 175 GW in renewable energy capacity.

China, the biggest consumer and importer of crude oil, imported 7.6 of the 11.5 million barrels of oil used daily in 2016. After declining for three years, coal usage increased 0.5% in 2017 and made up 60.4% of all energy consumption. The Energy Production and Consumption Transformation Plan 2016–2030 predicts that by 2030, non–fossil energy sources will account for 50% of all electrical power production. In 2017, renewable energy accounted for 26.4% of all power generation and 36.6% of all installed electric power capacity in China. In the same year, renewable energy received 85% of the government's USD 113.4 billion in investments in the electricity sector.

Size of Social Economy

According to estimates, India has 2 million and 3.3 million NGOs and SEs, respectively. Numerous investments have been made in SEs from their infancy through their growth stages, demonstrating their size and maturity. There were 808,479 non-profit organizations as of March 2018, with 6,339 of those being foundations, 376,236 being social groups, and 425,850 being social service organizations. 234 SEs have been certified by the Chinese Charity Fair in Shenzhen, but there is still scant evidence of equity investment.

Philanthropic contributions

The most involved and well-educated philanthropists are Indian HNWIs. The next generation of philanthropists is committed to using cutting-edge tools to catalyze systemic change. With constant growth of 15% in 2015, 20% in 2016 and 7% in 2017, the overall amount of domestic contribution in 2017 hit a record high of USD 23.4 billion. About 99% of foundations are functioning foundations, and they mostly employ conventional techniques for philanthropic operations and social effect.

Corporate sector

The CSR law has significantly increased India's CSR funding. Corporate support for community initiatives, SEs, and social incubators and accelerators has increased. Multinational firms, significant SOEs, and top private corporations are the only ones now implementing integrated CSR. Via their corporate foundations, corporations are making a significant contribution to reducing poverty, but there is no support for sustainability reporting or SEs.

Policy Environment

Capital mobilization (the CSR law) and capacity building have been the focus of policy activities (Startup India and Skill India). Government initiatives pertaining to water and sanitation, clean and off-grid electricity, agriculture, education, affordable housing, and health care positively influence enterprises and encourage SE engagement. The development of a framework for SE certification and the provision of assistance for the certified SEs has been spearheaded by the governments of Shenzhen, Chengdu, and Beijing. There are still concerns about implementation even though the 2016 China Charity Law and 2017 Overseas NGO Law are designed to enable formalization and professionalization for the sector.

Networks and platforms

The networks and platforms that bring together many sectors are run by organizations like AVPN India, Dasra, Intellecap, The Indus Entrepreneurs (TIE), Ashoka India, and Deshpande Foundation. To increase public knowledge of SEs, numerous activities and contests are held, including those run by the Indian Institute of Management (IIM). Government-led networks like the China Charity Alliance (CCA) and cross-sectoral initiatives like the CSEIF, China Donor Roundtable, CASVI, and the Xiangmi Lake Consensus are among the networks and platforms that are expanding in number.

Conclusion

For the present study few of social economy element has considered on the base of comparable information and on that base it is found that India has vast potentiality to develop social economy segment

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"NEP's Focus on Governance, Leadership. Innovation &Entrepreurship in Higher Education"

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NEP has several implications and aspects of Leadership, Governance, Innovation and Entrepreneurship in Higher Education.

There are two aspects to the governance of any institution- external regulation and internal governance- and the NEP addresses both of them. I will briefly highlight the provisions relating to External Regulation and Self-Governance; then look at the implications and nuances of the proposed provisions.

With reference to External Regulation, the significant change of NEP 2020 is to create a single regulator for higher education institutions. Let us look at the pre-NEP scenario. We have several regulators in higher education: the UGC which governs universities, the AICTE for engineering education and the NCTE which regulates teachers' education. NEP attempts to improve governance by bringing in a single regulator, the Higher Education Commission of India, to regulate all institutions barring medical and law colleges.

The HECI is envisaged as a single overarching umbrella body for the entire realm of higher education, excluding medical and legal education. It will have four independent verticals – the National Higher Education Regulatory Council (NHERC) for regulation, the General Education Council (GEC) for standard setting, the Higher Education Grants Council (HEGC) for funding, and the National Assessment and Accreditation Council (NAAC) for accreditation.

Let us look at the details of the four verticals. The first vertical of HECI will be the National Higher Education Regulatory Council (NHERC). It will function as the common, single point regulator for the higher education sector including teacher education and excluding medical and legal education.

The primary mechanism to enable the regulatory process will be accreditation. The second vertical of HECI will, therefore, be a 'meta-accrediting body', called the National Accreditation Council (NAC).

The third vertical of HECI will be the Higher Education Grants Council (HEGC), which will carry out funding and financing of higher education based on transparent criteria, including the IDPs prepared by the institutions and the progress made on their implementation. HEGC will be entrusted with the disbursement of scholarships and developmental funds for launching new focus areas and expanding quality programme offerings at Higher Education Institutes across disciplines and fields.

The fourth vertical of HECI will be the General Education Council (GEC), which will frame expected learning outcomes for higher education programmes, also referred to as 'graduate attributes'.

With reference to the second aspect of governance, that is, the internal governance structure of an institution, the NEP brings in a new approach. Towards this aspect, the NEP focuses on institutional leadership and self-governance. A Board of Governors (BoG) will be established for institutions that have received the appropriate graded accreditations that deem the institution ready for such a move. It will consist of highly qualified, competent, and dedicated individuals having proven capabilities and a strong sense of commitment to the institution.

Let us now look in greater detail at the implications and nuances of the regulatory architecture proposed. What is the objective of this approach? The stated objective in setting up a single regulator is to avoid inter-organizational conflicts inherent in a multiplicity of organizations. The NEP observes that the multiplicity of regulatory bodies creates conflicts of interest among these bodies, and a resulting lack of accountability. In the new regime, the distinct functions of regulation, accreditation, funding, and academic standard setting will thus be performed by distinct, independent, and empowered bodies but under a common umbrella. This is considered essential to create checks-and-balances in the system, minimize conflicts of interest, and eliminate concentration of power. Thus this architecture eliminates the duplication and disjunction of regulatory efforts by the multiple regulatory agencies that exist at the current time.

Therefore, the NEP signals a change in the approach towards regulation, one of simplification and rationalization. In fact this is a fundamental principle stated at the very outset: a ‘light but tight’ regulatory framework. The document speaks of transforming and overhauling regulation; criticizing the previous regime as being heavy-handed and over-regulated. It requires a relook and repealing of existing Acts and restructuring of various existing regulatory bodies to enable this single point regulation. Its purpose is to ensure integrity, transparency, and resource efficiency of the educational system through audit and public disclosure while encouraging innovation and out-of-the-box ideas through autonomy, good governance, and empowerment.

Certain implications of NEP which are not explicitly stated are equally significant. The first is empowerment. This is true both of the HECI and the Higher Education Institutions it seeks to regulate. With reference to the HECI, to ensure that the four institutional structures carrying out these four essential functions work independently yet at the same time synergistically towards common goals, these four structures will be set up as four independent verticals within one umbrella institution, the Higher Education Commission of India (HECI).

The empowerment extends to the HEIs that the HECI seeks to regulate. Government will phase out the affiliation of colleges in 15 years and a stage-wise mechanism will be established for granting graded autonomy to colleges. Over a period of time, every college is expected to develop into either an autonomous degree-granting College, or a constituent college of a university. Another aspect of autonomy is the stress on self-governance. Through a suitable system of graded accreditation and graded autonomy, and in a phased manner over a period of 15 years, all HEIs in India will aim to become independent self-governing institutions pursuing innovation and excellence. The Board of Governors of an institution will be empowered to govern the institution free of any external interference, make all appointments including that of head of the institution, and take all decisions regarding governance. There shall be overarching legislation that will supersede any contravening provisions of other earlier legislation and would provide for constitution, appointment, modalities of functioning, rules and regulations, and the roles and responsibilities of the Board of Governors. New members of the Board shall be identified by an expert committee appointed by the Board; and the selection of new members shall be carried out by the Board of Governors itself. It is envisaged that all HEIs will be incentivized, supported, and mentored during this process, and shall aim to become autonomous and have such an empowered Board of Governors by 2035.

Side by side with autonomy, there is also the accent on responsibility and accountability. Thus, the Board of Governors shall be responsible and accountable to the stakeholders through transparent self-disclosure of all relevant records. It will be responsible for meeting all regulatory guidelines mandated by HECI through the National Higher Education Regulatory Council (NHERC). While being provided with adequate funding, legislative enablement, and autonomy in a phased manner, all HEIs, in turn, will display commitment to institutional excellence, engagement with their local communities, and the highest standards of financial probity and accountability.

Another implication of a single regulator is uniformity of regulation, thus creating a level playing field. Public and private higher education institutions will be governed by the same set of norms for regulation, accreditation and academic standards. This will also ensure that the state-backed university system will compete on equal terms with private and foreign universities.

This brings me to the NEP's emphasis on Quality. The document repeatedly speaks of the quality imperative, reiterating the objectives of excellence, innovation and merit. It observes that effective governance and leadership enables the creation of a culture of excellence and innovation in higher education institutions. It also states that the common feature of all world-class institutions globally including India is strong self-governance and outstanding merit-based appointments of institutional leaders. The primary instrument to attain these goals is institutional leadership. Structurally, there are several provisions which enable this focus on excellence and merit. As we saw, acquiring the appropriate graded accreditations is a pre-condition for the creation of the Board of Governors of a Higher Education Institution. It is only upon receiving the appropriate graded accreditations that deem the institution ready for such a move, that the Board of Governors (BoG) can be established. It will consist of highly qualified, competent, and dedicated individuals having proven capabilities and a strong sense of commitment to the institution. Measures will be taken at all HEIs to ensure leadership of the highest quality and promote an institutional culture of excellence. Equity considerations will also be taken care of while selecting the members. All leadership positions and Heads of institutions will be offered to persons with high academic qualifications and demonstrated administrative and leadership capabilities along with abilities to manage complex situations. Leaders of an HEI will demonstrate strong alignment to Constitutional values and the overall vision of the institution, along with attributes such as a strong social commitment, belief in teamwork, pluralism, ability to work with diverse people, and a positive outlook. The selection shall be carried out through a rigorous, impartial, merit-based, and competency-based process led by an Eminent Expert Committee (EEC) constituted by the BoG. While stability of tenure is important to ensure the development of a suitable culture, at the same time leadership succession will be planned with care to ensure that good practices that define an institution's processes do not end due to a change in leadership; leadership changes will come with sufficient overlaps, and not remain vacant, in order to ensure smooth transitions. Outstanding leaders will be identified and developed early, working their way through a ladder of leadership positions.

To ensure quality as well as an effective accountability mechanism, the policy appears to rely on the tool of the IDP. Each institution will make a strategic Institutional Development Plan on the basis of which institutions will develop initiatives, assess their own progress, and reach the goals set therein, which could then become the basis for further public funding. The IDP shall be prepared with the joint participation of Board members, institutional leaders, faculty, students, and staff.

Another tool proposed for effective regulation is transparency and disclosure. According to the NEP, financial probity, good governance, and the full online and offline public self-disclosure of all finances, audits, procedures, infrastructure, faculty/staff, courses, and educational outcomes will be effectively regulated. This information will have to be made available and kept updated and accurate by all higher education institutions on a public website maintained by NHERC and on the institutions' websites. Any complaints or grievances from stakeholders and others arising out of the information placed in public domain shall be adjudicated by NHERC. Feedback from randomly selected students including differently-abled students at each HEI will be solicited online to ensure valuable input at regular intervals.

Let us now look at how the NEP addresses aspects of Innovation and Entrepreneurship. In my interaction with the students globally, I find that the practical application of studies is well built in their system. In India also we have a number of examples where an indigenous technology was developed by youth even who were outside the formal schooling network. However, not so long ago, parents in our country could only see two professions – a doctor or an engineer. All of us are aware that result announcements especially of 10th and 12th grade were and are still being looked at as a very big event in life. The effort that one has taken often gets unnoticed in the black and white colors of success and failure. With time a whole new arena of opportunities have opened up and this is gradually being appreciated and encouraged by parents. This has led to diversified training and employment opportunities across sectors in different trades. Credit goes to the progress in communication technology that has familiarized people with the change markers or early torchbearers in the offbeat fields. This implies that innovativeness and creativity cannot be just stimulated by an institution alone but demands interest, curiosity and practice. The most important role, in this case, is that of parents who need to go beyond the lines of ***log kyakhahenge*** and let their kids explore and experiment in life to realize their full potential. Would this mindset change by the promises made by the new national education policy? The implementation of education policy gives a huge scope for this experimentation.

School education will have exploration, discussion, discovery and analysis as modes of imparting education. With 10 bagless days, vocational education will start from Class VI; with internships it would be more experiential. This will open up fresh perspectives of the world surrounding youth to engage them in tasks that will groom their mind holistically, to be able to find breakthrough solutions to new age problems which adult rigid minds might not even imagine. Coding will also be initiated from the same class which is virtually the 4th language for India which is becoming the IT/Software hub of the world. Coding will help kids in critical thinking by learning to dissect steps to problem solving. Not only that, it helps children with instant gratification of being a creator. Who knows, it may germinate early age entrepreneurs!!

University education flexibility with multiple entry exit options will foster exploration and risk taking, it will free students from rigid academic silos; while multi-disciplinary courses would open new horizons for innovation. Think of graduation with Physics and music, mathematics and astrology, ancient Indian culture and modern Science, and so on. The focus on equality and social awareness will discourage the rat-race towards conventional streams of Engineering and Medicine. This will pave the way for new age entrepreneurship in India which would look beyond, to solve unique Indian problems. The skill-up India program arose because of the enormous gap of the applied skill needed for students to be industry ready. Students are loaded with theoretical knowledge of stereotypical subjects thus are not productive from day one of the job. The NEP transformation will change the persona of generations to come, who will be armed with relevant skills, it will encourage students to become passionate self- learners due to the flexibility of choice they will have. They would no more be “mile-wide and inch-deep”, but rather their own passion will build the depth to drive innovation. It would prepare them for newer self-reliant tomorrow. This is set to make foundation for the next century, an era where an individual need not be stuck to single profession; but can seamlessly transition across professions which will be enabled by education system through re-skill and up-skill. What better impetus for innovation and entrepreneurship!

The biggest accelerator would be reducing the gap between research and education. The National Research Foundation brings a ray of hope; it hopefully will catapult research grants from government as well as directly from Industry by establishing strong Academia-Industry relationship. However, the research ecosystem in India must go hand in hand entrepreneurship to be sustainable since India cannot afford to inject millions of rupees in research without early returns.

NEP 2020 can help us restructure current education system. At the institutional and structural level changes need to be encouraged in the infrastructure which allows interaction, group learning, and less of competition. Pedagogy needs to be more customized that ensures participative learning in the class. The training methodology should help in engaging students innovatively in a manner that is not defined just by the performance of students but by their active participation and initiatives. Building on foundational skills and emphasizing the use of mother tongue is also an important element that needs to be part of the curricula. Covid19 has taught us that technology if put to the right use without intimidating the learners can accelerate the learning and development processes. NEPs emphasis on digital media is an important step in this direction.

Finally, mindset reforms. Students need to look beyond their notebooks and observe and develop perspectives on the world around them. Different sort of exercises may be developed to help students to learn from the communities around and develop personal and collective social responsibility. To ensure that this happens, mindset reform is needed at three levels: Parents, Teachers and the Community. All three players must get rid of those processes that inhibit the overall growth of the child. It also calls for a change in the overall approach where the outcomes of the education are valued and not merely the process. A learner-centric process needs to be the foundation in all these reforms. The new education policy definitely gives a huge scope and window of opportunity for all of us to move beyond mark sheets and work towards the holistic development of the children. Reforms if packaged and delivered in a participatory manner do create a positive impact. The moment a reform or change is presented as comfort value rather an intrusion, its acceptability among various stakeholders is bound to increase leading to positive outcomes.

In conclusion, we may say that the NEP is ambitious in its transformative ideals and its prioritization of excellence and merit. With legislative and financial backing, the New Education Policy augurs well for a new and vibrant India poised to take its rightful place in the world's stage. For sure NEP puts us abreast with model education systems of the world. However, the tire is yet to hit road, the success lies in rightful implementation. If done well, future moves like social security shall further bolster risk taking abilities to foster entrepreneurial grit. Time will show us where we land.

"A STUDY ON AWERNESS OF MUTUAL FUND IN JUNAGADH CITY"

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Abstract:

Modernization is the current situation.Individuals are getting more educated, informed, and aware of everything around them, whether it's moving towards cashless transactions, utilising a smartphone for banking, shopping, etc. Investors' preferred investment option in the past was PPF. Yet investors are now realising that diversity is necessary to achieve one's many life goals and that this conventional approach to beating inflation is insufficient. Mutual funds are currently the most active investing choice out of all those that are offered. One can consider investing in mutual funds, which would then give them exposure to numerous asset classes based on the characteristics they choose, such as theirAge, financial situation, risk, and return. Mutual funds offered investors liquidity, expert management, tax benefits, greater returns, and programmes tailored to their needs in order to achieve their financial objectives.This research seeks to examine how cities are becoming more conscious, specifically with regards to one another faults.the researcher employed a conesest summation method with 100 samples. The goal of the study paper is to understand how knowledge and interested on investor is in mutual funds as a form of investments there are using primary data gathered through questionnaire.This study found that most investors have a favourable attitude towards investing in mutual funds. To maintain customer trust, mutual fund businesses should develop tactics that meet expectations and introduce fresh and creative strategies. This will help the mutual fund business expand and flourish.

Key words: *Investment, Awareness, Preferences, Mutual fund, liquidity.*

Introduction:

Investing in equities, bonds, government securities, and money market instruments is done through the use of mutual funds, which pool and collect money from many different investors. After deducting any necessary fees and charges, the income or gains from this collective investment scheme are dispersed proportionately among the investors. Under the Indian Trust Act of 1882 and in compliance with the SEBI (Mutual Funds) Rules of 1996, mutual funds in India are constituted as trusts. The mutual funds are regulated and are only allowed to charge what SEBI has set as their permitted maximum fees and expenditures for managing a scheme. For salaried workers, a present gift fund serves as a forum for investing and is quite helpful for giving. Here, the housing organisations that are selling man-made falses have a supply of be mature to the potential investment in matual fund. Due to their high cost effectiveness and ease of use, maul finds are regarded as some of the best available methods. When money is pooled together to find mauls, the costs are significantly lower than if each person tried to do it on their own. Yet, the widely used strategy of multiple diversification focuses on reducing risk and optimising profits.

Literature review:

(Singh, March-2012)this research paper observed that here the structure of mutual fund operations, a comparison of investors in mutual funds and banks, and the computation of NAV, among other topics, have all been taken into consideration in this study. The effects of several demographic characteristics on investors' attitudes about mutual funds have been examined in this essay. Chi-square test has been used to measure a variety of phenomena and analyse the data acquired effectively and rapidly for reaching reasonable findings. Ranking was done using weighted scores, and scoring was also done on the basis of scale, for the analysis of the numerous aspects influencing investment in mutual funds.

(Tripathi, May-2020)this research paper Shows that here For risk-averse investors, investing in a mature fund is less risky than financing other risky investments because the mutual fund industry in India is growing. Mutual funds also give investors a way to contribute to the Indian capital market by using specialised fund management for unit investments. With particular emphasis on mutual funds, this essay aims to investigate how people think about themselves. The study's participants are drawn from the Amedabad neighbourhood in the nation's Carac state. The study's sample size is 100, and the researcher employed a convenient sampling technique. The results of this study show that although people are aware of mutual funds, they do not participate in them. It is anticipated that this study will help decision-makers in India develop effective plans for raising mutual fund investment Levels and for raising public awareness. Regarding mutual funds.

(Miss & Dr, May-2021)this research paper Indicated that Intent done with the wine purpose of regular rotation, ken le our nation, unmeant measures can be derived from internal policies in shares or cactuses. An engangment mode or vent to gain therging marqandda is the type of smart and upon the inne king ability of the poor Mutual Funds. However, the vicinity of the Four Mys Mally Kw. Many have been obliged to avoid such modes of insoment because of their lack of understanding of the subject. This is what led the inguina to recommend better medes to make them famous among the popularising.

(Patel, July to sept-2020) This research seeks to examine how cities are becoming more conscious, specifically with regard to one another's faults. The study's main argument was drawn from a state's unincorporated city. For the investigation, the researcher employed a conesest summation method with 60 samples. According to the study's findings, people are aware of mutual funds and also use western mutual funds. The majority of investors are thinking at mutual funds as a rider tool, according to research. When Gajar tu pensful struten for increasing investment in, it is this that they study. Parents are proud of their mother's knowledge of mutual funds.

(Sharma & Priya, 2018)this research paper Finding that It is being mocked by millions of ville inhabitants. In India, a person will frequently seek for knowledge of this such that orders nedge against inflamar and glen have negatwal Hedhilfe and man in their youth provide much-needed assistance to the invers the incess of MPx in historically the rest of the collaborative efforts of competing managers and alert Theom to the ons very distinct needs of miles. Ir povforence for anal and its performance evaluation in the research paper, researcher has lycine to know instrumental performance. The poll underrates on 200 DVR adicados and the number that the mayor contacted. Rectors that ignite in the hopes of achieving mutual understanding have fand traits, are comnioned, successful, and have supporters.

Statement of the problem:

The purpose of this study is to determine how well-informed consumers are about mutual funds and how they allocate their funds among various investment options, including fixed deposits, insurance, and the equity market. Furthermore, it's crucial to understand whether a consumer invests in- person or online, how frequently they conduct online transactions, and why they don't use Sherkhan Ltd.

Objective of the study:

1. To find out which option an investor choosesmost often in investment.
2. To learn about the extent of awareness of mutual fund with in relation age, income and education etc.

Period of the study:

Study took time period of 4-month December 2022 to February 2023.

Data collection:

To sets of data, including both primary and secondary sources, were used to complete the study. A questionnaire was used to gather this kind of information form investor.

Sample size:

For the present study used primary data, were collected form 100 sample respondents by using questioners.

Sampling unit:

Government employees, private sector employees, students, others.

Scope of the study:

The study will be beneficial in developing new programming that meet consumer needs and is highly useful for knowing how customers feel about mutual funds in Junagadh city.

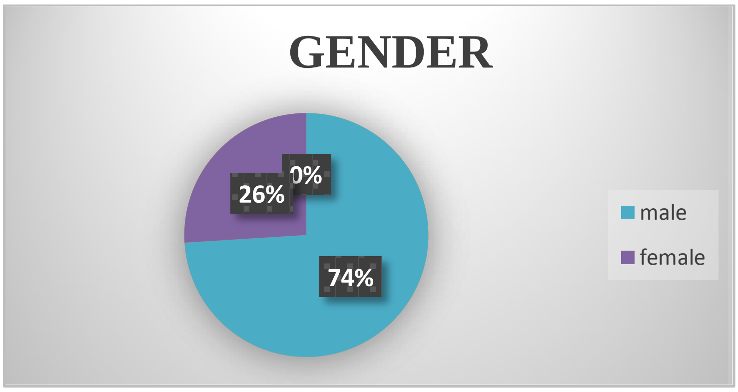
Importance of the study:

1. Liquidity: Buying and selling a mutual fund scheme is comparatively simpler. Only one mutual fund transaction occurs each day, following the release of the NAV for that day by the fund house.

2. Diversification: Because mutual funds' performance is based on market movement, they do carry some risk. In order to spread the risk, the fund management always invests in multiple asset classes. It's referred to as diversification. In this approach, when one asset class underperforms, the other might make up for it with better returns, protecting investors' losses.

Data analysis & interpretation:

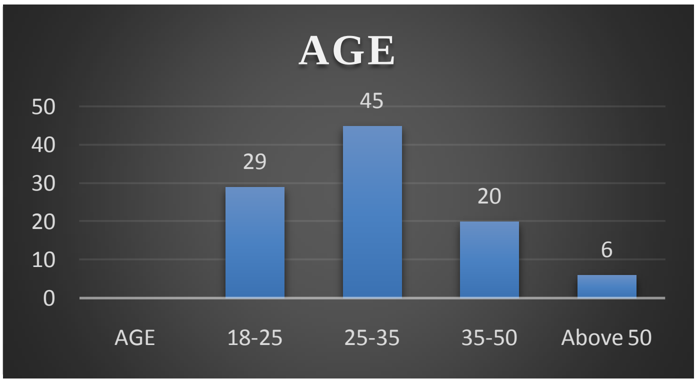
Figure 1: Gender wise classification:



(source: Computed by researcher from Primary Data)

The percentage of responders by gender is depicted in the diagram above. According to the results 74% Male and 26% female responded to the survey of 100 respondent's male respondent are higher than female respondent.

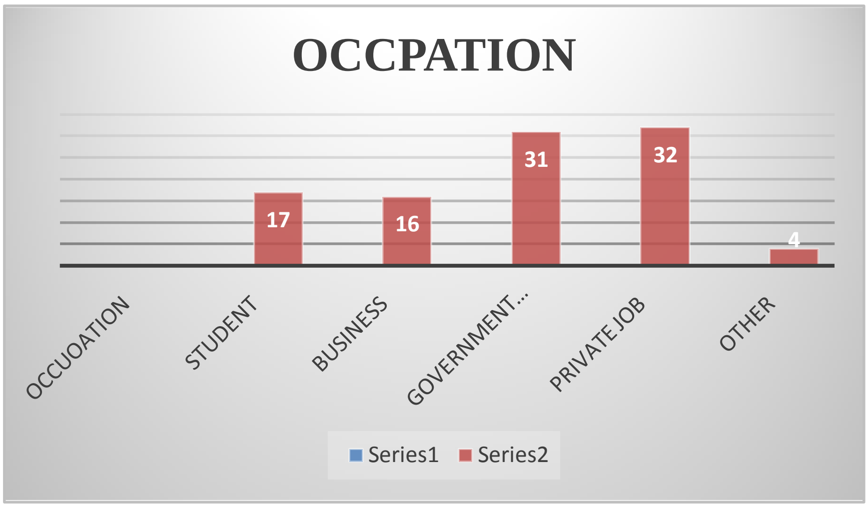
Figure 2: Age wise classification:



(source: Computed by researcher from Primary Data)

The percentage of responders by age group is depicted in the diagram above. According to the results 29% 18-25years, 45% 25-35 years, 20% 35-50years and 6% above 50years responded surveyof 100 respondents' highest respondents are 25-35 years.

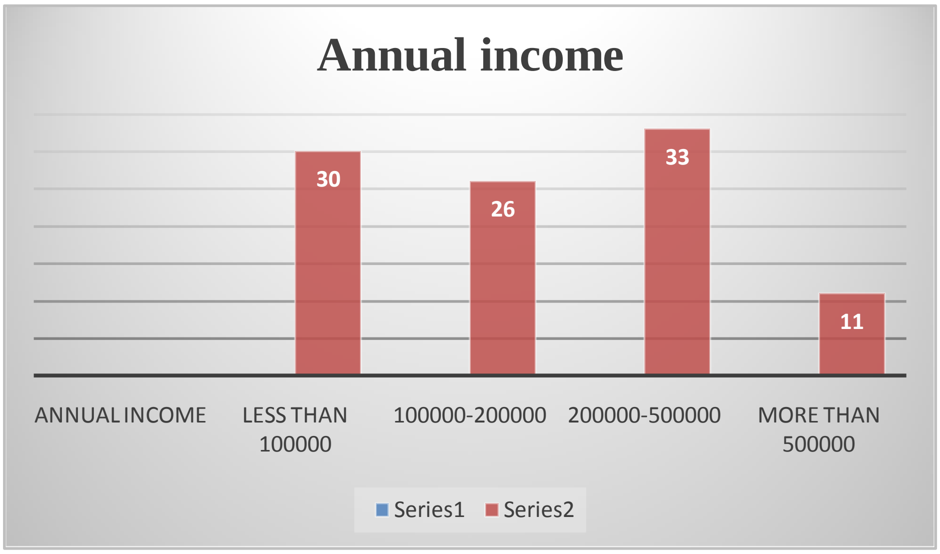
Figure 3: Occupation wise classification



(source: Computed by researcher from Primary Data)

The percentage of respondents by occupation is depicted in the diagram above. According to the results 17%students, 16%business, 31%goverment job, 32%private job, 4%other respondents to the survey of 100 respondents' highest respondents are private sector.

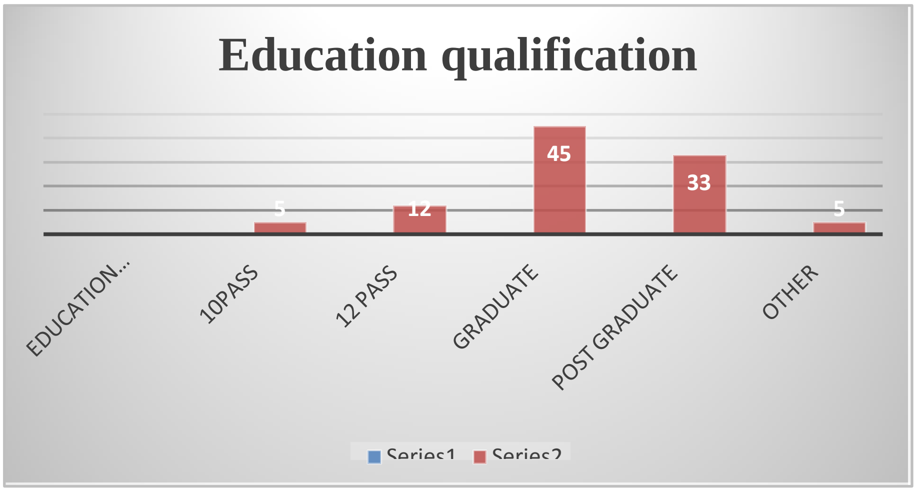
Figure 4: Annual income wise classification:



(source: Computed by researcher from Primary Data)

The percentage of responders by annual income is depicted in the diagram above. According to the results 30% less than 100000, 26% 100000-200000income, 33% 200000-500000income, and 11% more than 500000income responded to the survey of 100 respondents' highest respondents are 200000-500000 annual income.

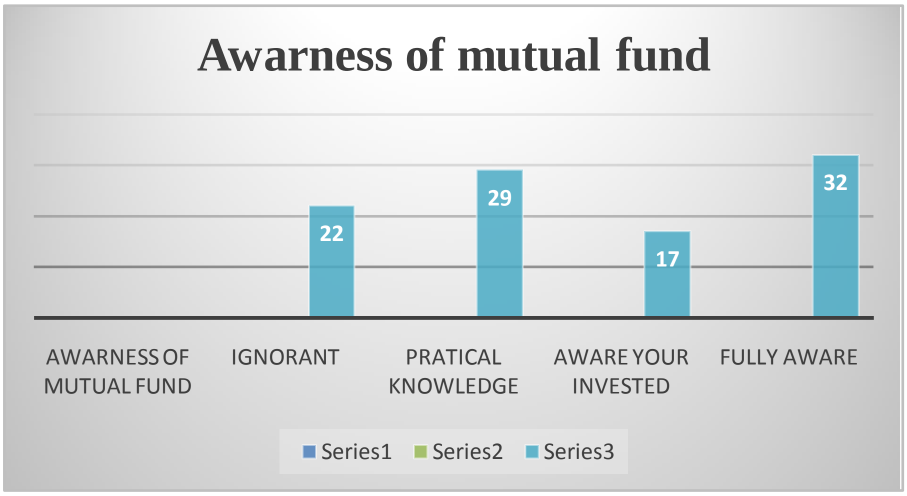
Figure 5: Education wise classification:



(source: Computed by researcher from Primary Data)

The percentage of responders by education qualification is depicted in the diagram above. According to the results 5% 10 pass, 12% 12 pass, 45% graduate, 33% post graduate and 5% other respondents to the survey of 100 respondents' highest respondents are graduate.

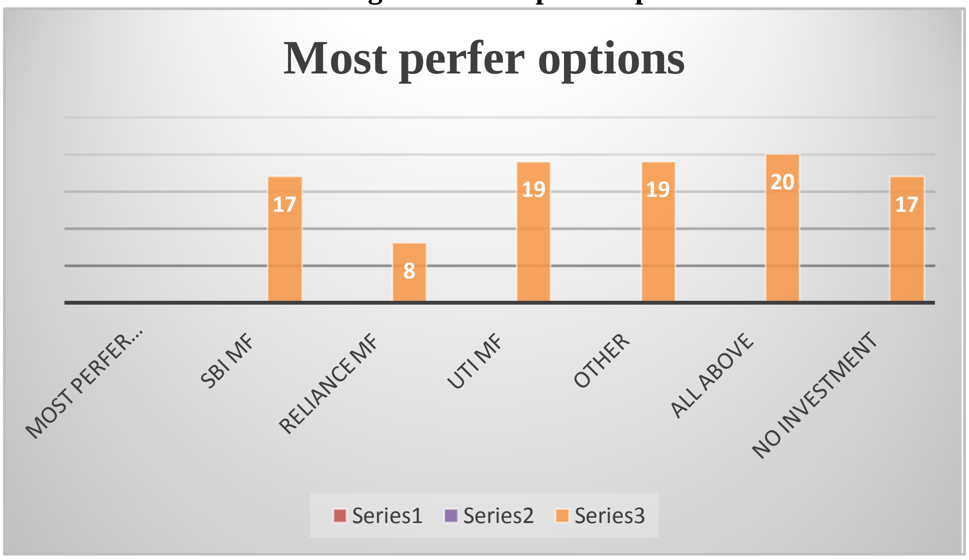
Figure 6: Awareness of mutual fund:



(source: Computed by researcher from Primary Data)

The percentage of responder by chooses most often in investment is depicted in the diagram above. According to the result ignorant 22%, practical knowledge 29%, aware your invested 17% and fully aware 32% responded to the survey of 100 respondent's highest respondent are fully aware about mutual fund.

Figure 7: Most prefer options:



(source: Computed by researcher from Primary Data)

The percentage of responders by influence investor decision-making is depicted in the diagram above. According to the results SBI mutual fund 17%, RELIANCE mutual fund 8%, UTI mutual fund 19%, OTHER mutual fund 17%, ALL ABOVE mutual fund 20%, NO INVESTMENT mutual fund 19% responded to the survey of 100 respondents' highest respondents are selected no investment options.

Finding:

- ✓ Respondents between the age of 25-35 showed a greater interest in mutual fund investment.
- ✓ More men were observed to be involved in this type investment.
- ✓ Graduate people were more likely to invest in mutual fund.
- ✓ For the most part, they merely and practical understanding of mutual fund.

- ✓ Most of them favoured investing in all of the aforementioned options.

Suggestion:

- ✓ For the purpose of encouraging investment among those aged between 35-50 mutual fund denomination can also be created.
- ✓ In order to open the market of mutual fund in women investors they should encouraged to investment in mutual fund apply the schemes in higher return apply.

Limitations of the study:

1. The study's 100-person sample size is extremely small, making it impossible to generalize the study's findings.
2. The study's focus is limited because it only takes respondents from the city of Junagadh Into account.

Conclusion:

With respect to investors' behaviour, this study examines investments in mutual funds. Most investors, it was discovered, have a favourable attitude towards investing in mutual funds. The mutual fund businesses should develop tactics that help in meeting the investors' expectations if they want to keep their customers' trust in mutual funds. In order to retain investor confidence, fresh and creative strategies should occasionally be introduced. Because of this, the mutual fund business will expand and flourish.

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A Study on Consumer Awareness Toward Solar Energy with Special Reference to Junagadh City

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Abstract:

Energy is a crucial component of economic growth and life-quality enhancement. According to estimates, the earth is endowed with abundant energy for the production and consumption of electricity, including both conventional and non-conventional sources. Solar energy is a renewable source of energy and cleanest form of energy. AndIndia is abundantof 300 days of sun. In this study primary data collected and including 100 respondents who know about the solar energy and maximum use to solar energy for electricity generation. The object of the study is to determine consumer awareness of solar energy in the city of Junagadh.The significance of the study is solar energy gives low electricity bills, low maintenance cost, Technological development, and everywhere applicable.Solar quality, solar price, solar brand, Solar's life spans it's a very important maximum respondents respond that when solar purchase everything is very important thing. TATA power solar, Vikram solar, loom solar, Jackson group, WAREE energies it's a Solar 'manufacturing and production companymaximum use solar for other company including Adani solar, sofar. In a global word energy is a very important component, and future is unpredictable and we know about without energy can't. solar energy is a renewable energy source and in a winter season maximum electricity generation from solar energy and less use of solar in monsoon season and solar energy is safer than others sources. solar energy through we generate electricity and produce electricity it's a one of the commercial sourcesto earn money and maximum respondents use solar energy. The government scheme of solar is Jawaharlal Nehru national solar, Roof top scheme, solar park scheme and any others and maximum respondents know about this scheme. I conclude that solar energy is a safer and renewable source and save environment, we try to maximum use solar.

Key words:*solar energy, consumerAwareness*

Introduction:

Energy is a crucial component of economic growth and life-quality enhancement. According to estimates, the earth is endowed with abundant energy for the production and consumption of electricity, including both conventional and non-conventional sources. Utilizing renewable energy appears to be one of the sustainable solutions to meet the rising global demand for electricity because conventional energy sources are quickly running out and scarcity is being addressed at the international level.

Using cleaner and promising solar energy to produce power is one of the strategies to promote sustainable growth. According to the IPCC, solar energy has the highest energy potential of all the renewable energy sources, and given the amount of energy the earth receives, even a small portion of it could theoretically be used to meet our current needs. In other words, if we can use just 5% of this energy, it will be 50 times as much as the world needs.

What is Solar energy?

Solar energy, one of the renewable sources of energy, is defined as the transformation of solar energy. Most of the sunlight is converted to visible light and infrared radiation once it has passed through the atmosphere of the earth. Photosynthesis is the process by which plants use this energy to transform it into sugar and carbohydrates. These energies are transformed into electricity using solar cell panels.

Review of literature

1. **(Saini & Devi, 2019)** In both rural and urban parts of Haryana, this study investigates attitudes and awareness about solar energy. 62 respondents who completed questionnaires participated in the survey. To encourage the use of solar energy, the Ministry of New and Renewable Energy created a number of Programmes. To research people's attitudes toward solar home systems as well as their level of knowledge about solar energy in Kurukshetra, Haryana. To research the most effective solar energy education and awareness media in both urban and rural locations. Solar energy systems in India offer enormous growth potential. Age and education level are just two variables that determine how much people in rural and urban areas are aware of solar energy systems. Since everyone has easy access to the internet these days, it is the most influential source of information.
2. **(Saraswathi, 2020)** The amount of solar energy that enters the earth every hour is sufficient to supply all of the energy needed for a year. This solar energy is produced for use in commercial, industrial, and residential setting. It is simple to extract energy from direct sunlight, creating an efficient and cost-free environment for the surroundings. The primary advantage of solar energy over other conventional power sources is that it can be produced using the tiniest photovoltaic (PV) solar cells, which allow sunlight to be directly transformed into solar energy. Solar energy has become increase more popular due to their environmental and economic benefits. By on Battery Backup, Solar Energy can even provide Electricity 24x7, even on cloudy days and at night. It is an alternative which is promise and consistent to meet the high energy demand.
3. **(Srivastava & Srivastava, 2013)** A significant project of the Indian government and state governments is the National Solar Mission. The Mission's goal is to make India a solar energy leader on a worldwide scale. Government tax breaks and rebates could make solar energy economically viable. Additionally, India will make a significant contribution to the global effort to address the concerns of climate change. India's solar potential is real enough, and support environment is improving fast enough, to forecast a $6 billion to $7 billion capital-equipment

market and close to $4 billion in annual revenues for grid-connected solar over the next decade. Success in solar energy will require a long-term commitment and a sound understanding of local dynamics.

4. **(Kalpanadevi, 2016)**[3]Governments all across the world are beginning to pay more attention to renewable energy sources. To counteract climate change, as well as to diversify sources and safeguard against outside shocks, it is becoming increasingly important for a nation's energy portfolio. Renewable energy is also becoming more and more important in economic sustainability calculations as governments are forced to accomplish more with less resources. A transition to a clean energy future necessitates increased investment in renewable energy, which in addition to the environmental advantages might also result in lucrative dividends including job creation, economic growth, energy security, and enhanced protection against oil price volatility. Main objectives of this study is respondents' demographics and degree of knowledge about solar products in Coimbatore City. To provide the required recommendations in light of the investigation. The process by which an innovation spreads among individuals within a social system over time and through specific routes is known as diffusion. Despite flaws in solar energy products, the process has been studied and there are many chances for innovation in this industry.

Objective of the study

- To determine customer Awareness of solar energy in the city of Junagadh.

Significance of the study

Renewable energy sources: The fact that solar energy is a renewable resource is the main advantage. Unlike other energy sources, solar energy will never run out. If there is sunlight, we can simply get solar energy. Over 300 days a year are sunny and clear, which is a blessing for India.

Reduce electricity bills: You will be able to lower your electricity costs if you adopt or install a solar energy system. In addition, there is a chance to make money from the generation of excess energy, so you may not just lower your bills.

Low maintenance cost: The fact that solar energy systems don't require a lot of upkeep and care is one of their other most significant advantages. Only need to keep it clean. The average 20–25-year warranty offered by solar panel manufacturers. Here, you should just spend a small amount on solar system maintenance and repairs.

Technological development: Future solar energy sector has a huge potential, as we already know. The efficiency of solar panels is increased in a constantly changing environment by several technological advancements, which also boosts the potential for power generation by a factor of two or even three.

Solar energy is applicable everywhere: Whenever there is sunlight, a solar energy system can be installed. There are numerous locations that lack access to power. Hence, an independent solar system might be installed in these areas to enable people live better lives. Moreover, solar energy systems can be employed to power electronic devices and spacecraft.

Research Methodology

Source of data:

The Current study is totally based on the primary data. The collected data were composed form the structured Questionnaire.

Sample Technique:

In this study survey sampling technique is being used to collect the reliable data by the structured Questionnaire. All the questions are closeended questions and the mode of Questionnaire is through internet.

Sample period:

In this analysis the period of the study is from December 2023 to January 2023.

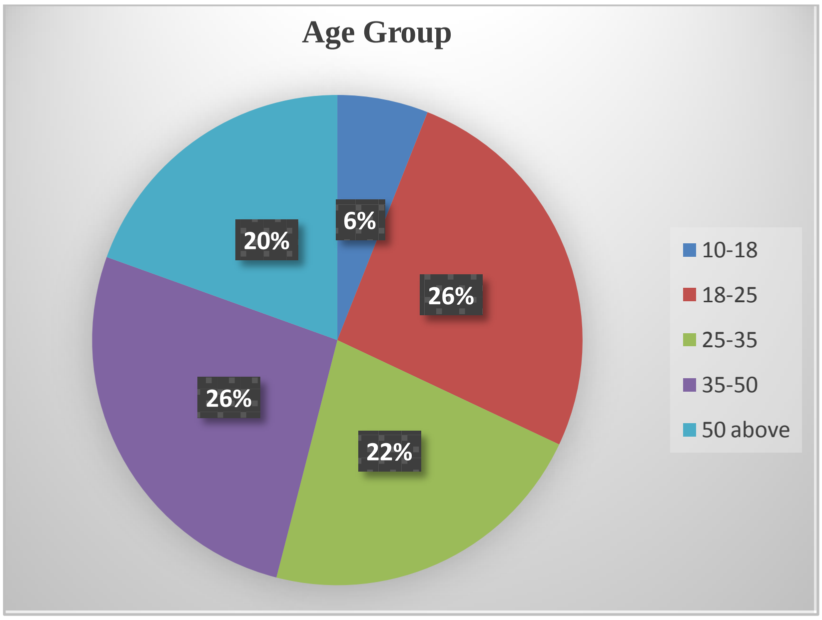
Sample design:

This studyincludessix solar power companies which are Tata power solar, Vikram solar, loom solar pvt. Ltd,Jackson group, WAAREE energies Ltd, Adani solar.

Data Analysis and interpretation:

In this study 50.5% respondence are Male and 49.5% are female, whose age group is as under:

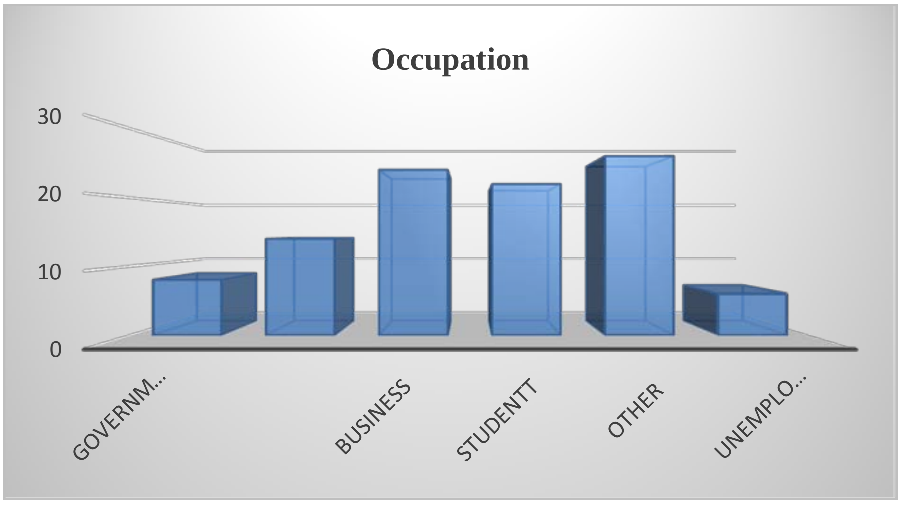
Figure 1: Age wise classification



(Source: Computed by Researcher)

The above chart shows that Out of 100 respondents 6% are 10-18 of the age, 26% are 18-25 of the age ,22% are 25-35 of the age,26% are 35-50 of the age and20% are above 50 of the age.

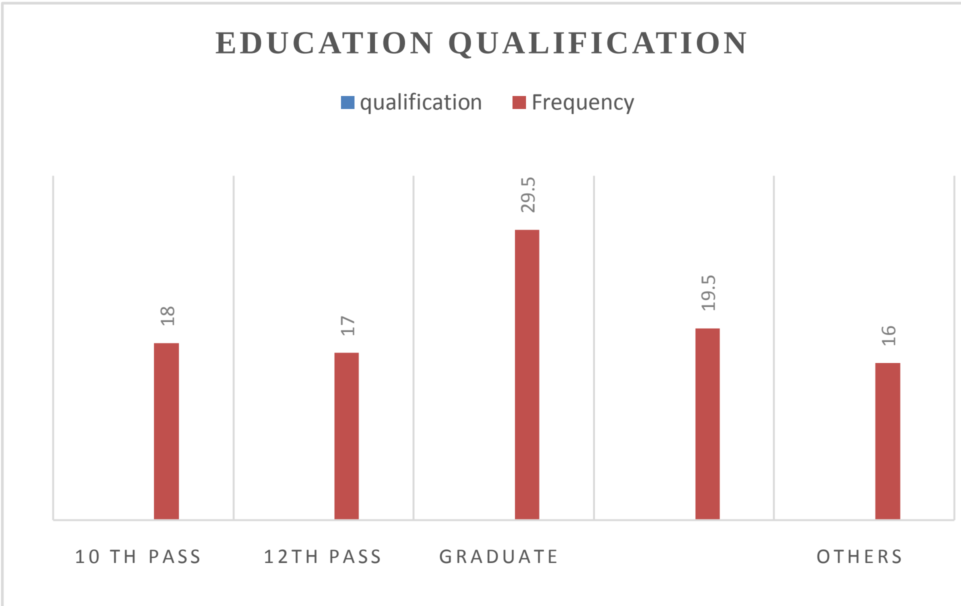
Figure 2: Occupation wise classification



(Source : Computed by Researcher)

The above diagramme shows that ,6%are have government job, 14% are have private job, 24%are have Business, 22% are student and 26% are others like housewife and retired employees and 6%are unemployed

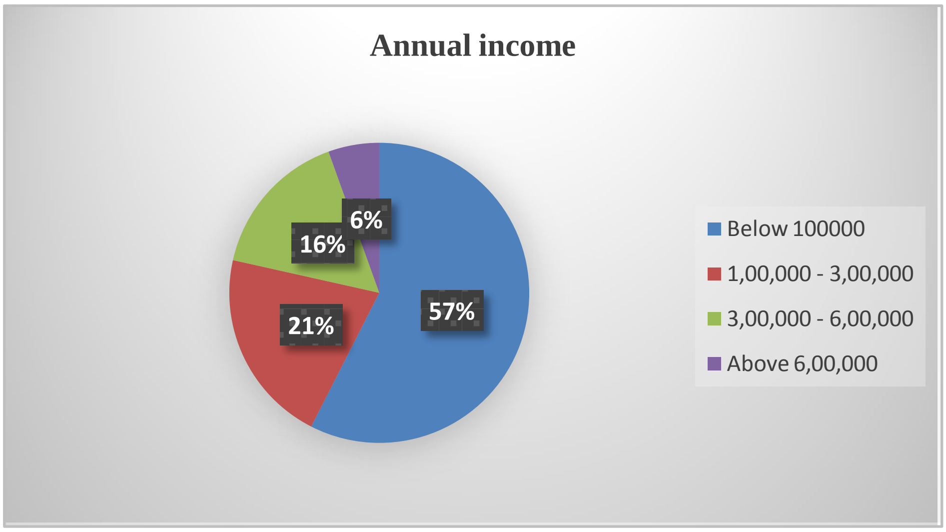
Figure 3: Education wise classification



(Source : Computed by Researcher)

The above diagramme shows that out of 100 respondents 18% are 10 th pass, 17% are 12 th pass, 29.5 % are graduate, 19.5 % are post graduate and 16% are others.

Figure 4: Income wise classification

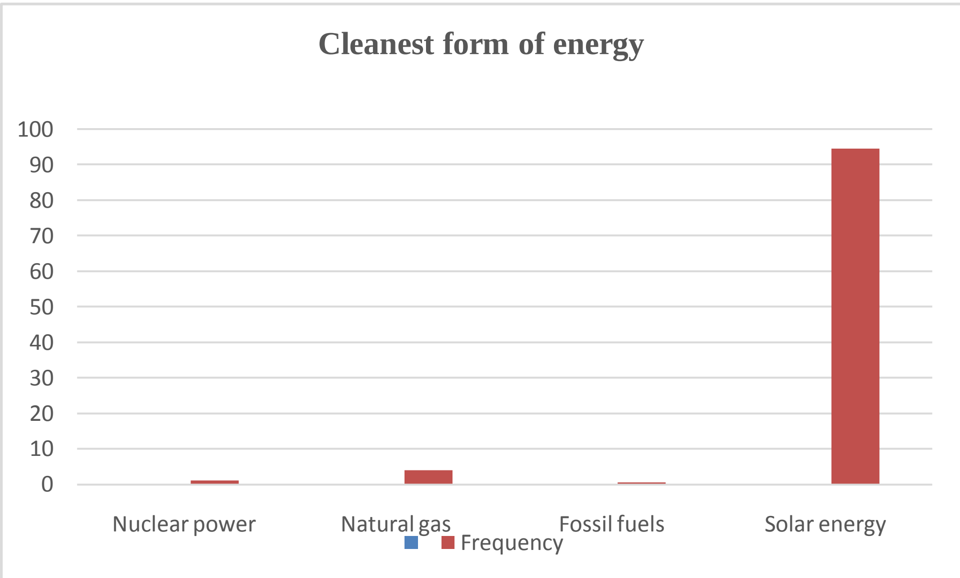


(Source : Computed by Researcher)

The above pie chart shows that 57% are having income below 1,00,000 , 21% are having between 1,00,000 to 3,00,000 ,16%are having between the 3,00,000 to 6,00,000 and 6% are having income above 6,00,000.

❖ In this study 100% respondence who know about the solar energy

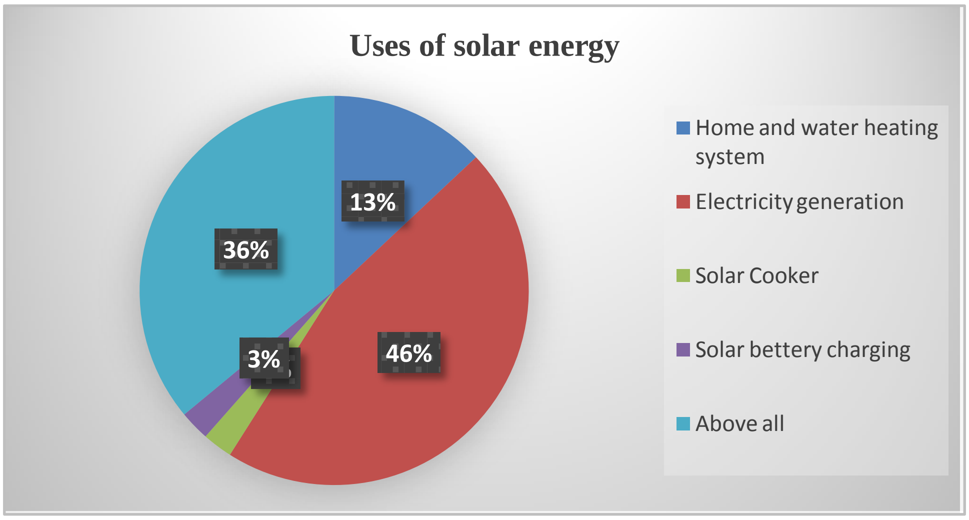
Figure 5:Cleanest form of energy



(Source : Computed by Researcher)

The above diagramme shows that out of 100 respondents maximum respondents who answered that solar energy is the cleanest energy more than other energy

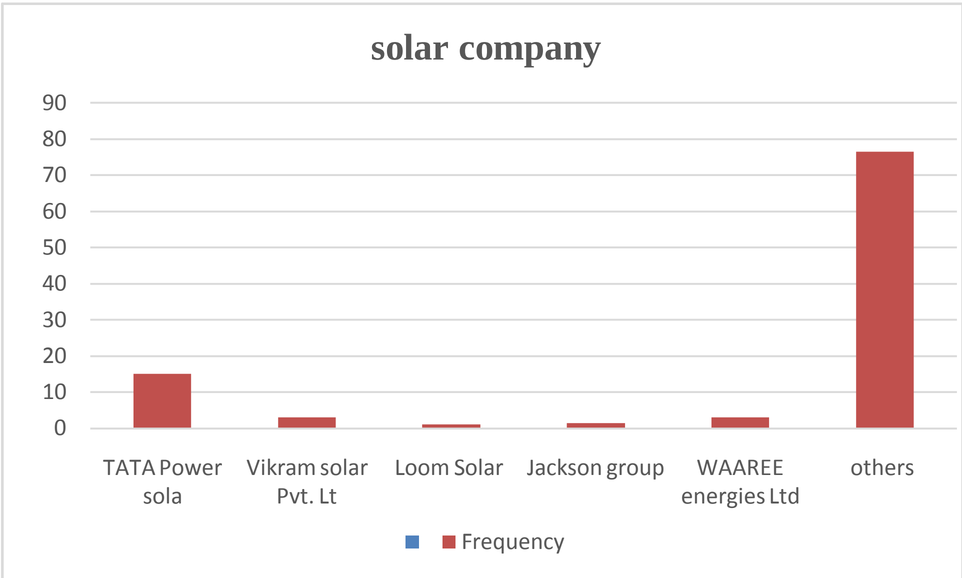
Figure 6:Uses of solar energy



(Source : Computed by Researcher)

The above pie chart shows that out of 100 respondent's maximum respondents are using solar energy for electricity generation and others for home and water heater, solar cooker, solar battery charging.

Figure 7:solar company



(Source: Computed by Researcher)

The above diagram shows that out of 100 respondents, 15% who have tata solar , and maximum respondents uses other companies solar like Adani solar power, sofar..

Finding

In this study includes 100 respondents 100% respondents who know about the solar energy in short aware about the solar energy and using solar energy maximum respondents use solar for electricity generation and remaining respondents use solar for home water heater, solar cooker……

Suggestions

In global word energy is a very important component and in future need to electricity consumption and any others sources like wind energy, thermal energy, Hydro energy, Tidel energyit's a renewable energy sources but solar energy is a most useablefor renewable energy source and maximum respondents using solar energy for electricity generation.

Conclusion

In this study I conclude that coal is use for electricity generation but solar energy is a cleanest form of energy. and in winter season maximum electricity generation from solar energy and most benefit of solar energy it's save environment.

Limitations of the study:

- In this study I including only 100 respondents
- This study's area is limited only junagadh city

ABBRIVIATION

IPCC-Intergovernmental Panel on Climate Chang

Reference:

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A study on Brand Preference of Chocolate Industry in Junagadh district

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ABSTACT

Chocolates are popular gifts for loved ones, and the Indian cocoa market is projected to expand at a CAGR of 8.15% over the next five years. Dark chocolates are in high demand due to their low sugar content, and are increasingly being packaged in environmentally friendly ways.The goal of the current study is to assess and analyze consumers' preferences for the various chocolate brands on the market. Data for this study were gathered via a questionnaire as well as Primary data from junagadh District and other information collected by a journal and website. Those who want to analyze research are applying for descriptive studies. About 100 responses were selected as a sample for this Research paper using primary data. The purpose of this research report is to better understand how consumers see the various chocolate brands available on the market in Junagadh District.

Keywords : Brand,chocolate,consumer perception,consumer preference.

1.INTRODUCTION

Cocoa agriculture in India began in the 1960s when Cadbury, with the support of the World Bank and Kerala Agricultural University, launched cocoa agriculture initiatives to identify viable and high-yielding varietals of cocoa. Most cocoa plants grown in India today are from the forastero variety, which is productive and widespread across the globe.

Cadbury is a British chocolate manufacturer with a global presence. It is handled by Mondelez India. In 1824, John Cadbury established Cadbury in Birmingham, England. Cadbury built facilities there and started importing chocolate in 1948. Cadbury is currently the most well-known and widely distributed brand in India. According to Euromonitor International, Cadbury sold 55.5% of all chocolate in India in 2014. Dairy Milk is Cadbury's signature brand. Among the most popular Cadbury varieties are these:

- Dairy Milk
- 5 Star
- Gems
- Perk
- Silk

Nestlé was founded in 1866 and is a multinational producer of beverages and consumer goods with its headquarters in Switzerland. Henry Nestlé founded the company in Vevey, Switzerland. Nestlé made an expansion into India in the late 1950s. Nestlé was the second best-selling chocolate brand in India in 2014 with a 17% share of the total sales volume. Nestle's most well-known flavor in India is Kit Kat, a bar of thin, crisp wafer fingers covered in a layer of chocolate. Some of the well-known Nestle brands include the ones below:

- Kit Kat
- Bar-One
- Munch
- Milky Bar

Amul is India's indigenous dairy cooperative primarily dealing in dairy products. It is also one of the biggest players involved in the chocolate manufacturing industry of India. Amul is owned by Gujarat Cooperative Milk Marketing Federation Ltd. (GCMMF) and was founded in 1946 by Dr Verghese Kurien. The credit of making India the largest producer of milk and dairy products by bringing about the 'White Revolution' goes to Amul. Milk chocolate is Amul's most trusted brand amongst Indians. Accounting for 1.1% of India's overall chocolate sales volume in 2014, Amul stands fourth. Some of its variants are as follows:

- Milk Chocolate
- Dark Chocolate
- Fruit & Nut Chocolate
- Almond Bar

Most popular biscuit worldwide Parle, an Indian manufacturer of consumer goods, confections, and beverages, is known for its Parle- In 1929, the Chauhan family established Parle. The company is the biggest biscuit manufacturer in India. Also, it provides confectionery items. The quality, nutrition, and excellent flavor of Parle products are unmatched. The following are different types of Parle chocolate:

- Kismi Bar
- Kismi Toffee
- 2-in-1 Eclairs
- Fruit Drops

2.REVIEW OF LITERATURE

(Ramli, 2016) This essay examines the primary marketing approach used by the European chocolate sector, focusing on the significance of the country of origin, product diversification, and scenarios. It contrasts the marketing approaches used by the four case studies that were chosen: Godiva, Lindt &

Sprüngli, Cadbury, and Ferrero Rocher. Existing research and analysis for the topic indicate that historical context and business history play.

(Adis Puska, 2018) This paper examines the direct effects of brand image, customer happiness, and value on consumer loyalty to branded chocolates. The findings demonstrate the validity of the constructed structural model, and show that brand pleasure has the biggest influence on brand loyalty.

(Podsiadly & Kolodziej, 2019) From the standpoint of every business engaged in the agri-food sector, it is crucial to be competitive on the market and satisfy customer demands. The confectionery business, out of all the branches in this sector, caught the authors' interest because of Poland's fast-growing chocolate manufacturing industry. This article's goal was to describe the advances that were made in the companies that produce this type of sweets in the Polish confectionery sector. The article draws on knowledge found in related literature as well as information gathered from significant businesses engaged in chocolate production. The research objects were ten businesses that together accounted for 90% of the sales of the products under discussion on the Polish market.The investigation was conducted in the first half of 2018. The article's initial section explains what innovations are and what types they come in.

(Prete, 2020) People devour chocolate all across the world. It has undergone numerous changes since its inception in order to adapt to shifting consumer demands. Every business should prioritise improving its understanding of consumer behaviour, and chocolate firms are no exception. The current study includes a thorough literature evaluation of consumers' consumption and purchasing behaviour toward cocoa and chocolate in order to achieve this goal. The literature has been gathered using Scopus and Web of Science, two databases. Through the process of data screening and extraction, papers were found using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) flow diagram. In order to create a model of the key determinants of chocolate consumption, the selected issues were then divided into four
categories: personal preferences, product qualities, socio-demographic factors, and economic attributes. The findings indicate that chocolate is heavily focused on Fair Trade.

(Goel, 2022) According to industry experts, increasing consumer preferences away from traditional sweets, rising disposable income levels, premiumization, and rising health consciousness are accelerating India's demand for and consumption of premium chocolates. About 30% of Indian chocolate sales are in the premium chocolate category, which is currently over-indexed to major cities. According to studies, during the next five years, the Indian chocolate market as a whole is expected to expand at a CAGR of 8 to 10%.According to Zoher Kapuswala, marketing head for Tic Tac, Praline & Nutella at Ferrero India, "Customers aremigrating to more expensive and premium chocolate, providing multinational companies with a chance to enter the Indian market and extend their presence.

3.STATEMENT OF THE PROBLEM

In this research I have taken only four industries of chocolate which is the problem of this study

4.OBJECTIVE OF THE STUDY

- To examine the brand preference of selected chocolate industry.
- To study customer satisfaction and fulfilling the customer needs.

5.RESEARCH METHDOLOGY

Sample size- 100 people were surveyed for this study.

Research design- India's Best 15 Chocolate Brands However, I considered four companies in this research, including Nestle, Parle, Cadbury, and Amul.

Period of the study- The study analyses the brand preference of chocolate industry during the period from November 2022 to February 2023.

Limitation of the study-

1. Only a small number of persons were chosen for the study due to time constraints. So, it was not possible to generalize the study's conclusions from the sample of customers.
2. Self-administered questionnaires were used as the primary data source for the study.

Hence, there is a lower likelihood of unbiased information.

3. Although there are many chocolate brands, I've just selected four for this study.

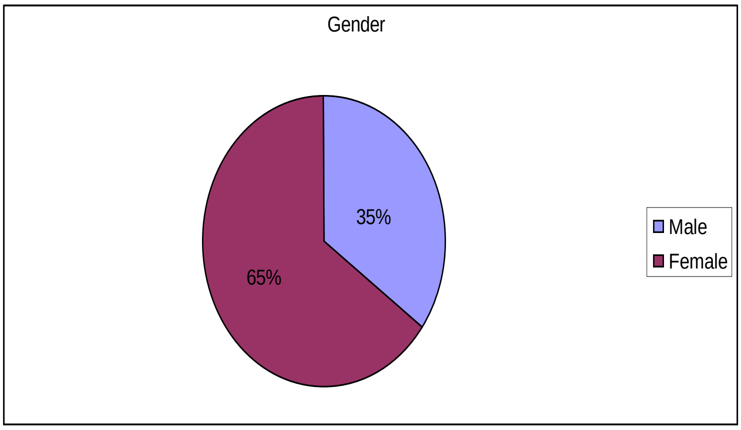
Data collaction-

Required data were collected through primary method. And percentage analysis were used to interpreat the data.

Interpretation-

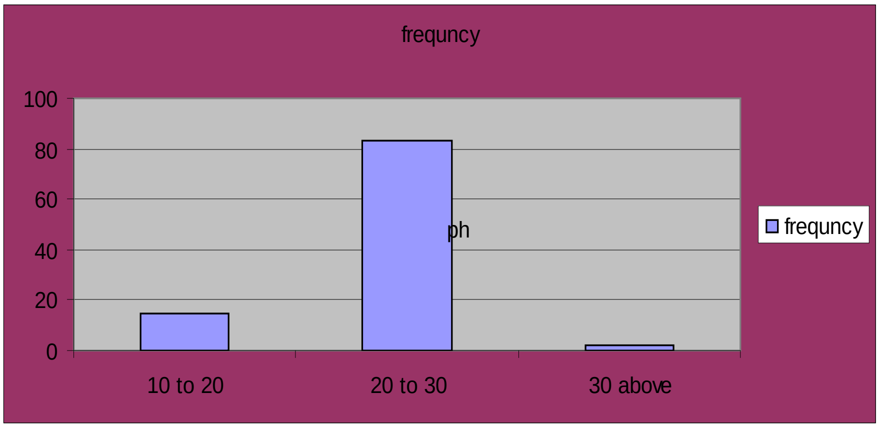
Basic details about respondent

Graph no.1



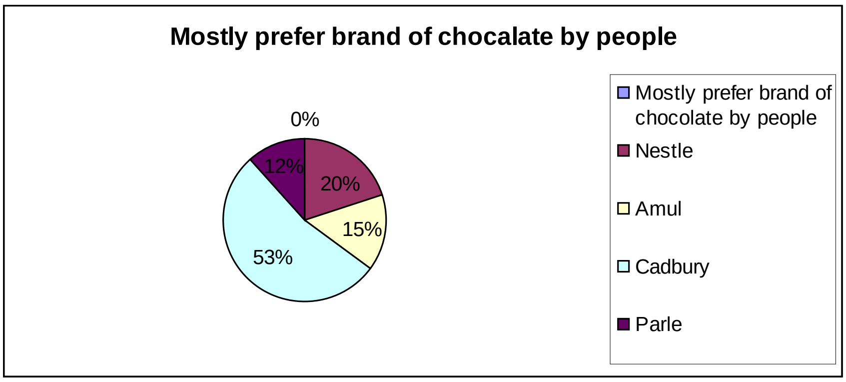
In above graph no.1 it is shows that a majority of 65% respondent are female and only 35% respondent are male. That means female are mostly like eating chocolate.

Graph no.2



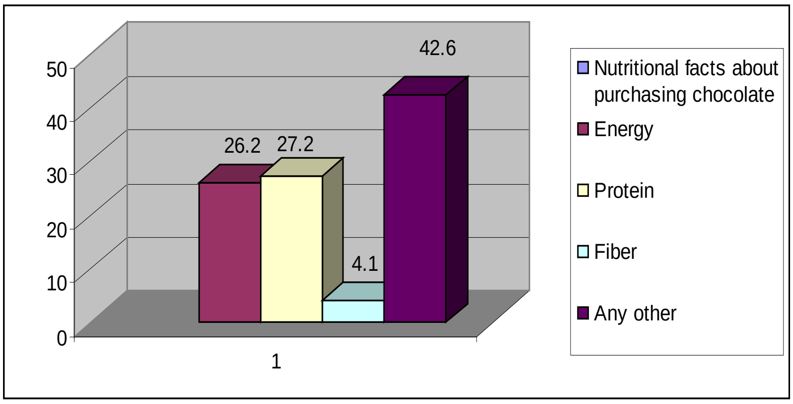
In the above graph no.2 it is conclude that most of respondent at age of between 20 to 30 year.Almost 83.1% respondent are belong this group. Then second highest respondent are belong to 10 to 20 age group and lowest respondents are belong to above 30 age group.

Graph no.3



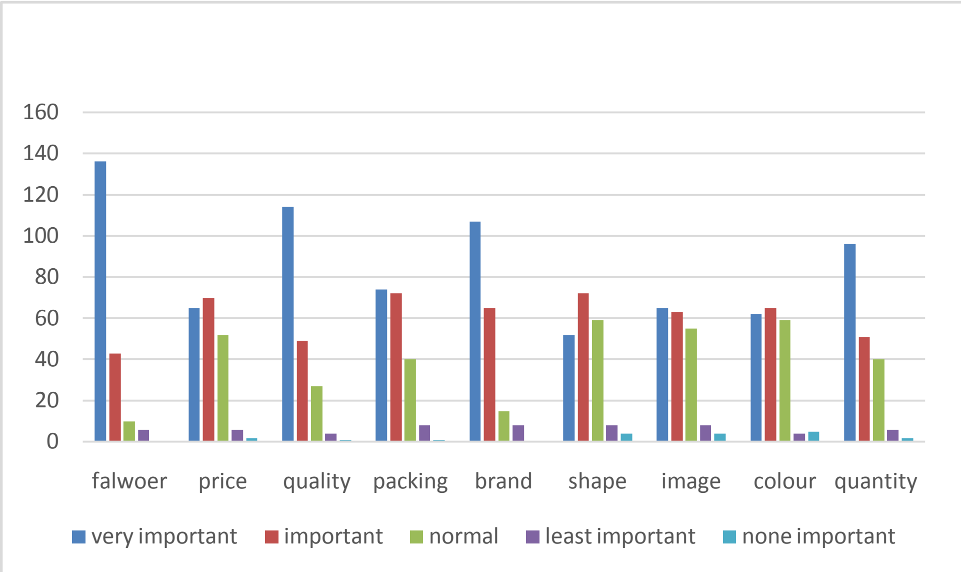
In above graph no.3 53% respondents are Cadbury. It is a highest prefer brand by people. Then second is a 20% respondents are Nestle. Parle and Amul respondents are 12% and 15%.

Graph no.4



In this graph no.4 about nutritional facts is about purchasing chocolate. Except protein, energy and fiber, other factors affect people more. The respondents of protein and energy are 27.2% and 26.2% respectively. Fiber is required for the least people, whose respondents are 4.1%

Graph no.5



The above chart illustrates how vital it is for customers to receive the most responses from flowers, and how crucial it is to price products appropriately. For the respondents, the chocolate's quality is crucial. The packaging component is crucial for consumers. For customers, brand choice for chocolate is of the utmost importance. Customers care about the shape of their chocolate. Customer satisfaction is crucial for brand image. According to the responders, the chocolate's colour is crucial. For customers, the greatest respondent of the quantity is crucia

Conclusion

The majority of individuals favour chocolates. The market offers a wide variety of brands. Dairy Milk 5 Star Gems Perk Silk Kit Kat Bar are prominent among them. Extra and milky When it comes to chocolate brands, Cadbury is the most popular with consumers. Consumers are most significantly influenced by availability, performance, and brand identity when making purchases. Due to its outstanding quality, accessibility, and strong brand recognition, people have come to trust and loyally support Cadbury chocolate. Even yet, Nestlé is Cadbury's closest rival, closely followed by the collected firm. Yet they still have a long way to go to beat Cadbury in terms of quality and customer loyalty. The analysis shows that Cadbury has consistently thrilled its customers and endured the test of time in terms of consumer choice.

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A STUDY OF AGRICULTURAL FINANCE BY COMMERCIAL BANKS IN INDIA: A CASE STUDY OF CENTRAL BANK OF INDIA

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Abstract

Agricultural finance possesses its usefulness to the farmers, lenders and extension workers. The economic principles of farm financial management facilitate in obtaining control over capital and its efficient use. The investment analysis pertaining to income, repayment capacity and risk bearing ability determine the amount of capital a farm business can profitably and safely employed. Hence, the farmer can determine his credit worthiness and can put forth his loan application with confidence to lender. The present study an attempt to analyze the agriculture advances by commercial banks. This study is based on secondary data. The analysis was made by the application of trend analysis; calculate ratios and chi- square test with time series analysis. Major finding of the study is that agriculture lending by sample bank has success to reach the target which given by RBI during the study period.

Key words: agriculture finance, Commercial bank.

Introduction

Agriculture in India is one of the most important sectors of its economy. It is the means of livelihood of almost two thirds of the work force in the country and according to the economic data for the financial year 2006-07, agriculture accounts for 18% of India's GDP. About 43 % of India's geographical area is used for agricultural activity. Though the share of Indian agriculture in the GDP has steadily declined, it is still the single largest contributor to the GDP and plays a vital role in the overall socio-economic development of India. Agricultural credit provide exposure to the extension worker about the structure and functioning of lending institutions which in turn helps him to guide the borrower to choose the cheap lender in acquisition of credit. Besides, he can also advise on most efficient use of credit, i.e., to maximize the returns to limited capital resources. Thus, the extension advisory service has important role in the production planning with the farmers on the one hand while on consequential plans for the acquisition and use of limited funds on the other.

Review of literature

To study the agriculture finance by commercial bank, the researcher has referred to the important studies which have been already undertaken.

Anjani Kumar, K. M. Singh,Shradhajali Sinha, (2010), researchers have examined the performance of agricultural credit flow and has identified the determinants of increased use of institutional credit at the farm household level in India. The structure of credit outlets has witnessed a significant change and commercial banks have emerged as the major source of institutional credit in recent years. But, the declining share of investment credit in the total credit may constrain the sustainable agricultural growth. The quantum of institutional credit availed by the farming households is affected by a number of socio-demographic factors which include education, farm size, family size, caste, gender, occupation of household, etc.

Kannan, E (2011), Researcher has find out that the disbursement of credit through institutional sources had a large impact on improving agricultural productivity. However, it points at its inadequacy and thereby urges for widening its coverage both in terms of the amount of credit and the coverage of more number of marginal and small farmers.

R. Govindasamy (2013), the researcher found that financial Institutions as effective channels of credit for farm sector, non-farm sector and other priority sector credit institutions have played a significant role in the development of rural and urban in Tamil Nadu. The credit agencies for Tamil Nadu are the aggregation of the exploitable credit potential for all the districts in the State for the years2007-08 to 2010-11. The amount of credit non-farm sector was increased in over the period in all financial Institutions.

Siddharth Mishra (2014), the researcher studies that trend of agricultural finance by commercial banks: A case study of Union Bank of India, Bank of Baroda and State Bank of India. This study is based on secondary data. The researcher evaluate that the performance of UBI has not been satisfactory as the agricultural advances. The advances given by BOB and SBI had increased, during the study period.

Hardeep Kaur(2015), the researcher has to examine the performance and structure of cooperative banks in the state of Haryana. The study is based on the secondary data. The paper covers the period from 2002-03 to 2009-10. Ratio analysis is also done to figure out some more facts about the co-operative banks. As statistical weapons average, percentage and coefficient of variance have been applied. The co-operative banks suffered losses during the study period.

Seena P. C. (2015) this paper describes the management of agricultural credit in India and the impact of various banking sector reforms on agriculture. She concluded that performance of agricultural credit in India reveals that though the overall flow of institutional credit has increased over the years, there are several gaps in the system like inadequate provision of credit to small and marginal farmers, limited deposit mobilization and heavy dependence on borrowed funds .Efforts are required to address and rectify these issues. Banking sector reforms like fixing prudential norms, reduced SLR, CRR, banking diversification all affect the Indian agricultural sector.

Objectives of the Study

- To understand the concept of Agriculture finance.
- The objective of the study is examining the volume and trend of agricultural finance provide by selected bank.
- To analyze the disbursement of agricultural credit by the commercial banks and know about that bank should achieve target or not.

Population of the Study

In context of India, all commercial banks are in operation. All commercial banks are regard as population. But, it is not possible to study these all commercial banks.

Sample Size

One commercial bank has been taken as sample from the whole population i.e. All commercial banks. The sample of the study is **Central Bank of India.**

Sampling Procedure

The selection procedure of the sample is not random. The Central Bank of India is selected for the study on the basis of convenient sampling method and non- probability sampling method.

Source of Data

This study mainly depends on the use of secondary data that consists of annual report of the concerned bank. However besides the annual reports various other sources of data have also been used for the study i.e. newspaper, magazine, Economic journals and RBI reports, NABARD report etc.

Period of the Study

The researcher has undertaken the study for seven year i.e. 2017-18 to 2021-22.

Tools and Techniques

The following tools and techniques were employed to analyze the data with reference to fulfill the objectives of this study. Trend analysis, Ratio analysis and chi- square test.

Hypotheses of the Study

For the present study the researcher has formulated Null hypotheses. Hypotheses were tested with the help of statistical tools. The statements of hypotheses were as under.

- **Null Hypotheses:**

1. Ho: There is no significant difference between the actual ratio and expected ratio of total agriculture advance to adjusted net bank credit of selected bank during the study period.

Result and discussion

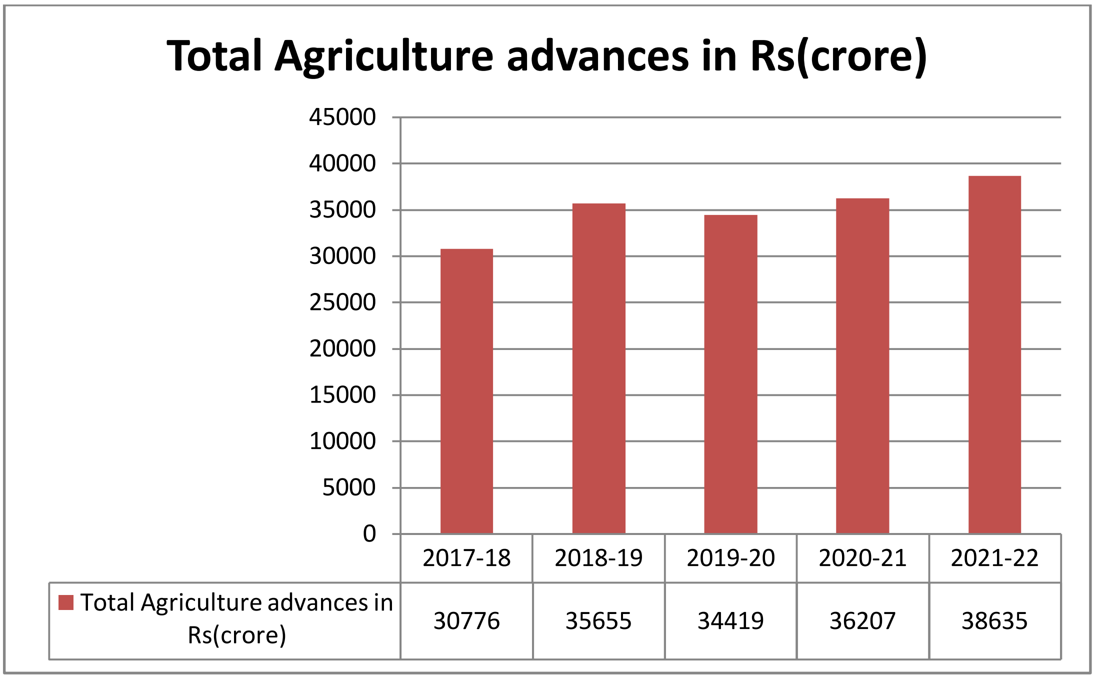
Calculation of Trend Percentage Analysis for Total Agriculture Advances (Amt in crore)

Year	Total Agriculture Advance (RS in Crore)	Total Agriculture Advance (%)	Variation

2017-18	30776	100	-
2018-19	35655	115.85	+15.85
2019-20	34419	111.84	+11.84
2020-21	36207	117.65	+17.65
2021-22	38635	125.54	+25.54

(Source: Annual report of central bank of India)

Figure: Total Agriculture Advances (Amount in crore)



The above table and figure represents the trend percentages of total agriculture advances by Central Bank of India for the period 2017-18 to 2021-22. Here, for the calculation of trend percentage statement, the initial year 2017-18 has been consider as base year. In case of total agriculture advance 100% in the base year (2017-18). This is increased to 125.54% in the year 2021-22. It shows that increased 25.54% during the study period. It indicated that bank should try to provide more advances to agriculture sector.

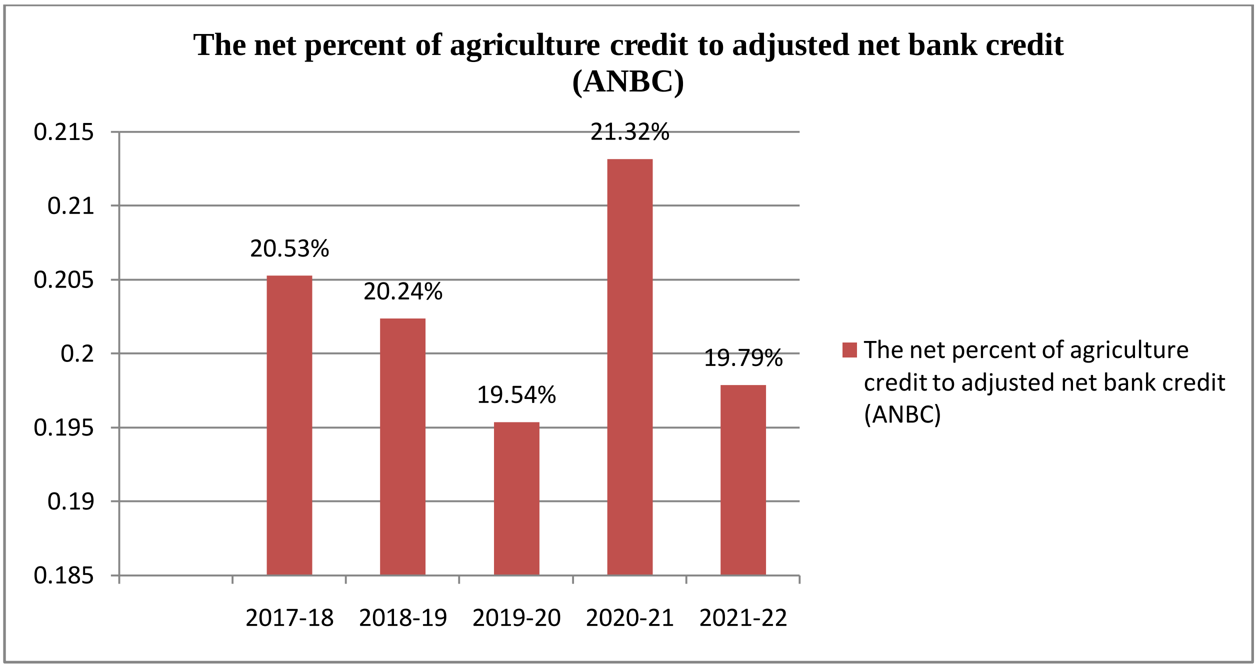
Calculation of The net percent of agriculture credit to adjusted net bank credit (ANBC)

Year	The net percent of agriculture credit to adjusted net bank credit (ANBC)

2017-18	20.53%
2018-19	20.24%
2019-20	19.54%
2020-21	21.32%
2021-22	19.79%
AVERAGE	**20.28%**

(Source: Compute from annual reports of CBI)

Figure: The Net Percent Of Agriculture Credit To Adjusted Net Bank Credit (ANBC)



The ratio of total agriculture advances to adjusted net bank credit for the period 2017-18 to 2021-22 is shown in above table. It is observed that, on average, the ratio is 20.28% which is achieved the target of RBI i.e.18%. The ratio is highest in the year 2020-21 (21.32%) and lowest in the year 2019-20 (19.54%).

Hypothesis testing

Table: Result of chi – square test for the x^2 test of the various ratios

Oi	Ei	Oi-Ei	(Oi-Ei)2	(Oi-Ei)2/Ei
30776	**31884.4**	**-1108.4**	**1228550.56**	**38.5313997**
35655	**33511.4**	**2143.6**	**4595020.96**	**137.118144**

34419	**35138.4**	**-719.4**	**517536.36**	**14.7285124**
36207	**36765.4**	**-558.4**	**311810.56**	**8.48108711**
38635	**38392.4**	**242.6**	**58854.76**	**1.53297944**
				200.392122
x	**y**	**x**	**xy**	**x2**
2017-18	30776	-2	-61552	4
2018-19	35655	-1	-35655	1
2019-20	34419	0	0	0
2020-21	36207	1	36207	1
2021-22	38635	2	77270	4
	1,75,692.00	**0**	**16270**	**10**

Ratios	**x^2 Calculated value**	**x^2 Table value**	**Result (H_O Accept/ Reject)**
Total agriculture advance to adjusted net bank credit.	200.392	9.488	H_O reject

Here, degree of freedom 4 at 5 % level of significance.

Analysis

Total agriculture advance to adjusted net bank credit: Here, calculated value of x^2 test is 200.392. The table value of x^2 at 5 % level of significance and where degree of freedom is 5 is 9.488. Hence, the calculated value is more than table value. So the null hypothesis (Ho) is rejected. There is significant difference between the actual ratio and expected ratio of total agriculture advance to adjusted net bank credit of selected bank during the study period. Means the result is as per expectation.

Finding of the study

1. Researcher has found that agriculture advances by CBI has to reach target i.e.18 % of their total priority sector lending out of 40% during the study period.
2. Researcher found that there is significant difference between the actual ratio and expected ratio of total agriculture advance to adjusted net bank credit of selected bank during the study period.

3. Limitations of the Study

1. This study is mainly based on secondary data, data taken from the published annual reports, website etc.
2. The statistical techniques have their own limitations. They also apply to this study.
3. The researcher has covered only one commercial bank for the study so it may not generalize to whole population.
4. The researcher is confined to the agricultural finance only.
5. Personal view differs from one person to other.

Conclusion

The study reveals that the bank credit in India to agriculture sector has been increased in its quantum during the study period. The credit provided by the bank has increased its advances.

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ROLE OF AI FOR GAINING ESSENTIAL INSIGHT FROM UNSTRUCTURED DATA

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Abstract

In today's data-driven world, organizations generate and collect massive amounts of data that can provide valuable insights into customer behavior, market trends, and emerging threats. However, most of this data is unstructured, making it difficult to analyze and interpret using traditional methods. Artificial intelligence (AI) has emerged as a powerful tool for analyzing unstructured data, enabling organizations to extract valuable insights that would be impossible to uncover manually. This research paper aims to explore the importance of AI in gaining insight from unstructured data and its potential benefits for organizations.

Keywords:

Unstructured Data, Artificial intelligence, Deep Learning, Machine Learning

Introduction

In the digital age, data has become the lifeblood of businesses and organizations. However, most of the data generated and collected today is unstructured, making it challenging to analyze and extract insights. Unstructured data includes social media posts, emails, images, videos, and audio files, among others.

With the increasing amount of unstructured data, being generated daily, businesses and organizations are turning to AI-powered data analysis to gain insights and improve decision-making. This research paper aims to explore the importance of AI in gaining insight from unstructured data and its potential benefits for organizations.

The growth of unstructured data is much faster than that of structured data. It is of the utmost importance that the business learns how to make money from it as soon as possible.

There are numerous distinct types of unstructured data, each with unique analytical requirements, making it inherently challenging to analyze.

Emerging technologies can handle the vast scale and unique processing challenges of unstructured data, so artificial intelligence is the key to extracting value from it.[1]

Literature Review

“Natural Language Processing with Python” by Steven Bird, Ewan Klein, and Edward Loper - This book provides an introduction to NLP techniques and tools using the Python programming language. It covers topics such as text classification, sentiment analysis, and information extraction.

“Applied Text Analysis with Python” by Benjamin Bengfort, Tony Ojeda, and Rebecca Bilbro - This book focuses on using Python to perform text analysis tasks, such as document clustering, topic modeling, and sentiment analysis. It includes practical examples and code snippets.

“Deep Learning for Natural Language Processing” by PalashGoyal, Sumit Pandey, and Karan Jain - This book covers deep learning techniques for NLP, including recurrent neural networks (RNNs), convolutional neural networks (CNNs), and transformers. It includes code examples in Python using popular deep learning frameworks such as TensorFlow and PyTorch.

“Kaggle - Kaggle is a platform for data science competitions, and it includes several NLP challenges where participants can apply AI techniques to analyze unstructured text data. Kaggle also has a community of data scientists who share code, insights, and best practices.

Stanford Natural Language Processing Group - The Stanford NLP Group is a research group that focuses on developing NLP techniques and tools. Their website includes a collection of resources, including datasets, code, and research papers, that can be useful for learning about and applying AI techniques to unstructured data analysis.[2]

Methodology

Natural Language Processing (NLP) : NLP is a technique that uses AI to analyze and process natural language data, such as text and speech. NLP methods can be used for tasks such as sentiment analysis, entity recognition, and text classification.[3]

Deep Learning : Deep learning is a subset of machine learning that uses neural networks to learn from large datasets. Deep learning techniques such as convolutional neural networks (CNNs) and recurrent neural networks (RNNs) can be used for tasks such as image and text classification, language translation, and speech recognition.[4]

Topic Modeling : Topic modeling is a technique for identifying topics or themes in large collections of text data. It can be used to analyze unstructured data such as customer reviews, news articles, and social media posts. Popular topic modeling algorithms include Latent Dirichlet Allocation (LDA) and Non-Negative Matrix Factorization (NMF).[5]

Clustering :Clustering is a technique for grouping similar items together. Clustering algorithms can be used to analyze unstructured data such as text documents, images, and customer reviews. Popular clustering algorithms include K-Means and Hierarchical Clustering.[6]

Text Mining :Text mining is a technique for analyzing large collections of unstructured text data to identify patterns and relationships. It can be used for tasks such as sentiment analysis, keyword extraction, and text summarization. Text mining methods often involve using machine-learning algorithms such as decision trees and support vector machines.[7]

Results

Advantages of gaining insight from unstructured data:

- Scalability: AI can quickly analyze large volumes of unstructured data, which can be difficult and time-consuming for humans to process manually.
- Accuracy: AI can accurately identify patterns and trends in unstructured data, even when there are complex relationships between different data points.
- Efficiency: AI can analyze unstructured data in real-time, providing businesses with insights and recommendations that can help them make faster and more informed decisions.
- Cost-effective: AI can reduce the costs associated with manual data analysis, which can be particularly useful for small and medium-sized businesses.
- Personalization: AI can analyze unstructured data to provide personalized recommendations and experiences for customers, improving customer satisfaction and retention.

Disadvantagesof gaining insight from unstructured data:

- Data quality: AI relies heavily on the quality of data it receives, and unstructured data can be particularly messy and inconsistent, leading to inaccurate analysis and results.
- Bias: AI algorithms can be biased towards certain groups or perspectives, particularly if they are trained on biased data or if the data contains implicit biases.
- Interpretation: AI analysis of unstructured data can be difficult to interpret, particularly if the algorithms are complex and difficult to understand.
- Security: AI analysis of unstructured data may raise concerns around privacy and security, particularly if the data contains sensitive information.
- Expertise: AI analysis of unstructured data requires expertise in both AI and the particular domain or industry being analyzed, which can be challenging to find and expensive to hire.

Conclusion

In conclusion, this research paper highlights the importance of AI in gaining insight from unstructured data. It identifies the various AI-powered techniques used to analyze unstructured data and the benefits of using AI for unstructured data analysis. However, it also highlights the potential limitations and challenges associated with usingAI for unstructured data analysis. Overall, this research paper provides insights into the potential of AI to transform the way businesses and organizations analyze and extract insights from unstructured data.

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A STUDY ON CORPORATE SOCIAL RESPONSIBILITY (CSR) IN TATA CONSULTANCY SERVICES (TCS)

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Abstract:

Corporate Social Responsibility (CSR) is generally understood as responsibility of any undertaking or business to work in an ethical and sustainable manner to ensure environmental protection and human well-being. In a current scenario the role of organizations in economy is not just the revenue generation but is also expected to integrate social, ethical and environmental aspects in their day-to-day operations. The present study reviews the study done in a decade regarding realization, adaptation and implementation of corporate social responsibility practices in Indian organizations and its impact on their overall success in market as well as society. It is found that though organizations has started taking various initiatives towards social responsibility and there is a lot of information available on CSR spending of companies, little is known about how these companies are making their CSR practices innovative and at what extent and in what areas they are contributing towards society that forms the core of their success. This paper emphasizes that how CSR activities are achieved by using Tata Consultancy services. This paper attempts to carry out CSR initiatives taken via Tata Consultancy services in India. All main factors of the studies paper, comprising theory, findings and evaluation were integrated in a cohesive manner structure so as to cope with and evaluate the central studies goals appropriately.

Key Words: Corporate Social Responsibility (CSR), Business, Accountability, TCS

1. INTRODUCTION:

Corporate social responsibility is generally understood as the obligation of business towards its society and stakeholders to act in an economically, socially and environmentally sustainable way. In a present time, companies are expanding their scale of operations and going beyond their domestic boundaries and since they acquire resources from society, they are no longer expected to play their ancient role of profit making but also required to discharge their responsibility towards its stakeholders by integrating ethical, social and environmental concerns in their business operations and ensuring transparency and accountability in its reporting. According to World Business Council for Sustainable development "CSR is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large."

- **Corporate Social Responsibility as per Companies Act, 2013:**

Companies Act, 2013 is a legislation which officially embarked on one of the world's largest experiments of introducing the concept of CSR mandatory provision. With the introduction of new Act, there is a statutory obligation for the corporate to take initiatives towards Social, Environmental and Economic Responsibilities. Section 135 of the Act and the companies rules, 2014 framed the under govern CSR in India. The detailed provisions are explained below:

➢ **Applicability:**

Section 135 of the Act provides for the applicability of the CSR provisions on corporate. Sub section (1) of section lays down that every company having:

- Net worth of Rs. 500 Crore or more; or
- Turnover of Rs. 1000 Crore or more; or
- Net profit of Rs. 5 Crore

2. OBJECTIVE OF THE STUDY:

- To study of the company social duty initiatives undertaken with the aid of Tata Consultancy services
- To analyze the relationship among the actual CSR expenditure and prescribed CSR expenditure.

3. REVIEW OF LITERATURE:

Chatterjee and Mitra (2017) in their paper "CSR should contribute to the national agenda in emerging economies - the Chatterjee Model" state that India has its own challenges and dilemma i.e. high population, that means having low life expectancy, education etc on one hand and burden of under developed and disturbed population on the other. They also formulated another model of CSR i.e. "The Chatterjee Model" which lay emphasis on projectivisation of CSR activities by the stable and large organisations that ensures complete transparency and accountability. There is greater need in India, than in the West, to build systems to serve the societal needs for health care, education etc. It urges that CSR should contribute to the national agenda of country, assisting it to accelerate its shift from emerging to developed nation.

Singh and Sharma (2015) in their paper "Corporate social responsibility practices in India: Analysis of Public companies" explain the regulatory framework and CSR policies and activities carried out by public sector units i.e. Coal India Ltd. and GAIL. The initiatives taken include education, skill development, women empowerment activities, development of poor and needy section of society, nutrition, health & sanitation facilities and rural development. It also follows the mandatory clause of contributing 2% of the average profit of three immediate preceding financial years towards CSR activities. The findings revealed the facts that these companies are tremendously working for social responsibility and they are not only covering activities under Section 135 of Companies Act, 2013 but are also going beyond that.

Shastri and Singh (2012) in their paper "An Empirical Study on Corporate Social Responsibility Practices of Indian Public Sector Companies" attempted to analyze the contributions of Indian companies i.e. HPCL, BPCL, IOCL, Power Grid GAIL, EIL, BHEL and BPC belonging to different categories of PSUs towards corporate social responsibility. The activities covered include education, healthcare, community welfare, women empowerment, rural development, environment protection, children welfare, disaster management, charity/donations and supporting civil society. The findings revealed the facts about the policy framing for corporate social responsibility, implementation, pattern of allocation of budget for corporate social responsibility, and purpose for adopting corporate social responsibility practices in public sector organizations.

Rajkumar (2008) in his article "Promoting Corporate Social Responsibility" pointed out that corporate have determined an immense role to play in governance issues and they cannot run away from fulfilling their social responsibilities. There are three key dimensions of corporate social responsibility need to be recognized which are: responsible conduct of corporations, ethics in business and corporate governance and social responsibility of corporations. Corporate social responsibility ensures that undertakings are promoting corporate citizenship as a key part of their organizational culture. It highlights the reforming role of business moving from merely selling product and services to the development of the society.

4. RESEARCH METHODOLOGY:

The method of the study includes the secondary data which is accrued from exceptional sources like annual reviews posted via the enterprise, articles published in newspaper, journals, textbooks, net sources, exclusive academic web sites and research papers posted in online journals etc. The hypothesis are framed to investigate the vast correlation between the Actual CSR expenditure and Prescribed CSR expenditure in five financial years 2017-18 to 2021-2022 collected from organization annual reviews published on the corporation websites.

5. HYPOTHESIS OF THE STUDY:

Ho – There is no significant correlation between the Actual CSR expenditure and Prescribed CSR expenditure.

H1- There is a significant correlation between the Actual CSR expenditure and Prescribed CSR expenditure.

6. SCOPE OF THE STUDY:

The research will help in knowledge the importance of CSR and diverse initiatives taken up with the aid of Tata Consultancy services for selling the welfare for the society.

7. CSR AT Tata Consultancy services:

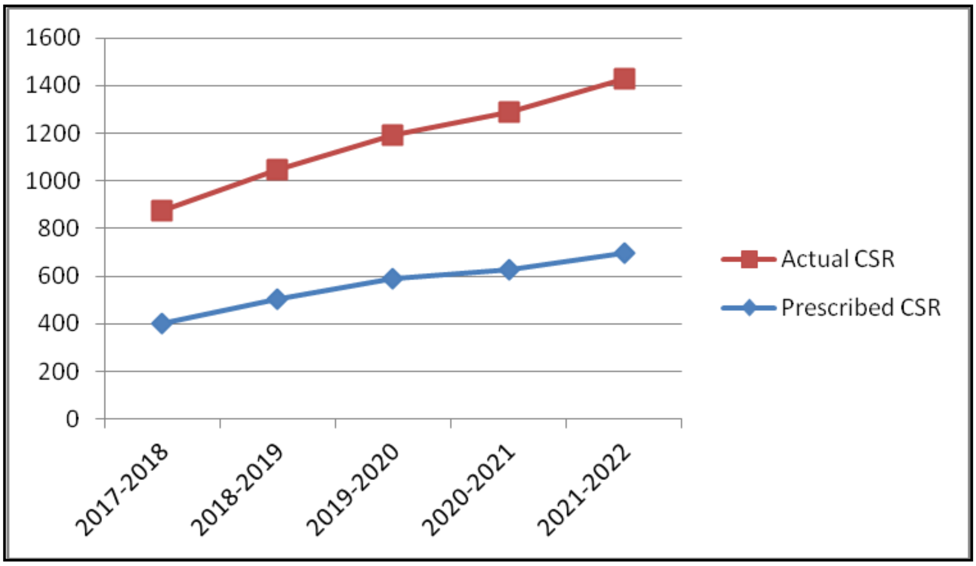
Tata Consultancy Services (TCS) is an Indian Multinational Information Technology (IT) services and consulting company with its headquarters in Mumbai. It is a part of the Tata Group and operates in 150 locations across 46 countries. TCS' vision is to empower communities by connecting people to opportunities in the digital economy and mission is to build inclusive, equitable and sustainable pathways for all including youth, women and marginalized communities.

- TCS has diagnosed 6 attention areas:
  1. Health and wellness
  2. Water Sanitation and Hygiene
  3. Education
  4. Employment
  5. Skilling
  6. Helping citizens in their battle against Covid- 19

8. DATA ANALYSIS AND FINDINGS OF THE STUDY:

CSR financial details (INR CR.)

Year	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
Prescribed CSR	402.42	503.32	589.82	625.26	698.55
Actual CSR	474.33	542.66	600.87	664.73	727.93



The company is always dedicated towards CSR activities and has spent more than the prescribed CSR budget in last five financial years.

Correlation Analysis between Actual CSR expenditure and Prescribed CSR expenditure:

Hypothesis	‘r’ value	Relationship
Relationship between Actual CSR and Prescribed CSR	0.961514	Strong Positive

The above table state that the relationship between Actual CSR and Prescribed CSR. The correlation coefficient ‘r’ value between these two variables is 0.961514. It indicates that there is Strong Positive correlation coefficient between Actual CSR and Prescribed CSR of the company. Hence the null hypothesis is rejected and the alternative hypothesis is accepted.

9. LIMITATIONS OF THE STUDY:

Due to the time constraints and resources, the study is likely to go through from positive boundaries. Some of those are cited here underneath in order that the findings of the have a look at can be understood in a right perspective.

- One of the main limitations of the take a look at turned the confined time period and financial resources.
- As the observe become conducted on single company this is Tata Consultancy Services, the result couldn't be generalized to other organization and remained confined to this take a look at only.

10. CONCLUSION:

TCS, through various CSR initiatives and programs across the globe, continues to invest in addressing the most pressing needs of the community. The primary focus areas are education, skilling, employment and entrepreneurship with a focus on bridging the opportunity gap for people and communities. The Company invests in basic health and wellness, water sanitation and hygiene, conservation, and disaster relief efforts to support the basic needs of communities across the globe. By applying its resources to communities that need it the most, TCS ensures equitable access. The Company's CSR strategy incorporates an inclusive approach into the design of every program. TCS aims to create innovative solutions to societal challenges by applying its contextual knowledge while harnessing the expertise of a diverse network of leaders; execute and scale programs using its technology capabilities; engage its large employee base to volunteer their time, skills and expertise as last-mile connectors and make impact investments in large scale, sustainable, multi-year programs that empower communities.

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National Education Policy and Its Problems

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Abstract:

This research paper is referred to the New Education Policy 2020, which mainly describes the main features of the Education Policy 2020. The National Education Policy 2020 envisages an India-centric education system, which is ready to make its valuable contribution in bringing about a change in its tradition, culture, values and ethos. The objective of the new education policy is to provide an equal opportunity to every individual to grow and develop without any discrimination and to develop the attitudes of the students by creating knowledge, skills, intelligence and self- confidence. In this paper, the researcher wants to show the real silent features of the new education policy through secondary data which is based on qualitative levels. Also the problems of education policy are shown bythis research paper.

Introduction:

National Education Policy 2020 (NEP 2020), which was approved by the Union Cabinet of India on 29 July 2020. Outlines the vision of the new education system of India. The New Education Policy 2020 has replaced the previous National Education Policy 1986. The National Education Policy lays out a comprehensive framework for education from primary education to higher education as well as vocational training in both rural and urban India. The National Education Policy aims to transform India's education system by 2021 and the Policy 2020 will help transform India. Directly contributes to and looks at the education system rooted in the Indian ethos. It aims to maintain and look after the existing vibrant knowledge society by providing a level playing field to grow and develop and provide high quality education to all, without any discrimination of religion, sex, caste or creed it is also a step towards making India a global knowledge superpower. The policy envisages that the curriculum and pedagogy common to our institutions should inculcate in the students a sense of respect for the fundamental duties and a connection with the constitutional values of our country and a changing world. The vision of this policy is to develop among learners with knowledge, skills, confidence, intelligence and action not only in thought but also in values and attitudes that support human rights sustainable development and life and a responsible commitment to global welfare, thereby reflecting a truly global citizen.So this research paper describes the new national policy in detail as follows.

Objectives of the Research

- To know the National Education Policy 2020.
- To know the problems of National Education Policy.

Research Method

Descriptive research method has been used in the present research paper.

Source of information

The present research paper has used secondary data as a source of information i.e. various Government reports, research papers,newspapers have been used.

- **The National Education Policy 2020:-**

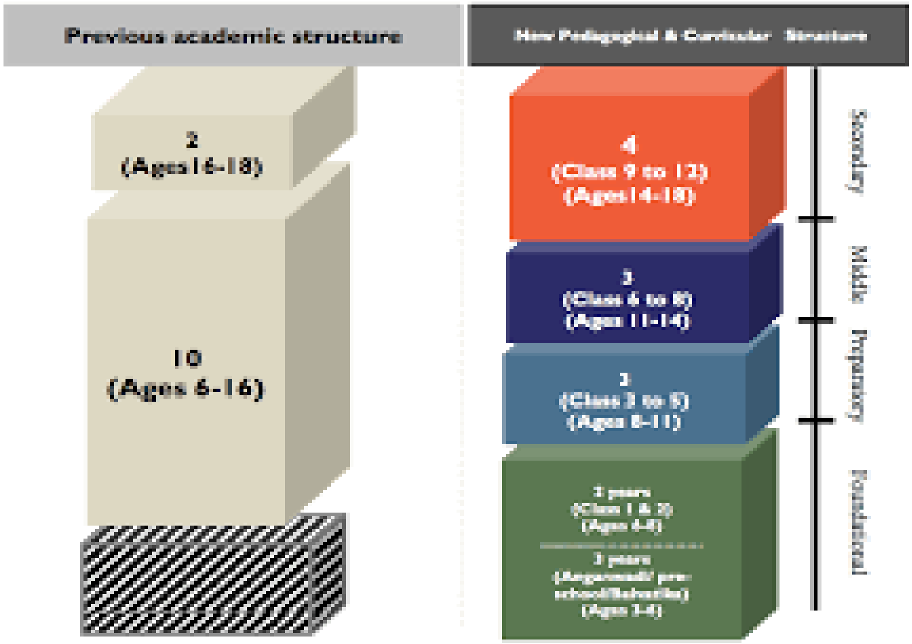
The aim of the educational system is to develop good human beings – capable of rational thought and action, having compassion and empathy, courage and resilience, scientific temper and creative imagination, moral values and foundation. Its objective is to create productive people who would contribute optimally towards building an inclusive and pluralistic society as envisaged by its Constitution.

Vision of this policy:-

The vision of this National Education is an education system developed from Indian values that will contribute directly to transform India into a vibrant and equitable knowledge society by making higher quality education available to all and making India a global knowledge superpower. The policy envisages that the curriculum and pedagogy of our institutions should instil in the students an awareness of their fundamental obligations and constitutional values, connectedness with the nation and the role and responsibilities of a citizen in the changing world. Vision of the Policy Students should be proud to be Indian not only in thought but also in behaviour, intelligence and actions as well as knowledge, skills, values and thinking committed to human rights, sustainable development and livelihood and global welfare so that They can become truly global citizens.

Part I. School Education

The policy seeks to restructure the existing 10+2 school system into a new system of 5+3+3+4 on a curricular and pedagogic basis for all children in the age group of 3 to 18 years, as here given.



The curriculum and educational structure of school education will be recalibrated to reflect the interests and developmental needs of students at different stages of their development at different stages of age 3-8, 8-11, 11-14 and 14-18 Adequate attention can be given. The curricular and pedagogic framework and curriculum framework for school education would therefore be guided by a 5+3+3+4 design, under which the Foundation Stage (in two parts i.e. 3 years of Anganwadi/Pre-school + Class 1 in primary school) would be followed by -2 in 2 years, including 3 to 8 year olds), Preparatory Stage (grades 3–5, including 8 to 11 year old children), Middle School Stage (grade 6–8, 11 to 14 year old including boys), and the secondary stage (classes 9 to 12, in two phases, i.e. 9 and 10 in the first phase and 11 and 12 in the second, including children in the age group of 14 to 18 years).

Part II. Higher education

<u>Graduation 4 years</u>

BA / BSC / BCOM

- 1 year – Graduate certificate
- 2 year – Graduate Diploma
- 3 year – Graduate Degree
- 4 year – Research

Can join Later (if Drop Out) in between, Can join by the same year.

- PG- 1 Year if Completed Graduation 4 year
- PG – 2 year if completed graduation 3 year

- M.Phil. courses will be discontinued and all the courses at undergraduate, postgraduate and Ph.D. level will now be interdisciplinary.
- In this new national education policy Ph.D. can be done even after college.
- Multidisciplinary Education and Research Universities (MERUs), at par with IITs, IIMs, to be set up as models of best multidisciplinary education of global standards in the country.
- The National Research Foundation will be created as an apex body for fostering a strong research culture and building research capacity across higher education.
- Over a period of time, every college is expected to develop into either an autonomous degree-granting College, or a constituent college of a university.

Thus the main objective of the government is to, Moving towards a higher education system consisting of dynamic multi-disciplinary universities and colleges, with at least one such HEI in or near each district and a majority of such HEIs across India, providing education in local/Indian languages or provide medium of programmes.

❖ **Problems in the new policy**:

- The problem with the new policy is that there is no clarity on how it is to be implemented and does not break-free from the pressures of the old education system.
- It is being said that the NEP is a poorly funded and highly regulated policy that has multiple regulatory bodies that will end up clashing with each other.
- In the last six years the education budget has actually reduced. Therefore, reaching the target of six present seems difficult.
- We require internet penetration in remote areas because e-learning is the way forward, as witnessed during the pandemic. Digital infrastructure for this purpose will include digital classrooms, expertise-driven online teaching models, AR/VR technologies to overcome gaps in physical teaching and lab infrastructure, uniform assessment schemes across schools, career counselling sessions and teacher training to become adept at new-age technologies. This will continue to be a major challenge in the next decade.
- The NEP 2020 had also left many unanswered questions on the upgrade of school infrastructure and shortage of qualified and trained teachers.
- This may result in higher fees, attacks on the autonomy of universities, and no permanent jobs in teaching
- The new policy does not mention doing away with rote learning and moving to a continuous assessment model instead.
- The new policy is also completely silent on sports.

So above this are weaknesses or problems of new education policy.

❖ **Conclusion:-**

NEP2020 is an advanced regime that will facilitate value-based education and scientific learning. It will replace the older system of 'curriculum' which is rigid and unnameable to change with changing time dues to the unwieldy bureaucratic system to change it. The NEP 2020 lays emphasis on making the education system holistic, flexible and aligned to the needs of 21st-century education. However, in order to accomplish all these goals, we must overcome all the execution challenges in a sustained manner for years to come. 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. The mission is aspirational but the implementation roadmap will decide if this will truly foster an all-inclusive education that makes learners industry and future ready.

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An analysis on the consumer satisfaction toward electric vehicles with special reference to Junagadh city.

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Abstract:

The current study is a survey of the available literature on consumers' customer satisfaction is a word used to describe how satisfied a customer is with a company product. The essay looks at a number of variables influencing consumers' satisfaction to adopt electric vehicles. Several studies have shown that EVs are environmentally friendly and address concerns like air pollution and global warming.The terms "global warming," "Greenpeace," and "ozone layer depletion" are ones that nearly everyone is familiar with. Businesses must incorporate environmental issues as part of their corporate social responsibility as society's concern for the environment grows. compared to vehicles that use conventional fuel, and vehicle emissions.in this paper the data was collected by using the online questionnaire through google form from a total of 100 electric vehicle users. As a result, attention is turning to environmentally beneficial alternatives like electric vehicle. Despite knowledge of the different elements impacting customer preference for EVs, EV adoption is still in its infancy in Junagadh city.electric vehicleis more environmentally friendly since they produce less noise and air pollution.

Keywords:*Electric Vehicle, Customer Satisfaction, Environmentally, Pollution*

Introduction

India is one of the top ten automotive markets in the world, and with its expanding middle class and strong economic growth, the country's automobile sales are likely to continue to accelerate. Apart from the deregulation of gasoline prices, there has been a lot of controversy in recent years about the cost of fuel. Furthermore, the possibility of a disruption in Middle Eastern supply chains has intensified the conversation about energy security and shifted attention to alternative drivetrain technology.

As in many other comparable markets, the potential for alternative automotive technologies like electric cars (EV) in India depends on advances in battery technology, driving ranges, government incentives, regulations, reduced prices, and better charging infrastructure. Manufacturers who use internal combustion engines (ICEs) appear to be quite interested in adopting electric technology, not just as an addition to ICEs but also as a stand-alone product. Moreover, specialized EV producers have emerged all over the world. We conducted a consumer poll to learn about perceptions and expectations of the possibilities for alternative technologies in automobiles, such as electric vehicles (EV) and hybrid EVs, even though many of the elements that affect the EV market are known intellectually. Testing consumer preferences for a product they are entirely unfamiliar with made it difficult to predict future demand for electric automobiles. This is the cause.

We aimed to find out how familiar consumers were with EV technologies and goods; with the consumer's perceived "fit" of an EV in his or her lifestyle given a range of demographic criteria; opinions on pricing, brand, range, charging, the infrastructure, and the cost of ownership.

Literature review

1. **(Ukesh et al., 2022)** India is the world's second-largest manufacturer and producer of two-wheelers. In terms of the number of two-wheelers manufactured and sold domestically, it ranks third behind China and Japan. The two-wheeler industry in India has experienced incredible growth in recent years. The two-wheeler industry is poised to usher in a new age, changing the face of the auto industry as fuel-efficient technology was introduced. Electricity, not gasoline, diesel, or any other fuel, is what has started India's two-wheeler industry's revolution. The two-wheeler industry in India has embraced the innovative concept of electric bikes and scooters, which are a very common mode of personal transportation in developed countries like the United States, Japan, and China.
2. **(TM & P, 2022)** Customer satisfaction is a word used to describe how satisfied a customer is with a company's products. The players in the sector must improve the customer experience. The electric scooter is one of the 100 top modern methods to combating climate change, according to Project Drawdown.The marketing division's initiative is titled "A Study on Customer Loyalty and Satisfaction Toward Ola Electric Scooters in Bangalore." I had a really severe perspective when it came to finishing a project at Ola Electric Mobility. Customer satisfaction is a word used to describe how satisfied a customer is with a company's products. The degree of satisfaction is calculated to determine opinions on the product, its quality, its cost, its accessibility, etc. The history of electric cars and the background of electric scooters in India are covered in detail in the industry profile. The goal, mission, quality policy, and SWOT analysis are all included in the company profile. Customer satisfaction varies depending on factors like pricing, quality, offers, etc.

3. **(Acharya, 2019)** Concerns about the environment must be incorporated into corporate social responsibility Programmers. Green marketing refers to the promotion of environmentally friendly products. Because of its significant carbon emissions, the automotive industry has been one of the main contributors to global warming. Green marketing can be seen as a way for business to improve its environmental performance. The objective to understand how people will see electric vehicles in the future. to contrast the performance of an electric car with that of other modes. to determine whether government support of electric vehicles is necessary. to find out how many manufacturers are responsible for making electric vehicles.
4. **(Kelecsenyi et al., 2022)** The purpose of this study is to quantify the electric car characteristics that affect consumers' perceptions of EVs. The significance of the chosen characteristics has a favorable impact on consumers' perceptions of electric vehicles. It was discovered that a statistically significant association exists between a respondent's attitude and their desire to buy one in the future. The purpose of this study is to determine whether characteristics of electric cars (EVs) affect consumers' attitudes about innovation and their intention to make a purchase. In Sweden, a questionnaire was distributed to car owners over the age of 18 in order to gather the data.
5. **(Sivasakthi& p, 2020)** India is the world's second-largest manufacturer and producer of two wheelers. The two-wheeler sector is about to usher in a new age, redefining the car industry's appearance with the advent of fuel-efficient technology. Electricity, not gasoline, diesel, or any other fuel, is what has started a revolution in the two-wheeler business in India. The two-wheeled vehicle industry in India has adopted the electric bikes and scooters that are a preferred means of transportation in advanced nations like China, America, and Japan. Around the world, there is a lot of anxiety about global warming. Electric bikes are favorable to the environment since they significantly reduce noise and air pollution. Powered by batteries, electric motorcycles have low India is the world's second-largest manufacturer and producer of two wheelers. The advent of fuel-efficient technology changed the face of the automotive industry. Battery-powered electric bikes are incredibly affordable and require little maintenance. They are environmentally friendly since they greatly minimize noise and air pollution.

Objectives of the study

The current studyaims to determine customer satisfaction of electric vehicle in the city ofJunagadh.

Significance of the study

- **Low noise pollution:**Electric vehicles reduce noise pollution by being noiseless**.**
- **Secure Environment**: Electric cars are eco-friendly and have no environmental risk, but need a fix or better option.

- **Low maintenance cost:**Electric cars require less maintenance and cooling than traditional vehicles
- **No Fuel:** Electric vehicles offer a fuel-efficient alternative to gasoline-powered vehicles**.**
- **Natural resource saving:** We are helping to preserve our natural resources and the environment by using electric vehicles, preventing a resource shortage in the future.

Research methodology

Sources of data: The current study is partly based on primary data and secondary data. The primary data were collected from the questionnaire and the secondary data were from article, website and internet.

Sampling technique

In this study, a structured questionnaire is employed to collect trustworthy data using a survey sample technique. The only close-ended questions are there in the questionnaire.

Sample period

In this analysis the period of the study is from December 2023 to January 2023

Sample design

this study includes five electric vehicle company, which are Ola, Bajaj check, hero Vida, Ather, bounce infinity.

Data Analysis and Interpretation:

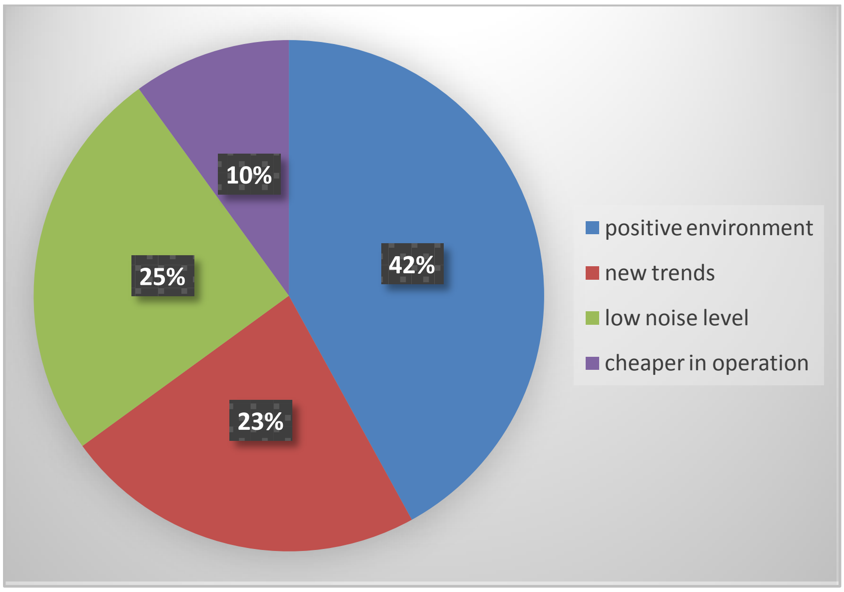
In this study graphical representation is being used.

Variable	**Particulars**	**%**
Age	18-25	67
	25-35	16
	35-50	6
	50 above	11
Gender	Male	44
	Female	56
Education	10^{th} pass	24
	12^{th} pass	22
	Bachelor degree	37
	Master degree	17

Interpretation: According to the table, out of 100% respondents 67% respondents are under the age 18-25,16% respondentsare under theage 25-35,6% respondentsare under the age35-50, 11%

respondents are under the 50 or above 50. And 44% respondents are male and 56% respondents are female.24% respondents are having 10th pass education qualification and 22% respondents are 12th pass,37% respondents are having bachelor degree,17% respondents are having the master degree.

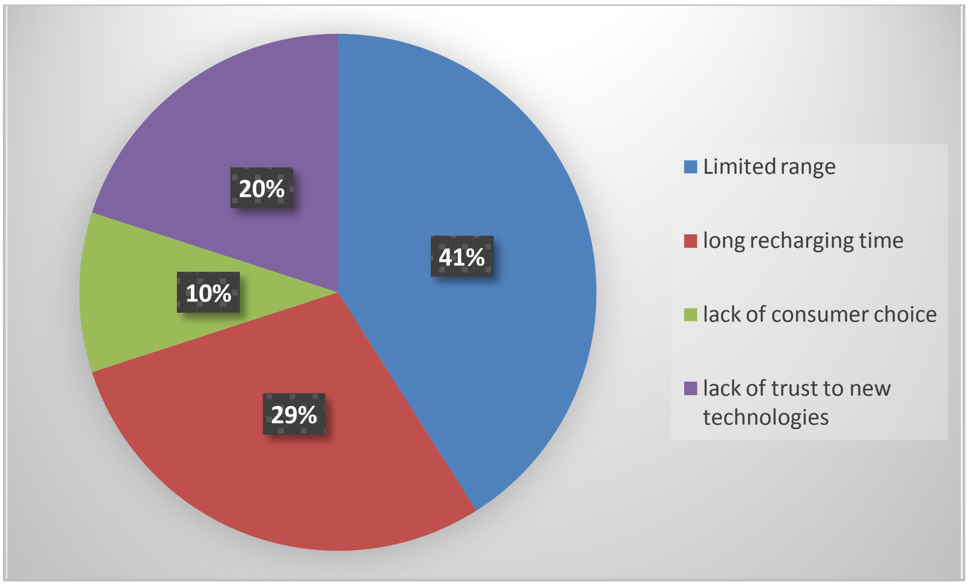
Figer 1:Factor Encouragement Buying Electric Vehicle Wise Classification



(Source: computed by researcher from primary data)

Interpretation: the percentage of respondents by factor encourage is depicted in the diagram above according to the results 42% positive environment effect,23% new trends,25% low noise level and 10% cheaper in operation responded to the survey.

Figer2: Factor Discourage Buying Electric Vehicle Wise Classification



(Source: computed by researcher from primary data)

Interpretation: the percentage of responders by factor discourage is depicted in the diagram above according to the results 41% limited range,29% long recharging time,10% lack of consumer choice and 20% lack of trust to new technologies.

Finding:

An overwhelming majority 42% of the respondents are responding the factor encouraged to buy an electric vehicle is positive environmental effect and 41% of the respondents are responding factor discourage to buy an electric vehicle is limited range.

Suggestion:

Due to their limited battery backup capacity, EVs are only used for short distances, so manufacturers should focus on developing EVs with larger battery capacities. The battery charging time should be reduced as it takes much of time of user and the company should focus to raise the speed capacity of the electric vehicle.

Conclusion:

The analysis is based on how satisfied customers are with electric vehicles. The results show that the respondents are content with the quality, cost, and effectiveness of the EV The majority of respondents are persuaded to purchase EVs by their workplaces, and buyers also believe that EVs are underpriced. The majority of responders think that since an electric vehicle is weightless, it is simple to drive. So, the bike's weight shouldn't go up in the future. The results of the study also show that the majority of customers are pleased. Overall, action must be taken to combat environmental pollution, and both the public and the government must recognize the need for and promote electrical vehicles. Businesses should also research toward consumer demand for EVs and diversify their product lines

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"A STUDY OF COSMETIC AWERNESS WITH FEMALE RESPONDANCE OF DIFFERENT DEPARTMENT OF BKNMU"

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ABSTRACT:

All cosmetic products are used, whether temporarily or permanently, to improve one's appearance, maintain one's physical health to some extent, and have psychological effects on others.Any cosmetic preparation's "active life" starts the minute it comes into contact with the skin, hair, teeth, or nails and ends when it is either removed or has evaporated.One of the markets for cosmetics with the greatest growth is India. Cosmetics are becoming an essential component of style. The Indian cosmetics market, which includes products for dental care, skin care, hair care, color cosmetics, perfumes, and sun protection, is expanding at a pace of 15 to 20 percent a year. India's cosmetics business is expanding twice as quickly as the markets in the US and Europe. The purpose of the study the consumer buying behaviour towards cosmetics. Purpose of the study is,To study awareness of cosmetic, to study on satisfaction on female students regarding their cosmetic brands. to identify usages of cosmetic brands by female students in BKNMU-JUNAGADH. This study primarily focuses on various like monthly income, awareness of cosmetic product, price of product and satisfaction have positive influence towards cosmetic products. This study reveals that various factor like quality, brand and packaging have tremendous influences on consumer purchasing behavior. For this study use the primary dada collection whit questionnaire survey. In this paper the data was collected by using the online questionnaire through google form from a total of 108 cosmetic awareness. Research design is percentage analysis.

Key Words:*Cosmetics, Brands, Behavior, Purchasing Power*

❖ INTODUCTION:

The winds of social change are blowing strongly around the world in the twenty-first century, encouraging the use of cosmetics. The word "cosmetic" comes from the Greek word "kosmeticos," which meaning to embellish. Cosmetics are preparations that are used for this purpose. Cosmetics are external preparations designed to be applied to external body parts, such as the skin, nails, and hair, for purposes such as coloring, covering, softening, cleansing, nourishing, waving, setting, mollification, preservation, removal, and protection.The term "cosmetic" can also be defined as "an item intended to be applied to, introduced into, or otherwise applied to the human body or any part thereof for washing, beautifying, encouraging attractiveness, or altering the appearance."

All cosmetic products are used, whether temporarily or permanently, to improve one's appearance, maintain one's physical health to some extent, and have psychological effects on others.Any cosmetic preparation's "active life" starts the minute it comes into contact with the skin, hair, teeth, or nails and ends when it is either removed or has evaporated. It has an intimate reciprocal contact with the body during its active life, which causes physical changes. The cosmetic product keeps its top layer from drying out, penetrates below the surface and introduces active ingredients into deep layers, or adheres only briefly to alter the color or brilliance of specific places.

- **USE OF COSMETIC PRODUCTS**

There is an inherent risk of beneficial side effects while using cosmetics for decorating, including eyeliners, rouges, mascara, facial masking products, and other cosmetics. Crucial physiological processes may be slowed down, specific skin components may undergo chemical alterations and aid in their removal (for instance, in bleaching and coloring treatments), or it may even trigger some allergic reactions. Skin care products can be used to wash, exfoliate, protect, and nourish the skin by using cleansers, toners, serums, moisturizers, and balms.Shampoo and body wash are examples of personal care products that can be used to clean the body. It is possible to entirely change the appearance of the face to resemble a new person, creature, or object in the case of more extreme forms of makeup used for performances, fashion displays, and persons in costume. Using cosmetics to improve one's appearance, one can hide imperfections, highlight natural features, add color to the face, and more. A technique for changing appearance, contouring aims to give a certain area of the face form.

- **TOP MAKE-UP BRAND IN INDIA :**

- Lakme.
- L'Oreal Professional.
- MAC.
- Maybelline.
- Colorbar.
- The Body Shop.
- Bobbi Brown.
- Revlon

- **LITRETURE REVIEW:**

(shaji, 2020) Objective to learn more about various cosmetic product categories and cosmetic brand names and women’s happiness with cosmetic use and purchasing. The character of this work is both analytical and descriptive. Women in the state of Kerala who use cosmetics make up the study target demographic. 450 sample respondents served as the source of the primary data, which was gathered utilizing a structured interview schedule. The purposive sampling approach was employed to pick respondents. The respondents are extremely happy with the price-to-quality ratio of the Lakme brand's lip care, eye care and nail care products. Female cosmetic consumer happy with the offering from the Himaliya brand. The Kruskal walls test's findings showed a strong relationship between price and customer satisfaction for cosmetics from the brands Lakme, Revlon, Loreal, Himaliya, as well as unbranded goods.

(Y P & M. suresh, 2019) The purpose of the current paper to discuss the brand aspect that affect consumer attitudes regarding cosmetics. Because the way of people perceive us as human is influenced by our outward appearance. The cosmetic industry has a significant impact everyone's life. A literature review is a study that uses secondary data to create a descriptive literature review. The aforementioned literature analysis allowed us to identify a number of elements including physiologic, social, cultural, personal and economic behavior. The finding is Indian competitors have begun to manufacture products to make available to an international need. Factors such as personality, perception, attitude and learning on the on hand and the product, price, physical attributes, advertising and social influence on the other shape the behavior of consumers.

(Parul & Prerna, 2018) This essay's goal is to examine the variable that affect Indian customer decision to buy cosmetic. The study's goals are to determine the relationship between factor and income and the degree to which they are dependent on one another. Variables and cosmetics purchase for the study, the sampling approach was modified and primary information from 400 respondents-cosmetic product users in Delhi-NCR was obtained. With a response rate of 100%. Pie charts and bar graphs are used to examine numerous statements to determine awareness and attitude. Demographic characteristics like age, gender, income and occupation are also used. The factors influencing the purchasing of cosmetic items have been identified using techniques like factor analysis, the f-test and ANOVA.

(bharti, 2018) The main goal of this study is to explore how cosmetic and other beauty items affect women's purchasing decision women are famed for their beauty and regardless of their age, they enjoy looking young and attractive. Research methodology is 50 women (20-40 year old) were included in the convenience sampling bases exploring and descriptive research and the data was analyzed using straight forward techniques like average, percentage and measurement scales. Finding is women are per groups influenced they are price conscious, they are more interested in natural and herbal products and treatments and are willing to spend more money. They are inspired by the advice of sales people and beauty experts. The majority of them utilize premium brands. The spending and purchasing behavior is undoubtedly influenced by and varies according to the economic situation.

(jia, Mei, & Mohd, 2019) This essay's goal is to investigate the elements that influence consumer decision to buy skin care product. This study took into account for factor brand awareness, brand association, perceived quality and brand loyalty. A private institution in Melaka gave out 150 sets of self-administered questionnaire to its pupils. The measurement model and structural model wear carried out using convenience sampling and the data acquired were analysis using smart PLS. data collection were analyzing using smart PLS to perform the measurement model and structural model for human development.

- **RESEARCH METHODOLOGY:**
- **STATEMENT OF THE PROBLEM:**

The customer is at the center of every marketing endeavor. Knowing your client thoroughly is crucial for the success of any product or service. Including their likes, dislikes, scenario's in which they prefer to use a particular product or service. The rationale behind the consumer's decision study to be effective, motivation, influence & purchasing process of the consumer. All of which are influenced by cultural, sociological, psychological and individual aspect that need to be carefully investigated.

- **RESEARCH OBJECTIVE:**Each assignment has a set of goals. The work is connected to the goals. All of the objectives affect the research study's outcome and future. The goals of this research project are as follows:

1. To study awareness of cosmetics
2. To study on satisfaction on female students regarding their cosmetic brands.
3. To identify usages of cosmetic brands by female students in BKNMU-JUNAGADH.
4. To identify the requirements of the cosmetic products.
5. To identify the psychology of the consumer of cosmetic products.

- **DATA COLLECTION:**

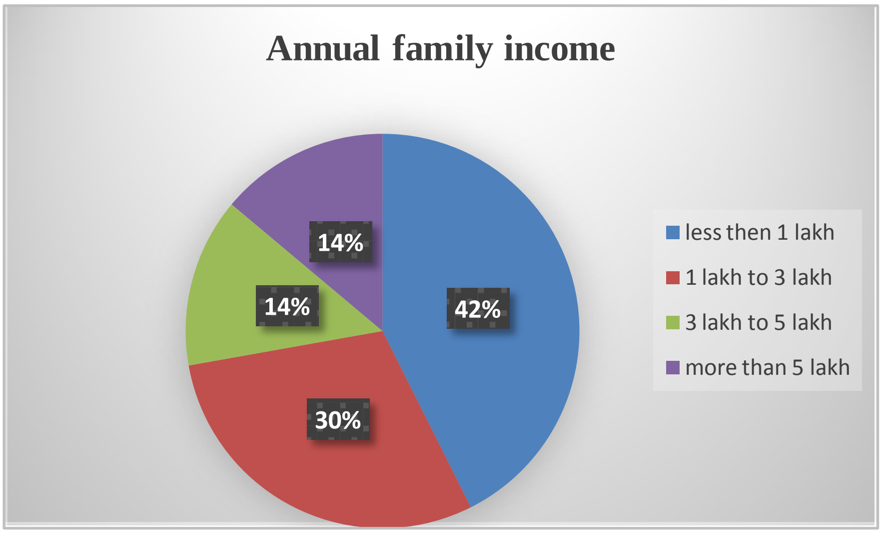
For return performance and opportunity analyse this study is conducted with Primary data with Questionnaire distributing with the help of Google and Social Media.

- **SCOPE OF THE STUDY:**

The present study focuses on the behaviour of female student who purchase and use cosmetics product in different department of BKNMU.This survey includes all female customers who utilise the four different categories of cosmetic care products, including those for the lips, eyes, nails, and skin. For the purposes of the study, the top unbranded cosmetic product producers as well as the preeminent leading manufacturers were taken as a group, including Revlon, Lakme, L'Oreal, and Himalaya.

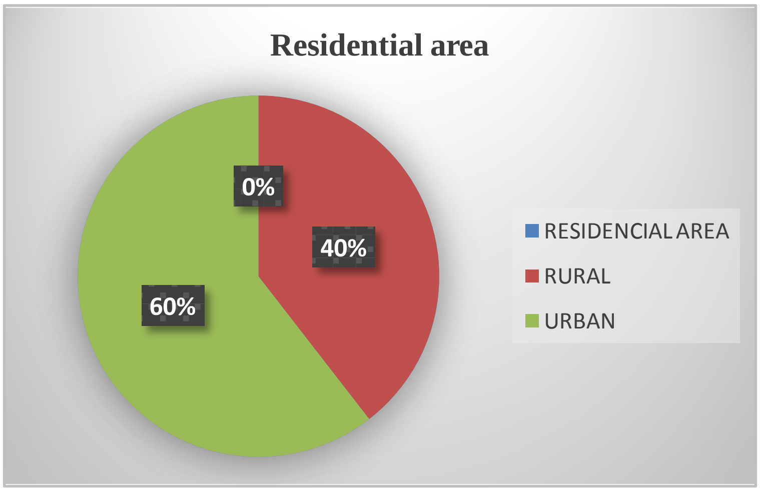
- **DATA ANALYSIS OF THE STUDY:**

Figure 1: Annual Income Wise Classification



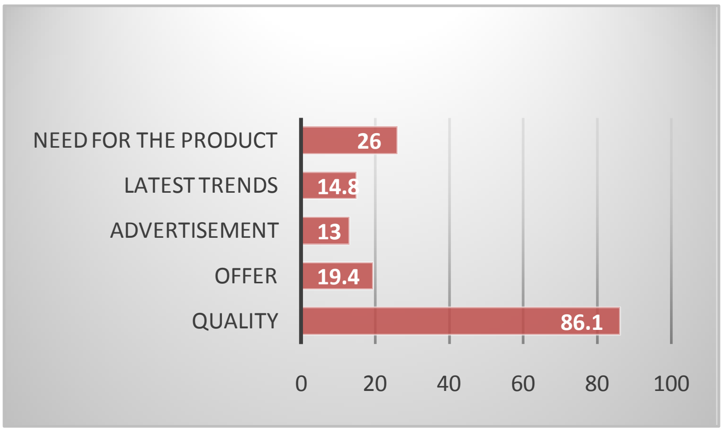
The percentage of despondence by annual family income is depicted in the above diagram. according to the results 42% respondents income less than 1 lakh, 30% respondents income 1 lakh to 3 lakh, 14% respondents income 3 lakh to 5 lakh and 14 % respondents income more than 5 lakh respondents to the 108 of the survey. Highestrespondents are less than 1 lakh annual family income.

Figure 2: Residential Area Base Classification



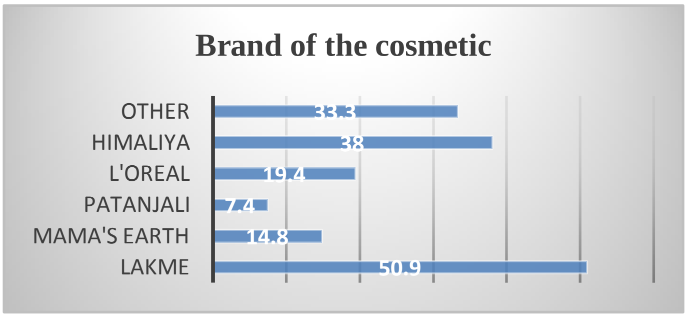
Percentage of respondents by residential area is depicted in the above diagram. According to the results 40% respondents residential area rural, 60% respondents residential area urban respondents to the 108 of the survey. Highest respondents are urban.

Figure 3: Motive of Purchase Wise Classification



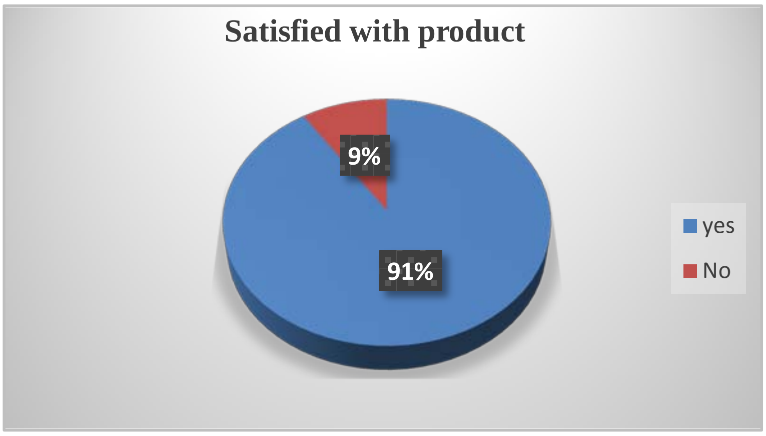
The percentage of respondents by motive of purchase in the above diagram. According to the result 26% respondents are need for the product, 14.8 % respondents are latest trends, 13% respondents are advertisement, 19.4% respondents are offer for the product and 86.1% respondents are quality to the 108 respondents of the survey. Highest respondents are 86.1% quality of the product.

Figure: 4 Brand of the cosmetic wise analysis



The percentage of respondents by Brand of the cosmetic product in the above diagram. According to the result 33.3% respondents are other brand of cosmetic product, 38% respondents are Himaliya , 19.4% respondents are L'oreal , 7.4% respondents are Patanjali , 14.8% respondents are Mama's earth company product and 50.9% respondents are Lakme's company product so the we can see that Lakme company use are higher than other brand cosmetic product. So customer most like the Lakme's brand cosmetic product.

Figure 5: Satisfaction with Product Wise Analysis



The percentage of respondents by satisfaction with product in the above diagram. According to the research 9 % consumer are dissatisfied with their cosmetic product and 91% consumer are satisfied with their cosmetic product. So that this chart show positive result for cosmetic product.

- **FINDING:**

At the end of the study here researcher is concluded below some points as result of the study.

- When researcher study the annual income of the respondents the average annual income is between 0 to 1 Lacs. Here 42% of the respondents are comes average and middle class families.
- The customer of cosmetic products are usually satisfied with his brands and usable products.
- It reflects that the Qualities of products and it's ingredients are matched the skin types and use of the customer (respondents).
- Most of the people in current era are using the cosmetics for his or her body.
- In the urban areas the customer (respondents) are more use the cosmetics products more than a rural area.
- The usage of the cosmetics products are usually increasing by the years to years as well people also covert into herbal(Ayurvedic) products.

➢ LIMITATIONS OF THE STUDY:

There is some Limitation found by the researcher in the study. They are as follow:

- The usage of the cosmetic products are very low compare to the metro city area. So there are some limitation face to researcher.
- The usage of makeup on a regular basis on your skin for a long time, there are chances that your skin are damaged.
- The brand cosmetic price also effected for lower class and medal class consumer.

❖ CONCLUSION:

Because every female population aspires to look lovely and alluring, female conduct is complicated and dynamic. Women believe that cosmetics are a potent tool that may alter their ordinary appearance into one that is alluring and presentable. It is thought that women's emotional wellbeing is promoted by beauty products. Today's cosmetic goods have transitioned from being a luxury good to being a need. As a result, cosmetic product marketers need to be alert and capable of understanding the needs of modern cosmetic customers. They should be carefully observed to see how they behave when it comes to using and buying cosmetics.

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DIGITAL TRANSFORMATION IN FINANCE IN INDIA

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Abstract:

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. 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

1. Introduction:

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. 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.

2. Data Analysis:

The present study has been used mainly on data from secondary sources..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.”

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.DIGITAL TRANSFORMATION IN FINANCE IN INDIA

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:

- ➢ **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 cost effective 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.
- **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 broader range of customers, with an easy language that customers are understanding easily.
- **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.
- **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.

6. Conclusion:

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.

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SELF RELIANCE INDIA WITH RESPECT TO 10 INDIAN UNICORNS

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Abstract

Self reliance India is an approachable concept. The study is related with critical and analytical thinking of can India become 100% self reliance with that also arguments of education system of current with respect of new policy how it will help to achieve the goal. 21 globally identified Indian unicorns that how it boost the financial position of country and with that failure of start-ups and how one can prevent to fail what the government think about the all departments to become self reliance and what make in India impact on that. This study is based on secondary data and its an descriptive research method has been used.

Key words : Self Reliance India, Globally Identified Indian Unicorns, Start-ups, Government.

Introduction

The term was coined by the Prime Minister of India, Mr Narendra Modi during his address to the nation on May 12, 2020. He called this campaign as Aatma Nirbhar Bharat Abhiyaan (Self- Reliant India Movement). He also defined five pillars of Aatmanirbhar Bharat – Economy, Infrastructure, System, Demography and Demand. He stressed upon the fact that it is time to become vocal for our local products and make them global. Under this campaign, a special economic package has been released by the government, which will benefit various segments including cottage industry, Micro, Small and Medium Enterprises (MSMEs), labourers, middle class, and industries, among others.

When this Concept came:

Addressing the nation on the COVID-19 pandemic, Prime Minister Narendra Modi emphasised the necessity of a self-reliant India. Which means the we won't be dependent on any nation anymore.Addressing the nation on the COVID-19 pandemic, Prime Minister Narendra Modi emphasised the necessity of a self-reliant India. He said the need was brought home by the absence of domestic production of personal protective equipment (PPE) when COVID-19 struck, but India initiated and quickly ramped up PPE production. Mr. Modi said there needs to be improvement in quality and domestic supply chains going forward. If this is to happen though, India will have to make major course changes in development strategies.

Objective of the Study

- To analyze Trench wise growth of India

- To analyze why 100% Self-Reliance goal is not achievable.
- To know globally indexed Indian Unicorns.
- To know the brief history of selected Unicorns.
- To identify cities with the greatest number of Unicorns in India.

Research Methodology

The research involved using non-probability sampling to select a number of Unicorns from various industries due to the lack of direct information from these unicorns as they are majorly privately held corporations with restricted information available to the outsiders. Secondary data was used to triangulate information about the selected Unicorns startups. At the time of writing this paper, there were about 105 Unicorn startups present in India with information scattered throughout the internet in the form of direct information from the sample's website, interviews, articles published on well-established newspapers, reports from research companies as well as information from government sources.

What did Finance Department do for Boost the Self Reliance India Project

Tranche 1 (Businesses including MSMEs)

The first measure being focussed on was the idea of Getting back to work i.e., facilitating employees and employers, businesses, especially MSMEs, to get back to production and workers back to gainful employment. Plans to strengthen Non-Banking Financial Companies (NBFCs), Housing Finance Companies (HFCs), Micro Finance Sector and Power Sector were also unfolded.

Pradhan Mantri Garib Kalyan Package (PMGK) was introduced in April 2020 in order to provide relief to underprivileged and help them fight the battle against COVID-19. The budget allocated to the scheme was Rs 1.70 lakh crore (US$ 24.12 billion).

Tranche 2 (Poor, including migrant and farmers)

Migrant workers are being provide additional free food grains and chana for two months in the State/Union Territory they are stranded at present. Government has allocated Rs 3,500 crore (US$ 496.52 million) for this. Government also plans to introduce affordable rental housing complexes in order to provide social security and quality life to migrant labour, urban poor, and students etc. This will be implemented under PPP (public-private partnership) model.

Government will provide relief to small businesses under MUDRA-Shishu loans by providing interest subvention of two per cent for on time payees for a period of 12 months. The current portfolio of the scheme is Rs 1.62 lakh crore (US$ 22.98 billion) and an additional relief of Rs 1,500 crore (US$ 212.80 million) is provided by the government.

Tranche 3 (Agriculture)

During the lockdown period, Minimum Support Price (MSP) purchases of amount more than Rs 74,300 crore, PM KISAN fund Transfer of Rs 18,700 crore (US$ 2.65 billion) and PM Fasal Bima Yojana claim payment of Rs 6,400 crore (US$ 907.93 million) have been made.

Government plans to strengthen infrastructure logistic and capacity building. It is providing Rs 1 lakh crore (US$ 14.19 billion) financing facility for funding Agriculture Infrastructure Projects at farm-gate and aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer organizations, Agriculture Entrepreneurs, Start-ups, etc.).

"Operation Greens" run by the Ministry of Food Processing Industries (MoFPI) will be extended from tomatoes, onion and potatoes (TOP) to all fruit and vegetables (TOTAL) and will provide 50 per cent subsidy on transportation from surplus to deficient markets, 50 per cent subsidy on storage (including cold storages) and will be launched as a pilot for the next 6 months and will be extended and expanded thereafter. This will lead to better price realisation to farmers, reduced wastage, and affordability of products for consumers. Rs 500 crore (US$ 70.93 million) is being allocated for this scheme.

Tranche 4 (New Horizon of Growth)

Defence Sector

Government has increased the Foreign Direct Investment (FDI) in the Defence manufacturing under automatic route from 49 per cent to 74 per cent. 'Make in India' for Self-Reliance India.

Aviation Sector

Government plans to ease the Indian Air Space so that civilian flying becomes more efficient. It is estimated to bring a total benefit of about Rs 1,000 crore (US$ 141.86 million) per year for the aviation sector.

Power Sector

Government plans to introduce tariff policy reform in order to conserve consumer rights as well as promote industry. It also plans to privatise the sector in UTs in order to improve services to consumer and enhance operational and financial efficiency in distribution.

Social Infrastructure Sector

In order to enhance the quantum of Viability Gap Funding (VGF) up to 30 per cent each of total project cost, government has allocated Rs 8,100 crore (US$ 1.15 billion).

Space Sector

The government plans to provide opportunity to private companies in satellites, launches and space-based services. Policies will be reformed be reformed accordingly. Liberal geo-spatial data policy will provide remote-sensing data to tech-entrepreneurs.

Atomic Energy Related Reforms

In order to provide affordable treatment for cancer and other diseases with the help of medical isotopes and research reactor will be developed under PPP model.

Tranche 5 (Government Reforms and Enablers)

Employment Generation

Mahatma Gandhi Employment Guarantee Act (MGNREGS) has been awarded Rs 40,000 crore (US$ 5.67 billion) to help generate nearly 300 crore person days in total addressing need for more work including returning migrant workers in monsoon season as well.

Healthcare Sector

The government expects to increase the public expenditure in healthcare sector by investing in grass root health institutions and ramping up Health and Wellness Centres in rural and urban areas. Plan is to prepare India for any future pandemics through:

Infectious diseases hospital blocks in all districts

Strengthening lab network and surveillance – integrated public health labs in all districts and block along with block level labs and public health units to manage pandemics. Encouraging research by having a National Institutional Platform for One Health by ICMR.

Now let us know why India can't achieve 100% Self Reliance with a valid Reasons and Arguments

When at a time of LPG , the very concept of self reliance was in vain because advanced technologies could simply be bought from anywhere at lower costs. With entry of foreign corporations, most Indian private companies retreated into technology imports or collaborations. Even today, most R&D in India is conducted by PSUs, and much of the smaller but rising proportion of private sector R&D is by foreign corporations in information technology and biotechnology/pharma. Given the disinclination of most of the private sector towards R&D and high-tech manufacturing, significant government reinvestment in PSUs and R&D is essential for self-reliance.

10 Globally Identified Indian Unicorns and their Brief History

BYJU’s.: Byju Raveendran led ed-tech startup BYJU’s ranks 31st in the Hurun Global Unicorn List 2020, with a valuation of US$8bn. The learning platform was founded in 2011. In its recent funding round, the company has raised US$1.2bn. It is India’s largest ed-tech startup, as of date.

Ola Cabs. Indian ride-sharing app Ola ranks 49th in the list, with a business valuation of US$6bn. In October last year, the startup was valued at US$10bn. However, over a few months, its value has declined by US$4bn, marking its rank down by 6 positions.

Zomato: Valued at US$3.5bn, India’s leading food delivery platform, Zomato ranks 96th in the list. It was founded by Deepinder Goyal and Pankaj Chaddah in the year 2008. To remain at the forefront of the online food delivery business, Zomato has invested in several other related startups as well. In January this year, the company raised US$150mn funding from Ant Financial.

Paytm Mall: At US$3bn, Paytm Mall is positioned at 108th rank in the Unicorn list. The E-commerce platform is a venture of Paytm, an Indian online payments company, which is in operation since 2016. It is known that the operational rate of the platform is up to 300,000 orders per day. In its recent corporate round of funding, the app raised US$150mn from eBay, an American e-commerce company.

Big Basket: With a business valuation of US$2.5bn, BigBasket is one of India's leading online grocery store. The Bengaluru based startup was founded in October 2011. In May 2019, the company paved a way for itself in the Unicorn startups' list, when it secured funding of US$150mn. In its latest round of funding, BigBasket has managed to raise debt-based funding worth US$51.78mn from Alibaba and CDC Group.

Bill Desk: Valued at US$2bn, BillDesk ranks 170th in the list. A fintech company, it was founded in the year 2000 by Karthik Ganapathy, Ajay Kaushal and MN Srinivasu. The company is headquartered in Ahmedabad, Gujarat and it achieved a Unicorn status in November 2018.

Delhivery: Gurgaon based startup Delhivery's valuation stands at US$2bn as per Hurun Global Unicorn List 2020. The company holds 170th Rank in the list this year. It began its operations in the year 2011 after it was founded by Bhavesh Manglani, Kapil Bharati, Mohit Tandon, Sahil Barua and Suraj Saharan. The logistics firm secured funding of US$115mn from Canada Pension Plan Investment Board (CPPIB) in the later part of 2019.

Lenskart: E-commerce company involved in eyewear products, Lenskart is valued at US$1.5bn in the Hurun Global Unicorn List 2020. In December last year, the company raised US$231mn from SoftBank's Vision Fund. Lenskart is currently exploring the digital and AI tools to reach out to its current and potential customers.

Policy Bazaar: Ranked at the 257th position in the list, fintech company PolicyBazaar is valued at US$1.5bn. The startup was founded by Alok Bansal, an IIM graduate, Yashish Dahiya and Avaneesh Nirjar, who are IITians. The company achieved a Unicorn status in 2018. In its recent round of funding, it has received US$130mn worth of funding from SoftBank.

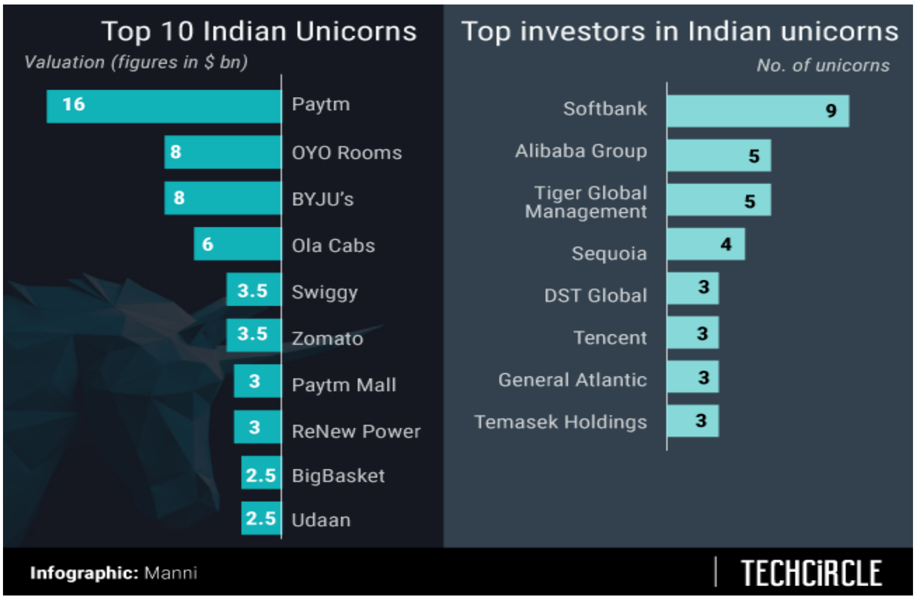
Hike: Popular as a messenger app, Hike is valued at US$1bn in the Hurun Global Unicorn List 2020. The communication platform was started by Kavin Bharti Mittal in 2012. Hike has raised total funds of US$261mn in 5 rounds of funding, the recent one being in August 2016. Foxconn Technology Group, Tencent Holdings, and Tiger Global Management are the key investors in the platform.

Ola Electric: Ola Electric is valued at US$1bn and ranks 351st in the list. The company, which deals in EV products, was founded by Anand Shah and Ankit Jain in 2017. In March 2020, Ola Electric raised US$1mn, while having raised a total sum of US$307mn till date. In mid-2019, when SoftBank infused US$250mn in the company, it was able to achieve Unicorn status.

Top gainers in a year

India has added 3 new unicorns to the list this year. Along with being the highest valued Indian unicorn, fintech company PayTm is also the highest gainer in the Indian unicorn category. Over a year's period, the company has managed to increase its valuation by a whooping US$6bn. The next highest gainer is OYO Rooms, who marked up its valuation by US$3bn. Here are the companies who increased their valuations by US$1bn in the recent year:

Take a look of following illustration which shows the top unicorns and it's investors



(Source : techcircle)

Bengaluru remains the country's unicorn capital with eight such companies based in the southern city. Gurugram and Noida follow suit with six and two unicorns each. "Bengaluru contributes to the list by adding unicorns worth $29 billion in total, while Gurgaon and Noida contribute by $19 billion each," the report said. "Despite being home to only two of India's unicorns, Noida has a 24% valuation share since Paytm has a base in the city."

Indian unicorns have also been attractive bets for several foreign investors. Masayoshi Son's Softbank is the most active, having invested in nine Indian unicorns more than any other investor. Jack Ma's Alibaba Group and Tiger Global Management have stakes in five Indian unicorns. Sequoia Capital has invested in four.

Conclusion

By following article we can say that self reliance India is approachable but for that we have to make certain changes all over. That will show the dynamic effect in self reliance India. But for that everyone have to be "local for vocal!"

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Promotion Of Indian Languages Literature and Indian Knowledge System :

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Abstract

India is not only historic country but also a cremation ground. All the Rishi Munis took birth in India. If we talk about knowledge tradition, then the first word comes to our mind is '*Veda*'. And if the researcher wants to know about the history, then he quotes Vedas. Scholars of Indian scriptures have come into its grip and started to interpret *Sanatan* scriptures. Vedas include social order, policy, etc. The knowledge tradition has its own characteristics, its place of learning, its texts, and their classification. India has always been known about the knowledge tradition and a knowledge culture. Ancient civilizations are accepting India's debt in the field of knowledge. If we talk of knowledge, it is based on language, philosophy, inescapability of knowledge, folk, Sculptures. In India, there has been an unbroken series of *Acharyas, Rishis, Granthas,* etc., and teaching and learning took place through gurukul system. Students learnt about *Vedas*, *Vedangas*, *Smiritis and Stutis.* Education was imparted orally. There was a *guru–shishya* tradition. From the Vedic period, the knowledge tradition was high. Be it Taxila, Nalanda or *Vikramshila* University. But now this is more westward tilt. Indians are getting knowledge but just to get jobs in sake of earning money. But they are losing their culture, tradition, custom and ethic. So today, there is a need to find the treasure of this knowledge hidden in ancient text to groom it and use it for human welfare. There is need to research on these texts and let India to be connected to its origin.

Introduction:

Indian knowledge system is a vast and diverse collection of ideas, beliefs, and practices that have been developed over several centuries. Literature has played a crucial role in the preservation and dissemination of this knowledge system. Indian literature reflects the country's rich cultural heritage, and it has contributed significantly to the development of various fields like philosophy, science, and medicine. In this paper, we will explore the relationship between literature and Indian knowledge system and how literature has influenced the development of various fields in India. Before beginning, we must first be clear about the meaning of the word 'literature'. The dictionary meaning of literature is given as "written works, especially those considered of superior or lasting artistic merit". In the context of India, where there is an unbroken living oral tradition with a history of more than at least 5,000 years; the meaning of 'literature' for our present purpose has to be extended to mean ‘composition’ to include the works composed and transmitted orally from generation to generation. Chanakya.

Indian Literature and its Contribution to Indian Knowledge System:

Indian literature encompasses a vast range of works, from ancient texts like the Vedas and Upanishads to modern works in various regional languages. The Vedas are the oldest known texts in the Indian knowledge system and contain knowledge on various subjects like religion, philosophy, science, and mathematics. The Upanishads are a collection of philosophical texts that provide insights into the nature of reality and the human condition.

Indian literature has also contributed significantly to the fields of science and medicine. The ancient Indian text Charaka Samhita is one of the earliest known texts on Ayurveda, the traditional Indian system of medicine. The text provides detailed knowledge on various medical treatments and procedures and has influenced the development of modern medicine. Introduction to Indian Knowledge Systems Before beginning, we must first be clear about the meaning of the word ‘literature’. The dictionary meaning of literature is given as “written works, especially those considered of superior or lasting artistic merit”. In the context of India, where there is an unbroken living oral tradition with a history of more than at least 5,000 years; the meaning of ‘literature’ for our present purpose has to be extended to mean ‘composition’ to include the works composed and transmitted orally from generation to generation. Cāṇakya, in his Arthaśāstra, classifies knowledge that one needs to know into four types:

1. anviksiki – used in the general sense of (contemporary) Science, encompassing logic and philosophy
2. trayi – used to refer to traditional knowledge, to the Vedas in particular
3. vartta – used to represent wealth creation (agriculture and commerce)
4. daṇḍaniti – used to represent politics and public administration The classical literature of India is usually described as chaturdasa-vidya-sthanas (14) consisting of
5. the 4 Vedas (namely Ṛgveda, Yajurveda, Sāmaveda, Atharvaṇaveda)
6. the 6 Vedangas (namely Sikṣa, Kalpa, Vyakaraṇa, Chhandas, Niruktam and Jyotiṣa)
7. Itihasa (Ramayaṇa and Mahabharata) and Purṇa (Viṣṇupuraṇa, Bhāgavata etc.)
8. Dharmaśāstra (Manusmṛti, Yājñavalkya-smṛti, Parāśara-smṛti etc.)
9. Darsana (Six orthodox and six heterodox systems)
10. Nyaya (Logic and Epistemology) In other places, sometimes the 4 Upavedas, namely Ayurveda (health-care), Dhanurveda (archery), Gandharva-veda (dance, music etc.) and Sthapatyaveda (architecture) are also added to the list, taking the total to 18 (astadasa).

Literature and the Development of Indian Philosophy:

Literature has played a vital role in the development of Indian philosophy. The philosophical concepts and ideas have been transmitted through various literary works, including epic poems, plays, and treatises. The ancient Indian epic poem, Mahabharata, contains several philosophical teachings, including the concept of Dharma and Karma. The Bhagavad Gita, a part of the Mahabharata, is a philosophical treatise that provides insights into the nature of the self and the universe. Indian philosophy has had a long and complicated development. A chronological history is, however, difficult to present because of the lack of concern of the ancient Indians to chronology and historical perspective. This has frustrated many serious students of the great philosophy that evolved over thousands of years. Fortunately the philosophy as was envisioned and refined by many philosophers has survived, though the names of the many philosophers have been lost. Only a broad outline of the historical aspect of the Indian philosophy and thought can be given, absent the dates and in many casestheoriginaldocuments.

Broadly, the Indian philosophy can be divided into four main periods, starting around 2500 B.C.E. until about 1700 C.E. Following this, its development went into serious decline. Indian philosophy lost its dynamic spirit about the sixteenth century when India came under the influence of external powers. First the Muslim control and then the British occupation seriously undermined the Indian thought process. English educated Indians were ashamed of their heritage and tradition and tried to emulate the English in thought and life style. Only a few Vedantis like Sri Aurobindo and Vivekananda took leading roles in reviving the philosophical and religious renaissance. Only in the recent decades the West has begun to understand and accept the Indian philosophy as one of the great philosophies of the world. The future thought process of Indians would undoubtedly be in terms of a synthetic approach to Indian and Western pointsofview.

The first period of Indian philosophy is called the Vedic Period and may be placed between 2500 and 600 B.C.E. This is the age of the assimilation of the great Vedas, culminating in the Aranyakas and Upanishads. The Indian thought process has been profoundly influenced by the Upanishadsandhas remainedsoeversince.

The second period of Indian philosophy is called the Epic Period, dated approximately from 500 or 600 B.C.E. to 200 C.E. This was a fertile period in the philosophical development of the world in general. The great works in China, Greece and Persia coincides with this period of Indian philosophical development. Not only the great epics of Mahabharata and Ramayana were written during this period but also the early development of Buddhism, Jainism, Shaivism and Vaishnavism took place simultaneously. Bhagavad-Gita, which is a part of Mahabharata ranks as one of the three most authoritative texts of Indian philosophical literature. The philosophies of skepticism, naturalism and materialism arose and the orthodox systems of Hinduism took shape. Systematic treatises were written that brought into focus the unorthodox systems of Buddhism, Jainism and Charvaka during the

Epic Period. In addition the codes of conduct, social and ethical philosophy were compiled in the Dharmashastras.

The third period is called the Sutra Period, dated approximately the early centuries of the Christian era. Most of the Sutras in short enigmatic aphorisms were written as treatises to the earlier schools of philosophical thoughts. This helped in organizing the various doctrines in a systematic, orderly form and the systems took a basic form in which they were to be preserved. In contrast to the Epic Period, when the philosophical thought and discussions had their origins, the Sutra Period saw criticism of opposing thoughts develop. The six Hindu systems, collectively called the Darshana literature developed during thisperiod.

The fourth period of Indian philosophy is called the Scholastic Period. During this period commentaries were written on the sutras, which helped in understanding sometimes-incomprehensible terse verses. Commentaries were written on commentaries. Literature from this period, which lasts from the Sutra Period to the 17th century, is mainly explanatory. It is also controversial and often argumentative and noisy. Some of them, however, are invaluable. Shankara's commentary on the Vedanta sutra is thought of more highly than the original sutra written by Badarayana. This period also brought forth some of the greatest philosophers in addition to Shankara. They were Kumarlila, Sridhara, Ramanuja, Madhva, Vachaspati, Udayana, Bhaskara, Jayanta, Vijnabhikshu and Raghunatha. Ostensibly they are said be merely commenting on the ancient systems but in reality they have been responsible for creating their own systems. The best such examples are those of Shankara's Advaita, Ramanuja's Vihsishtadvaita and Madhva's Dvaita systems. Though they stem from the Vedanta Sutra of Badarayana, they are quite distinct in their own right. These later Indian philosophers have maintained their traditional respect for the past, but at the same time, they have been able to infuse their own free insight and direction, without seeming to break form the tradition of respect to authority.

Literature and the Development of Indian Languages:

Literature has also played a crucial role in the development of various Indian languages. The works of great poets and writers have enriched the vocabulary and grammar of Indian languages. The works of famous poets like Rabindranath Tagore, Kabir, and Mirza Ghalib have contributed to the development of Indian literature and language.

Indian Language and Literature

Language and literature are two different topics of discussion, but in Indian context, both of them are inseparable. Indian literature is wide, and can’t be categorized because it is found in various languages including Sanskrit, Prakrit, Pali, Bengali, Bihari, Gujrati, Hindi, Punjabi, Urdu, Telugu, and so on.

Similarly, the list of Indian languages is very long, and it is the literature that has kept these languages alive. Language and literature therefore are supplementary of each other. So, we will also learn about Indian Language and literature in reference with each other.

Literature in India

The tradition of writing dates back to 3000 years ago since historians have discovered scripts from Harappan civilization.

By Indian literature, we mean the writings that were produced in entire Indian Subcontinent before the Republic of India and within the Indian demography after separation from Pakistan and Bangladesh.

Ancient Language and Literature

The ancient literature exists in the form of Vedas, Puranas, and epics were written in Sanskrit Veda, means Knowledge, and it teaches that the entire world is a large family named Vasudeva Kutumbakam.

There are four veda, and they preach unity. The Indian epics Mahabharata and Ramayana were also written in Sanskrit.

Evolution of Hindi Language

Hindi arose from 7th to 14th century A.D. or Adi Kala. Hindi literature was all about heroic poetry and celebrated the valor of Rajput rulers.

Kabir and Tulsidas are some prominent poets of this time and they inspired people about the ways one should behave in society and treat others.

Surdas is also a celebrated poet of Hindi language who wrote about different forms and phases of lord Krishna and his naughtiness. He, not only inspired Meerabai and Raskhan, but also presented the image of gods for us.

Spread of Urdu language in India

Urdu was not actually an Indian language, but was born out of the conversation of Hindu soldiers and Turkis traders. The time when Turks and Mangols started visiting in India, Urdu emerged as a combination or mix of these two languages.

It became a formal language when people started using it for poems and shayari. Khausrau, Ghalib, Zauq, and Iqbal are some of the Urdu authors of India.

Apart of these nationally acclaimed languages, a major part of Indian literature is found in regional languages such as Bangali, Rajasthani, Marathi, Nepali, Assamese, Maithili, Gujrati, Punjabi etc.

Conclusion:

In conclusion, literature has played a crucial role in the development of Indian knowledge system. Literature has helped in preserving and transmitting the vast knowledge system of India, and it has contributed significantly to the development of various fields like philosophy, science, medicine, and language. The study of Indian literature can provide insights into the country's rich cultural heritage and can help in understanding the development of various fields in India.

Real-world possibilities in Cryptocurrencies:An Empirical Analysis

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Abstract

The era of information and communication technology has, without a shadow of a doubt, brought in a multitude of golden opportunities in a number of different spheres of endeavor. One of the spheres that stands to gain from the proliferation of such technologies and internet connections is the commercial and financial industry. An ever-increasing number of internet users has been the impetus behind the conception of virtual worlds, which has led to the emergence of a novel commercial phenomena. As a direct consequence of this, new types of commercial activity, transactions, and currencies have come into being. As 2021 draws to a close, the long-term investment potential of cryptocurrencies looks to still be realistic. The huge market capitalization, the entry of new and genuine firms into the cryptocurrency industry, and, most crucially, the real-world potential based on the basic blockchain technology have all emerged as major growth drivers as the year draws to a close. The emergence of cryptocurrency as a means of payment in recent years has been one of the most remarkable developments in the world of finance. Any medium of trade other than actual money that may be utilized in a range of financial activities, whether virtual or real, is referred to as cryptocurrency. Cryptocurrency can be defined as any such medium of exchange. Cryptocurrencies are a form of digital currency that can be used in a variety of applications and networks, such as online social networks, online social games, virtual worlds, and peer-to-peer networks. These cryptocurrencies are both valuable and immaterial, and they can be traded electronically or virtually. In this study article, the researchers will make an effort to analyses the increasing potential in cryptocurrency trading.

Key words: *Cryptocurrency, Bitcoin, opportunity, technology, finance*

INTRODUCTION

A cryptocurrency is a digital, encrypted, and decentralised medium of trade. There is no central body that administers and maintains the value of a cryptocurrency, unlike the US dollar or the Euro. Instead, these responsibilities are divided throughout the internet among the users of a cryptocurrency.Although most individuals invest in cryptocurrencies as they would in other assets such as stocks or precious metals, you may use crypto to buy conventional products and services. While cryptocurrency is a fresh and interesting asset class, investing in it may be dangerous since you must conduct extensive study to properly comprehend how each system operates Satoshi Nakamoto initially proposed Bitcoin as a peer-to-peer electronic cash system in a 2008 paper titled "Bitcoin: A Peer-to-Peer Electronic Cash System." "An electronic payment system based on cryptographic evidence instead of faith," Nakamoto said of the concept.This cryptographic proof takes the form of verified and recorded transactions on a blockchain.Forbes India News provided this information: The major focus of the bitcoin idea is on the security and privacy of the users. At that moment, block chain technology is the most appropriate technology for them. This technology is used to keep track of transaction records.

Origin and the growth of Cryptocurrency

The project looks at a variety of characteristics of cryptocurrency platforms in order to answer the research's major questions, which are "Will cryptocurrency be the next currency platform?" and "Will cryptocurrency be the next currency platform?" "Are virtual currency systems secure to use?" you might wonder. It studies various Cryptocurrency platforms in order to get a thorough understanding of the methods for implementing, controlling, issuing, spending, and trading Cryptocurrencies, resulting in a useful and well-organized cryptocurrency categorization. The study also examines current Cryptocurrency systems and platforms in order to identify any existing concerns, faults, or obstacles. It examines the relationship between real-world laws and cryptocurrency use, with the goal of highlighting the significant consequences of the cryptocurrency idea on real-world features like as real-world monetary systems, commercial industries, and law-breaking rates rates and methods of remuneration for crimes The findings highlight the significance of regulating cryptocurrency use for all parties involved in and impacted by cryptocurrency platforms. Governments, operators, and users are the stakeholders involved. The findings also serve as a warning to legislators and virtual currency providers to issue and implement strong regulations, policies, and laws to regulate virtual currency systems. Furthermore, this work has scientific information that opens up possibilities for further investigation. 6 April 2018: The Reserve Bank of India issued a circular prohibiting any financial firms from interacting with any cryptocurrency-related entity, thus outlawing the asset class in India.

2021: Prices almost double once more, with Bitcoin reaching roughly $64,000 before halving. Banks send warnings to customers about bitcoin, citing the RBI's 2018 circular. In view of the Supreme Court's decision, the central bank claims that its circular is no longer legitimate.

2022: in the budget for the fiscal year 2022-23 Nirmala Sitaraman, India's finance minister, has stated that the Indian government may establish a new digital currency in 2022 and levy a 30% tax on it.

LITERATURE REVIEW

1. Hossain, M.S. (2021) In his paper "What do we know about cryptocurrency?", Past, Present, and Future" He reviewed the cryptocurrency's importance, as well as its past, present, and future. A

comprehensive review and study of crypto money is conducted by researchers. He went on to say that cryptocurrency has the potential to change the "stereotype" of financial transactions, as well as discover potential untapped research areas in a new age of investing.

2.Andrea flori, 2019) in his study on “crypto currency in finance- review and its application” researcher may found that the the main three aspects of the bitcoin is price formation, detection of market inefficiency, diversified portfolio construction. This study also provides the key drivers of use of crypto currency in market strategies.

3.Pernice, I. G. A. & Scott, B. (2021). They have study on “Cryptocurrency. Internet Policy Review” researcher may concluded that ,A cryptocurrency system can be understood as a system intended for the issuance of tokens which are intended to be used as a general or limited-purpose medium-of-exchange, and which are acryptocurrencyounted for using an often collectively-maintained digital ledger making use of cryptography to replace trust in institutions to varying extents. Against such a backdrop, the singular term cryptocurrency can mean a token, intended to be used as a general or limited purpose medium-of-exchange, issued via a cryptocurrency system.

4.Mani Muthu, R. Sridharan V., R. G, Drishti Marwaha (2019) A study on “A literature review on bitcoin transformation of bitcoin into global phenomenon” in his study they research that the Bitcoin is a crypto-currency-based open-source technology that operates in the peer-to-peer grid as a private payment mechanism. Bitcoin works on sophisticated cryptography supported by a local community in a peer-to-peer network.

RESEARCH METHODOLOGY

Objectives of the study Every task has a set of objectives. Work is tied to the objectives. The future and outcome of the research study are determined by all of the objectives. This research study has the following Objectives: -

- To study on digital currency
- To understand the market segment
- To analyzing different opportunities
- To compare risks involvement in investment
- To check out fluctuation of market
- To compare ROI(Return On Investment)

Further Scope of The Study

1. Researcher will study on future investment planning as per new technological changes and their new generation virtual money scope.

2. Further study on this topics like challenges faced by many investors because of legality and restriction on this digital a cryptocurrency acceptance.
3. Many laws are implemented as per countries requirements so that point new researcher also study on them and proving its beneficial or not.

Statement of the Problem

The main objectives of any investors are to get more and more return from the market. At that point of time the share market is more slowly than cryptocurrency market. So that time mutual funds, gold and many other platform of investment are get less return and take more time. Cryptocurrency is the only investment that provide more profit in less. in other investment there is some circumstances for fraud and other risk involved. But in crypto it is not possible. Government may regulate by own and show all transaction like a watchdog. The technology behind them is blockchain. This technology is very powerful then other systems. It is not hacked by anyone at any cost. So here we are discussing the opportunities in cryptocurrencies.

Application Of Statistical Tools

The research of the study is affording "Descriptive Analysis" Method as a Tool. With the help of Descriptive Analysis of different virtual currency researcher may finds many opportunities as investor.

DISCUSSION

- **Cryptocurrency: -**

Here researcher is taking top 5 products of cryptocurrency, their charts are shown with transaction of volume and their values in different years.

1. Bitcoin:

Bitcoin (BTC) is the cryptocurrency industry's first asset. In the years since its 2009 launch, Bitcoin, orin Chinese, has ignited the growth and adoption of crypto, ultimately leading to the industry of today. BTC has a maximum supply of 21 million coinsa notable point of focus when discussing BTC value.

Satoshi Nakamoto, a pseudonymous person or group, published the Bitcoin white paper in 2008, laying out BTC's concept. In 2009, Bitcoin's first block, called its genesis block, went live and brought BTC officially into existence as an asset. Nakamoto ceased communication in Bitcoin's early years, and their real identity remains a mystery.

Although the crypto industry started with just Bitcoin and its underlying blockchain technology, the sector now includes thousands of assets alongside numerous different blockchains and solutions pertaining to a bevy of use cases.

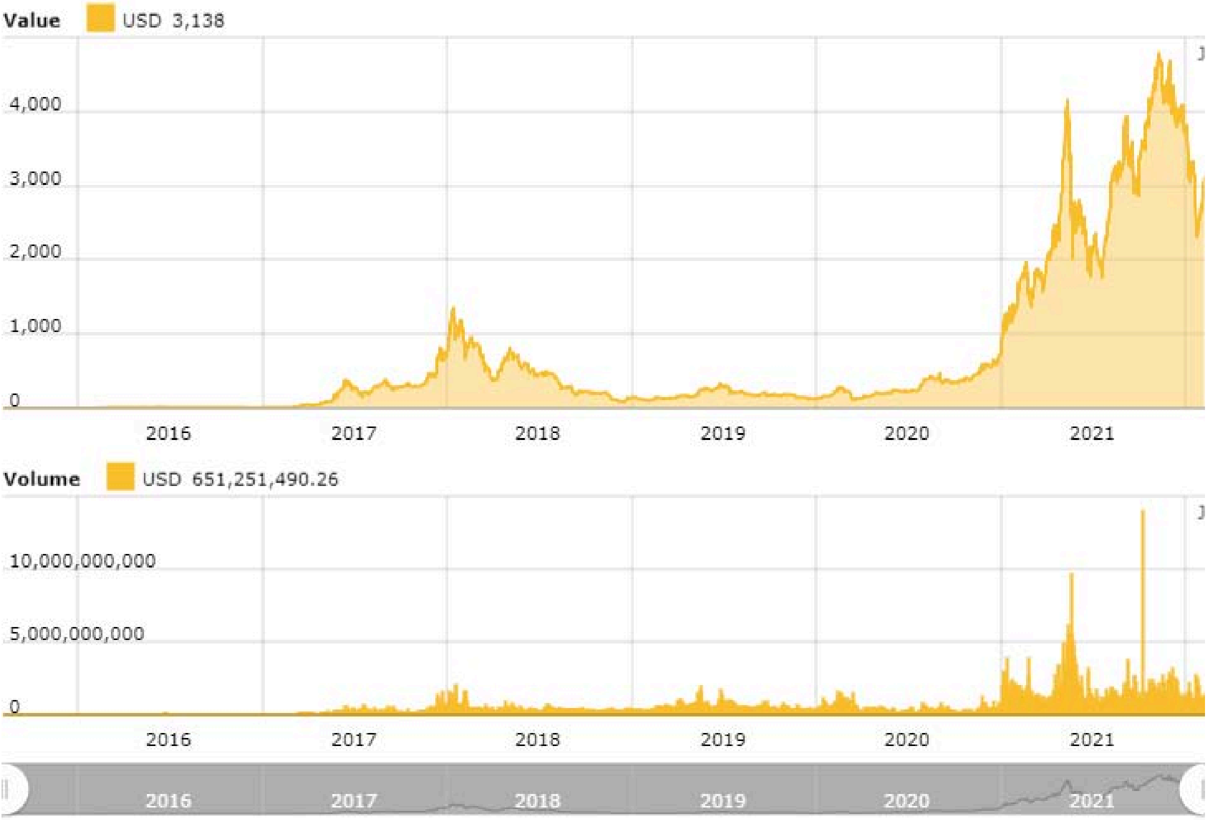
Over time, competitors have aimed to create different digital assets that improve on Bitcoin's model as a store of value and transactional asset, but Bitcoin still remains the top asset by market capitalization, thanks to its BTC-to-USD price.

Interpretation

In a year of 2015 ,bitcoin is near 200 to 500 USD and its fluctuated normally. Awareness about Bitcoin is very poor in investors and its total volume in USD is near 5,54,5445. As well as in 2016 is prices may rises beacause a spreading of awareness in invesrors. The legal terms are also affected so that time in 2016 it increased by 1050 USD and in 19th December 2017 bitcoin is at his high level at 18,532 USD also2018,2019 and 2020 it may traded downfall. After the 2020 bitcoin is continuously rising their price at 63,274 USD. Awareness of bitcoin is the keypoint for their top performance.

2. Ethereum

Ethereum is blockchain used as a base for building. Its native coin, Ether (ETH), is used to pay Ethereum gas fees charged for interacting with the Ethereum network. Developers can build decentralized applications (DApps) or tokens on the Ethereum blockchain. Vitalik Buterin published the Ethereum white paper in late 2013, but the blockchain did not launch until 2015 as the product of multiple co-founders, including Buterin. ETH price, or Ethereum price the price of ETH to USD rose significantly in the years following 2015.



Interpretation

In a year of 2016 this crypto is stable at 0 to 100 USD and it is increased its price on june 2017 then after on January 04th,2018 is value rise with 964USD . It is the top high price of etherium in next 2 years. In the year of 2021 , after the second wave of pandemic its value again goes up with 3416 USD and 4700USD best values respectively. Investors are show their interest on Ethirium also after the year of 2020. The volume of its value is currently 922,266,701USD. This crypto is 2nd most ROI crypto at year of 2022 also.

3. Litecoin

Litecoin (LTC) is an altcoin that aims to have improved speed and transaction costs when compared with Bitcoin (BTC). LTC is one of the longest-standing crypto assets after BTC, intended to serve as more of a sidekick to BTC than a rival asset.

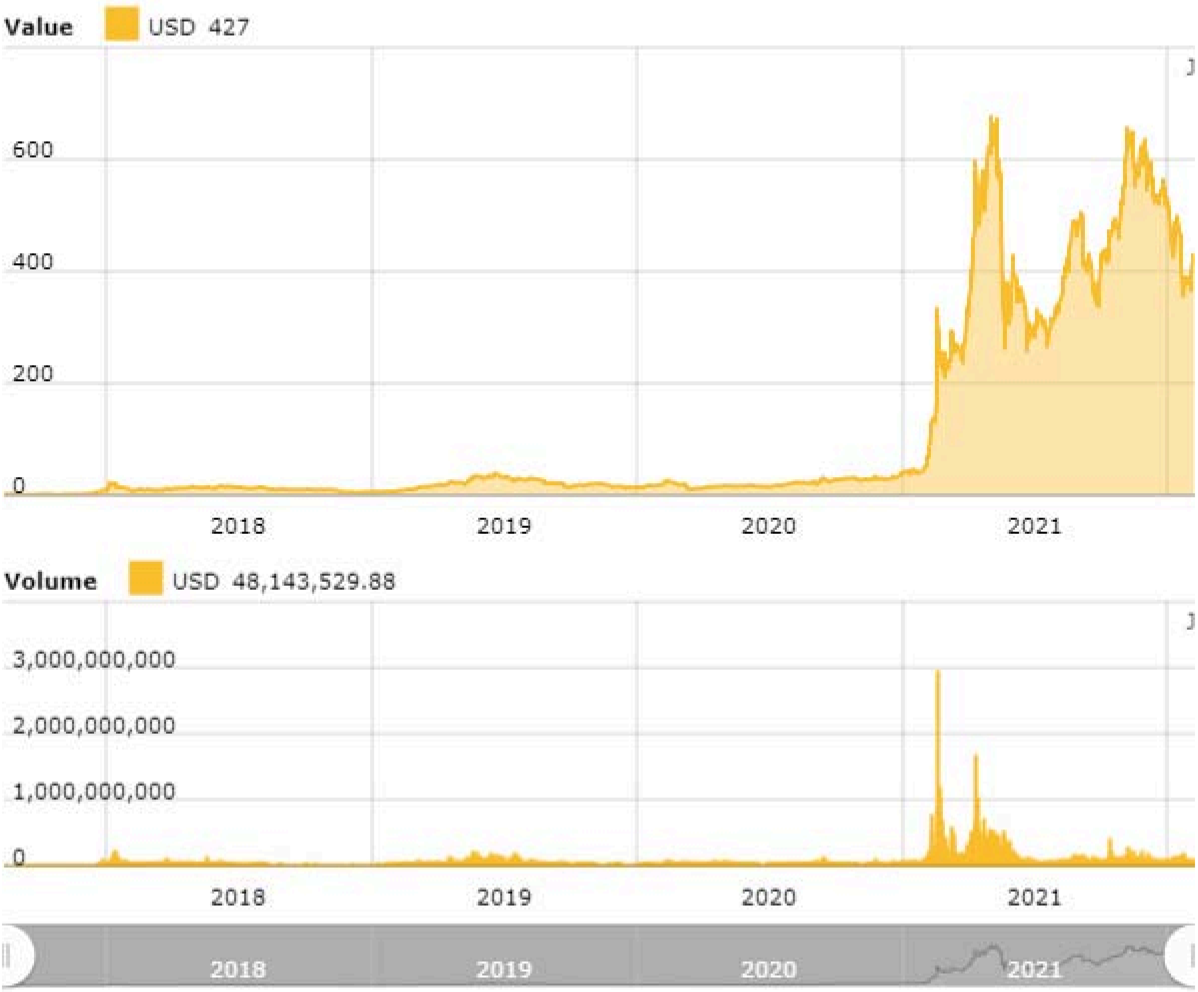
In general, Litecoin is a blockchain-based way to transact value globally. Litecoin trades on numerous platforms and has been one of the most prevalent crypto assets in the industry for most of the crypto sector's existence. Litecoin has potential value in its faster, cheaper transactions versus Bitcoin, although LTC is less scarce in terms of coin supply and also less prominent.

Interpretation

Total market cap of litecoin is 9.15$. In a year of 2014 to 2017 litecoin is stable at their cheapest price and on December 11,2017 suddenly its value rise with 287.37$. this crypto is also known as most fluctuated coin ever. In a year of 2018 market of Litecoin crased with 26$ only. Many investors losses their money in it. Beacuase some countries ban cryptos. Year 2014 to 2021 the total volume of Litecoin is 11,363,636,364$ and currently it is 222,549,598.17$. In near future 2022 it is may rise and take a position to the market.

4. Binance coin

Binance Coin (BNB) is the native crypto asset of the Binance ecosystem. Binance began as essentially just a crypto exchange, but it has since branched out its offerings. It launched Binance Coin in 2017 via an initial coin offering (ICO). BNB is the main asset for Binance's platform, serving a number of roles, including as a method of fee reduction on the exchange and as a currency in which to pay fees for activities on Binance Coin's main blockchain, Binance Chain (BC), and its sister chain, Binance Smart Chain (BSC).



Interpretation

The total market cap of binance coin is $67.89. in a year of 2018 to jan,2015 the average market value of binance is 0 to 40$. After the January 2021 it was rising by 300$ up and the investors are get more returns from it. Currently it is 427$ value with 48,143,529.88 $ volume .binance is also a blockchain system . so that particular point the popularity of binance coin is continuously rising.

5. Solana coin

Solana is an open-source blockchain available for building solutions on, such as decentralized applications . The Solana blockchain's technological makeup was formed around a prioritization of speed and scalability, in tandem with decentralization. SOL is both the name and the ticker symbol of Solana's native coin. "Solana price" most directly refers to the price of the blockchain's SOL coin.

The

Interpretation

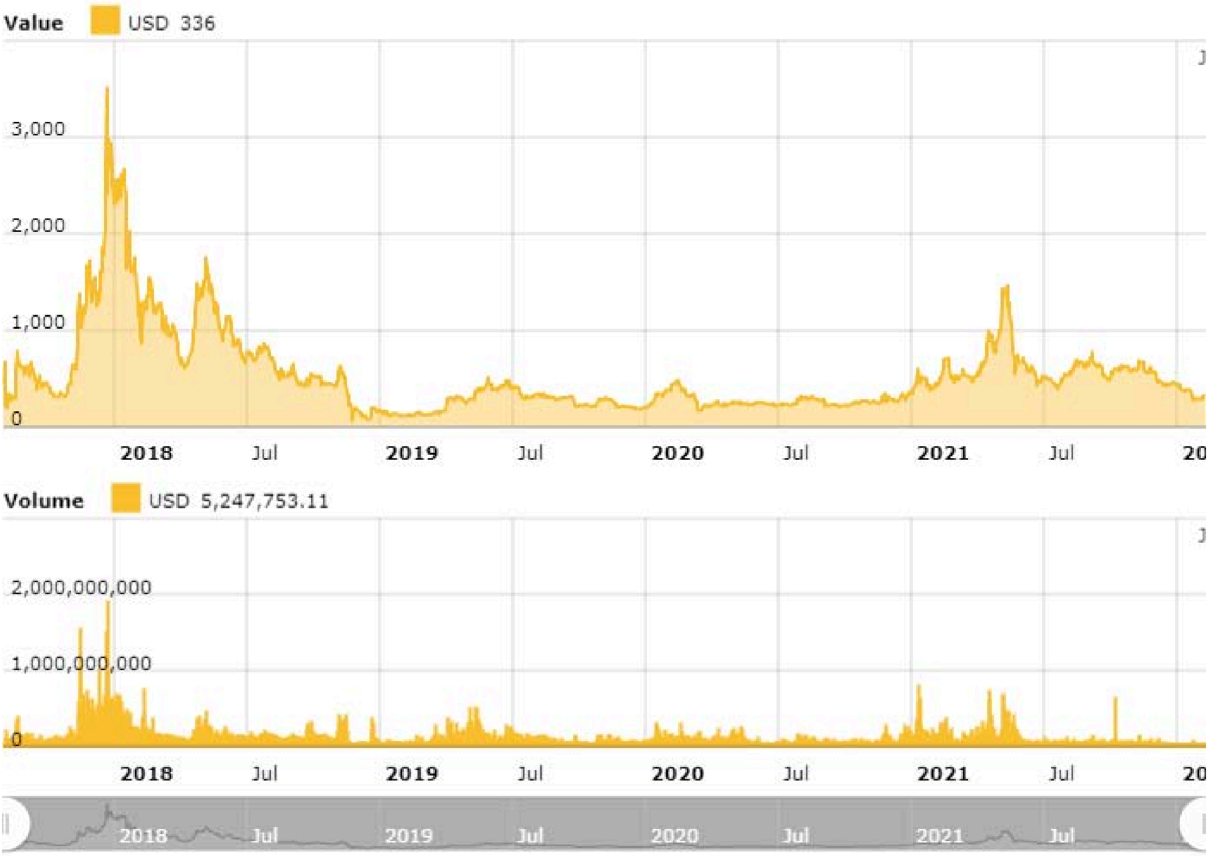
total market cap is 57.07B and total number of Solana coin in market is 515..02M. In the year of 2021 solana value is rising and take market performance to impress the investors with the value of 164 USD. In Nov,05,2021 its value is 248$. Currencty total volume is 465,208,463.23.

6. Bitcoin Cash

Bitcoin Cash (BCH) is an asset that hard forked from the main Bitcoin (BTC) blockchain in 2017 after disputes among the community regarding technical aspects around Bitcoin's makeup. BCH touts a larger block size limit, resulting in increased transaction speeds at lower costs compared to BTC, although the BTC camp has its arguments against BCH's makeup. The price of Bitcoin Cash has historically traded much lower on average than the price of Bitcoin. Bitcoin Cash's value as an asset lies in its technical differences compared to Bitcoin, with BCH proponents seeing it as more functional than Bitcoin as a transactional asset. Both assets have a 21,000,000 maximum supply.

Visiting Cointelegraph's BCH price index shows Bitcoin Cash's price live, with Bitcoin Cash priced in USD, as well as a number of other fiat currencies.

On the following widget, there is a live price of Bitcoin Cash with other useful market data including Bitcoin Cash's market capitalization, trading volume, daily, weekly and monthly changes, total supply, highest and lowest prices, etc. By default, the Bitcoin Cash price is provided in USD, but you can easily switch the base currency to Euro, British Pounds, Japanese yen, and Russian Roubles.

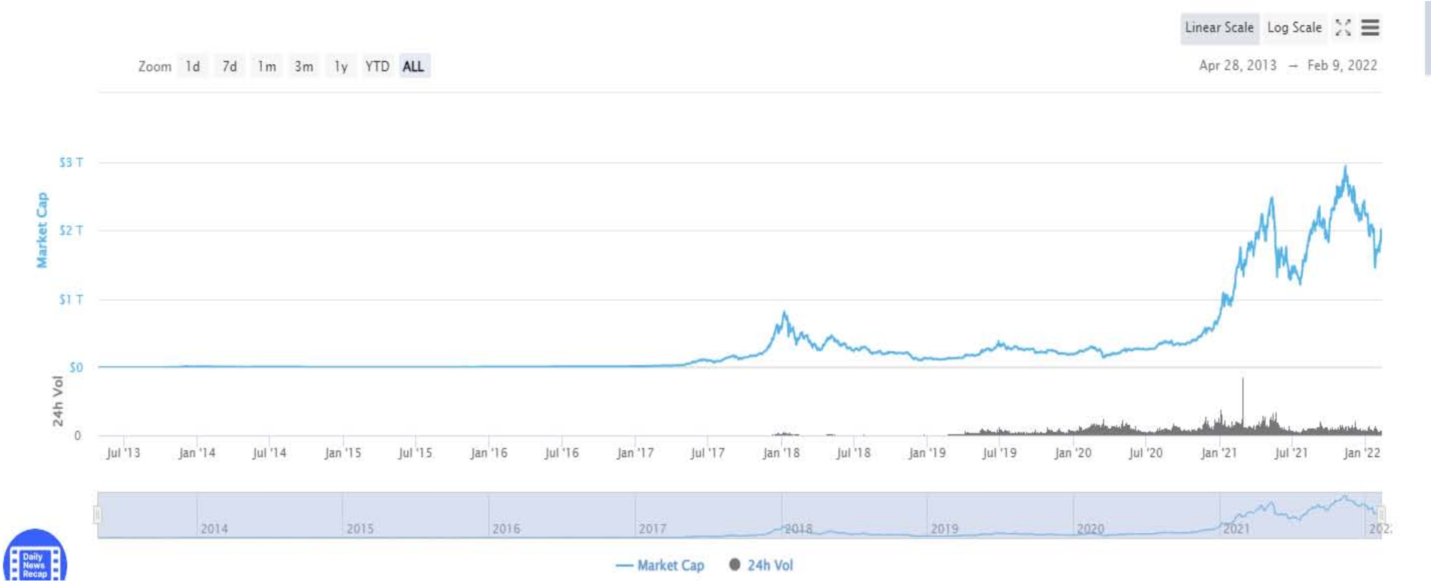


Interpretation

This section contains the history of Bitcoin Cash (BCH) price. Feel free to customize the period of time to see the price history for the required time. In the colunts there are date, price, volume and change. Date describes the day of the recorded price, price shows the Bitcoin Cash value as of that date, the volume column shows the trading volume of the coin for the current day and the change indicates the percentage change in the coin's price.Total market cap of the bitcoin cash is $6.45B and total number of volume is 18.98M in the world.In the year of 2017 its value near 344USD and its fall in October 2017 with 312USD and suddenly in December 2017 its high with 2939USD that is the most highest value of this coin. Than after is never ever touch that value.Currently total volume is 5,247,753.11 $ USD.

Global Cryptocurrency Chart

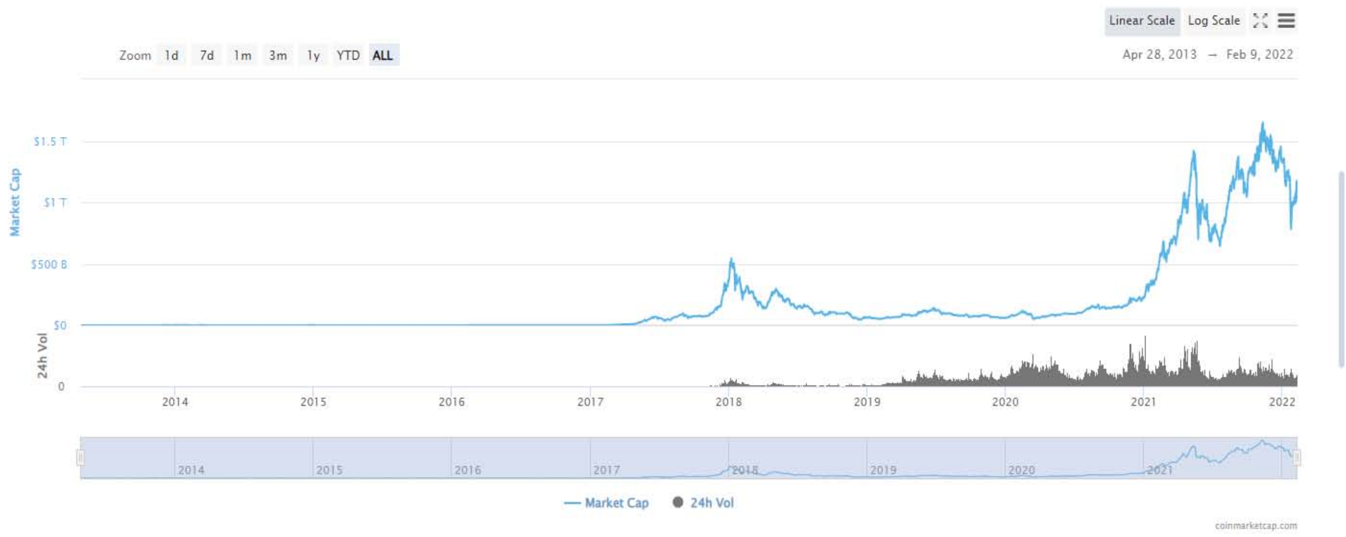
Total cryptocurrency Market Cap



On the year of 2013 total market cap of cryptocurrency is $1,3336,509,952 USD

On the year its market cap value is increased with $33,960,499,200USD and total 24h volume is $1,104,070,016 USD on the date of 29th April ,2017 Saturday. Its an the day that the crypto take a way to that value at high level.After that day on 16th January 2018 market cap is increased by $709,698,453,504 USD and total 24h volume is $39,502,499,840. That is the time that crypto created their value at top.2018-2019 crypto is down their value at $111,433,872,127 USD and volume is also decreased at $17,082,770,879.This is the year that world is struggling from pandemic covid-19. But does not pandemic affected cryptos. That is the key point of investing in the cryptos. On that time other investment product like share market , mutual funds , gold and insurance are fail to got profit from the market but cryptocurrency market is continuously got more and more return from their investment and investors are also show their interest on cryptos.Many countries are applied restrictions and laws on cryptos. Some countries are ban their banking operations on crypto transactions and some are legal them. Many crypto exchanges are introduced by companies. Country like USA is introduced his own digital currencies.The rumours of ban crypto are more spreading and their market was decreased in a year of 2021. At that time 2nd wave of covid 19 are speading India. 100 Million users and investors are already in india . but after these large amount of population are affected by covid-19 crypto was not affect from it and gain more and more ROI from the market and doesn't dissatisfied their investors.In the year of 2022 indian government is planning to introducing their own medium of exchange in budgeting year 2022-23.

Total cryptocurrency market capitalization (Excluding Bitcoin)

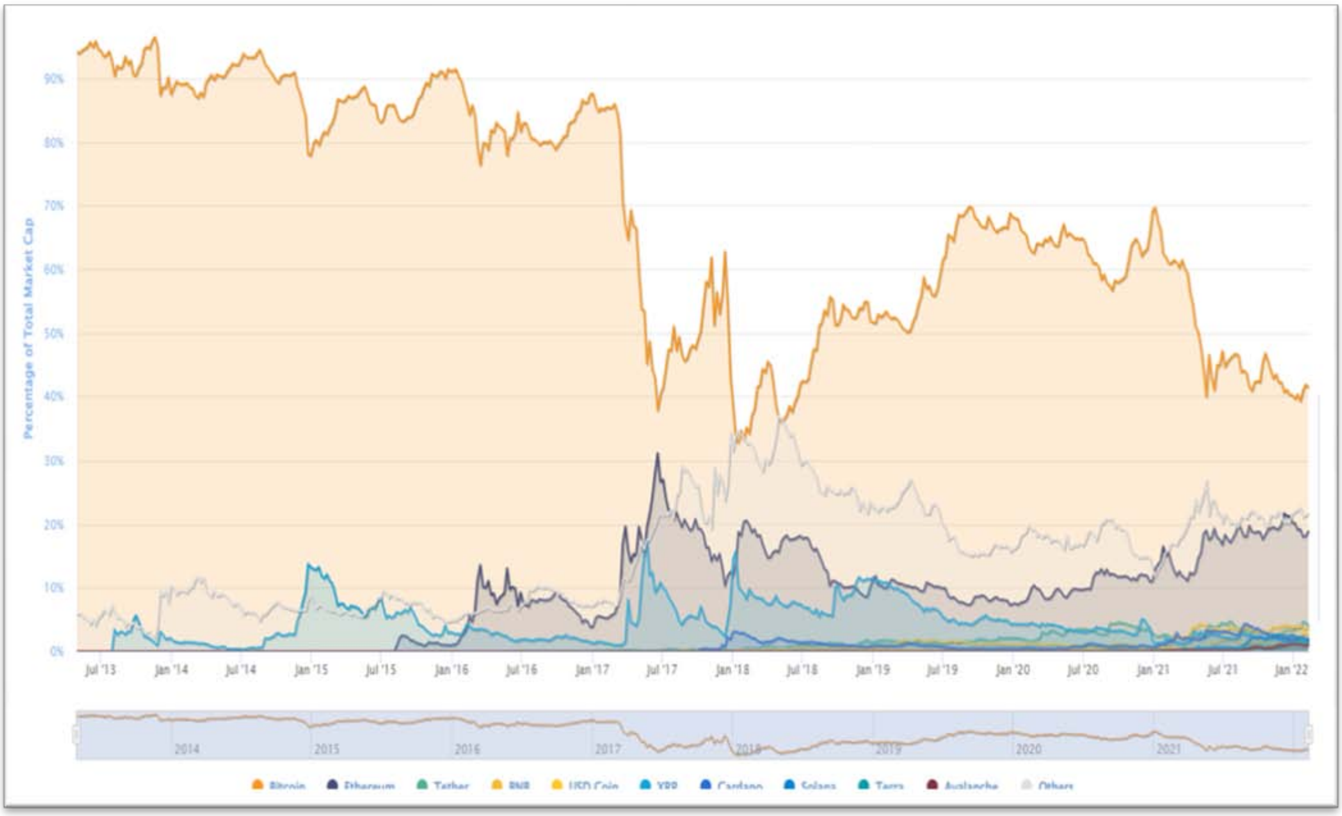


The total crypto market and their users are stable until the 2017 and then after the awareness and their education are continuously increasing so that particular point of time crypto market is increase and get more profit to their investors.In a year of 2019 the market is down and investors was loss his values of investment. The traders are retain their prices on the stock of cryptos.

This chart also indicates the opportunities in crypto market. In pandemic situation the users are also increase and cryptocurrency like etherium and doge coin is gain more profit from them . many of the investors are financially stable from it.

Major Crypto assets By Percentage of Total Market Capitalization

(Bitcoin Dominance Chart)



In about chart is shows the total market capitalization of the major cryptocurrencies.

The bitcoin is most invested assets in cryptocurrency market. The high volume market of the total capital revenues.Bitcoin in the year of 2017 market is collapse and transaction is decreased. But after that it is also get top at his heigh as we see in a chart.Second most transacted coin is etherium and its high level potentiality and show the more profit gaining coin also.Other coins like tether USD coin etc are shown in the chart and their awareness are increased to day by day. So that is the popularity of the cryptocurrencies has been seen in last 11 years.

RECOMMENDATION

After analyzing the dominance chart of global cryptocurrency here researcher is found following conclusions and effects upon the investors;

- Awareness is continuously increasing and digital currency like cryptos will adopting by many countries so that point the users of cryptos are increasing and the market cap are also getting high at the stage of the top.

- Opportunities like more profit in less timing is possible in crypto investment. In above charts we are said that cryptos valuation and their volume are increased and number of users and transaction are increase.
- Risk analysis is useful in cryptos and its less risky found than other investment like share market etc. pandemic covid -19 situation was not affected its value of market cap and particular currency like bitcoin and Ethereum etc.

CONCLUSION

This study defines the number of opportunities in the investment of the cryptocurrency market and trading in it.The researcher concluded that the investment in cryptocurrency is more beneficial for investors and there is time opportunity and security are most profitable for investment. blockchain technology is also a benefit for transactions and maintaining records.The researcher also found that the market of crypto is increasing in the near future because many countries are adopted it and its acceptance is also beneficial for the investors.Tax planning is also a good part of the investment at this point investors pay low tax and minimum transaction cost on it. So here found many opportunities like technology, security, privacy, investment options also, low transaction cost, money laundering etc.

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Artificial Intelligence (AI) is having a significant impact on education in various ways

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Abstract

Artificial intelligence (AI) is transforming various industries, including education. Its impact on education is significant and diverse, ranging from personalized learning to improved assessment, increased efficiency, and reduced cost.AI-powered learning systems can personalize the learning experience by adapting the pace, content, and delivery mode to match the student's learning style and needs. These systems can analyze student data, including their past performance, behavior, and interests, to create a tailored learning path. As a result, students can learn at their own pace, fill knowledge gaps, and focus on the areas that need improvement.AI can also improve assessment by analyzing student responses, identifying patterns, and providing instant feedback. This enables teachers to identify learning difficulties and intervene early, reducing the risk of students falling behind.

In conclusion, AI has the potential to revolutionize education by providing personalized learning, improving assessment, and increasing efficiency. However, it is crucial to balance the benefits with the potential risks and ensure that AI is used responsibly and in support of human teachers. Personalized learning AI can help teachers personalize learning experiences for each student based on their strengths and weaknesses, learning styles, and progress. This can help students achieve better outcomes and reduce the achievement gap.

Introduction

AI-powered chatbots and virtual assistants can handle administrative tasks such as answering student queries, grading, and scheduling, reducing the workload of teachers and staff. This improves efficiency and allows teachers to focus on teaching and mentoring.Despite these benefits, there are concerns about the impact of AI in education. Some argue that AI-powered systems may perpetuate biases, limit creativity and critical thinking, and replace human teachers. To address these concerns, it is essential to ensure that AI systems are transparent, ethical,

AI has the potential to revolutionize the way we teach and learn, providing more personalized, efficient, and effective educational experiences for students of all ages and backgrounds. However, it's important to consider the ethical implications of AI in education and ensure that its use is transparent, unbiased, and aligned with the principles of equity and fairness.

Aligned with educational goals.

1) Intelligent tutoring: AI-based tutoring systems can provide immediate feedback, track student progress, and adapt to student needs, helping them learn more effectively and efficiently.
2) Automation of administrative tasks: AI can automate administrative tasks such as grading, scheduling, and student record-keeping, freeing up teachers' time to focus on teaching and learning.
3) Improved student assessment: AI can analyse data from assessments and provide insights into student learning patterns and areas of weakness, helping teachers to adjust their teaching methods accordingly.

4) Enhanced accessibility: AI can make learning more accessible for students with disabilities by providing tools such as text-to-speech and voice recognition.
5) Lifelong learning: AI can enable personalized, adaptive learning experiences throughout a person's lifetime, providing ongoing educational opportunities and training to help individuals keep pace with rapidly changing job requirements.

Benefits of AI in Education

1) Personalized Learning:

AI can help educators create customized learning experiences for students by analysing their learning styles and needs. For instance, adaptive learning systems can tailor the learning pace and content to suit the individual needs of each student.

Personalized learning is an approach to education that recognizes and responds to the individual needs of each student. It seeks to customize the learning process by considering the students' interests, abilities, and learning styles. Personalized learning is a relatively new concept that has gained traction in recent years, thanks to the advancement in technology and the push for education reform. This paper aims to explore personalized learning and its effectiveness in enhancing student learning outcomes.

Defining Personalized Learning:

Personalized learning refers to a teaching approach that is tailored to the individual needs of each student. It recognizes that students learn differently, and it aims to provide each student with an educational experience that is customized to their unique abilities, interests, and learning styles. Personalized learning involves giving students greater control over their learning by allowing them to work at their own pace, choose their own learning activities, and receive personalized feedback.

Personalized Learning Approaches:

There are various approaches to personalized learning, including differentiated instruction, project-based learning, competency-based learning, and adaptive learning.Differentiated instruction involves tailoring instruction to meet the needs of individual students. It recognizes that students have different abilities, interests, and learning styles, and it aims to provide them with learning experiences that match their needs. Differentiated instruction can involve grouping students by ability, providing them with different learning materials, and modifying assignments and assessments.

Project-based learning involves having students work on a project that requires them to apply the skills and knowledge they have acquired. The project is typically a real-world problem that the students must solve, and it allows them to work at their own pace and learn in a way that is meaningful to them.Competency-based learning involves defining specific learning outcomes or competencies and allowing students to progress at their own pace until they demonstrate mastery of each competency. This approach recognizes that students learn at different rates and allows them to move ahead as they master each skill.

Effectiveness of Personalized Learning:

Research suggests that personalized learning can be effective in enhancing student learning outcomes. For example, a study conducted by the RAND Corporation found that students who participated in personalized learning programs had greater gains in math and reading compared to students who received traditional classroom instruction.Personalized learning can also lead to greater student engagement and motivation. By allowing students to choose their own learning activities and work at their own pace, personalized learning can increase student motivation and interest in the learning process.

Challenges of Personalized Learning:

Despite the potential benefits of personalized learning, there are also challenges that must be addressed. One challenge is the need for adequate technology infrastructure and resources.

Personalized learning often requires the use of technology, which can be costly and may not be available to all students.Another challenge is the need for teacher training and support. Personalized learning requires teachers to have a deep understanding of their students' needs and to be able to customize instruction to meet those needs. Teachers may need additional training and support to effectively implement personalized learning

2) Improved Student Outcomes:

AI-powered tools can analyse student data and provide feedback to educators on areas where students are struggling. This information can help teachers tailor their teaching methods to improve student outcomes.

The field of education has always been dynamic, and with the rapid advancement of technology, it has become even more so. AI has the potential to transform the education sector in numerous ways, one of which is improving student outcomes. The traditional education system has been criticized for its one-size-fits-all approach, which does not cater to the individual learning needs of students. AI can help overcome this challenge by providing personalized learning experiences, which take into account the individual learning pace, style, and preferences of students.AI can also help in the early detection of learning difficulties by analysing data such as student performance, attendance, and behaviour patterns. This can help teachers identify students who are struggling and provide them with the necessary support to improve their outcomes. Real-time feedback is another way in which AI can improve student outcomes. By providing immediate feedback, students can learn from their mistakes and improve their performance.

3) Enhanced Teaching:

AI-powered tools can assist teachers in creating and delivering more effective lessons, allowing them to focus on other aspects of teaching, such as building relationships with students.Efficiency and Productivity: AI can automate administrative tasks such as grading, giving teachers more time to focus on teaching and student engagement.

Artificial Intelligence (AI) is a rapidly developing field that has the potential to transform various industries, including education. In recent years, there has been a growing interest in the use of AI technology in education to enhance teaching and learning. AI-enhanced teaching is the use of AI technology to support teachers and students in the learning process. AI technology can provide personalized learning experiences, automated grading and feedback,

- Benefits of AI-Enhanced Teaching:

AI-enhanced teaching has the potential to transform education in many ways. One of the main benefits of AI technology in education is its ability to provide personalized learning experiences. AI technology can analyse student data and provide personalized recommendations for learning activities, resources, and assessments based on the student's learning needs and preferences. This can help students to learn at their own pace and in a way that suits their individual learning style.

Another benefit of AI-enhanced teaching is the automation of grading and feedback. AI technology can grade assignments and provide feedback to students in real-time, saving teachers time and reducing the workload. This can also provide students with instant feedback, which can help them to improve their learning outcomes.AI technology can also create intelligent tutoring systems that can provide students with personalized support and guidance. These systems can provide students with feedback on their progress, help them to identify areas where they need improvement, and provide additional resources and activities to support their learning.

- Challenges of AI-Enhanced Teaching:

While there are many potential benefits of AI-enhanced teaching, there are also some challenges that need to be addressed. One of the main challenges is the ethical and privacy implications of AI technology in education. AI technology can collect large amounts of data about students, including their personal information, learning progress, and behaviour. This data can be used to provide personalized learning experiences, but it also raises concerns about data privacy and security. There is a need for ethical guidelines and regulations to ensure that student data is protected and used responsibly.

Another challenge of AI-enhanced teaching is the potential for bias in the algorithms used by AI systems. AI technology can be biased towards certain groups of students based on their gender, race, or socioeconomic status. This can lead to inequities in education and further marginalize disadvantaged students. There is a need for transparency and accountability in the development and implementation of AI systems to ensure that they are fair and unbiased.

- Impact of AI-Enhanced Teaching on Student Learning Outcomes:

Several studies have explored the impact of AI-enhanced teaching on student learning outcomes. One study found that the use of an intelligent tutoring system improved student learning outcomes in mathematics compared to traditional classroom instruction (Kulik and Fletcher, 2016). Another study found that the use of AI technology in language learning improved student motivation and engagement (Chen et al., 2018). These studies suggest that AI-enhanced teaching has the potential to improve student learning outcomes by

Access to Education: AI can also help improve access to education for students in remote or underserved areas. Virtual learning environments and online tutoring can help bridge the gap for students who may not have access to traditional educational resources.

Challenges of AI in Education

1) Cost: Implementing AI-powered tools can be costly, and many schools and institutions may not have the resources to invest in these technologies.
2) Privacy and Security: The use of AI in education raises concerns about data privacy and security. As more data is collected on students, it is essential to ensure that this information is stored and used ethically and securely.
3) Lack of Teacher Training: The implementation of AI in education requires training and support for teachers. Without proper training, teachers may not be able to use these tools effectively, leading to ineffective implementation.
4) Ethical Considerations: AI can be programmed to make decisions that could potentially be biased or discriminatory. It is important to ensure that these tools are programmed ethically and do not reinforce societal biases.

Conclusion

AI has the potential to revolutionize the education sector, but its implementation must be done carefully and thoughtfully. While there are challenges to overcome, the benefits of AI in education are numerous, including personalized learning, improved student outcomes, enhanced teaching, and increased efficiency and productivity. It is essential to prioritize student privacy and security and ensure that ethical considerations are taken into account when implementing AI-powered tools. With careful planning and investment, AI can help create a more inclusive and effective education system.

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Role of Forensic Accounting in Fraud Detection

-A new age and Emerging field of accounting

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Introduction:

Recently, Forensic Accounting (FA) has come into limelight due to rapid increase in financial frauds and white-collar crimes. The integration of accounting, auditing and investigative skills creates the specialty, known as FA.

'Forensic' means "suitable for use in a court of law," and it is to that standard and potential outcome that forensic accountants generally have to work. FA uses accounting, auditing, and investigative skills to conduct investigations, and thefts and frauds cases. Forensic accountants will be in high demand because of an increase in employee and management fraud, theft, embezzlement and other financial crimes.

Research Approach:

Much of the data collected as part of research is of secondary data. The data is collected from various books, Journal, Websites, and newsletters. Analysis is conducted on the data collected through various methods.

REVIEW OF LITERATURE

In recent times, there have been numerous financial frauds in all the sectors of the world economy. In India number of corporate scandals like, Harshad Mehta (1992), Satyam computers, (2009), Ketan Parekh (2008), and Kingfisher Airlines Credit Card (2007) have adversely affected development of the corporate and non-corporate sectors. In Satyam scandal B.Ramalinga Raju's charged with false corporate reporting and making false financial statements. After above scams Forensic Accounting has gain higher momentum since it has been used by above companies to detect frauds and errors.

Forensic Accounting has emerged as a perfect tool in fraudulent cases. In coming future, it will grow at steady rate because after the Satyam scam each company want to know that what will be the initial warning of a Satyam kind of fraud. It will be valuable in giving insights into financial frauds and errors in future. It will be helpful in protecting interest of stakeholders, customers, employees and suppliers who are directly involved with the companies.

In India, Kautilya was the first person to mention in his famous book Kautilya Arthashastra the famous forty ways of misappropriation. Chartered Accountants in India are called upon to undertake such investigative tasks.

After Enron case, Rajat Gupta case and Satyam case, wide use of Forensic Accounting developed in India. Very few chartered accountant firms have as a separate practice the examination of fraud. Chartered accounting firms such as Sharad Joshi, S.K. Jain (Xerox Fraud case) provide services of this type. However, the big four consultancy firms like Deloitte, KPMG, Price water House Coopers and Ernst and Young dominate this area by and large. For the Forensic Accountants, the formation of Serious Fraud Investigation Office in India is the landmark creation.

The Companies Act 2013 paved the way for a special approach to preventing economic fraud and preserving national wealth.

Reputational risk was to be managed for proper risk management. It required proper investigation as well as a strong preventive environment for fraud and irregularities and lapses in compliance culture. Forensic accounting was therefore required to detect fraud planning, fraud execution, money laundering risks and book the culprits without much time delay.

Forensic Accounting:

The integration of accounting, auditing and investigative skills yields the specialty known as Forensic Accounting. It is the study and interpretation of accounting evidence. It is the application of accounting methods to the tracking and collection of forensic evidence, usually for investigation and prosecution of criminal acts such as embezzlement or fraud.

Types of Frauds:

Fraud auditing is designed to look for six types of fraud, according to Business Network's "Recognizing Fraud Indicators." These are embezzling, bribes, stealing, extortion, fictitious transactions, kickbacks and conflict of interest. Although not all fraud cases can be easily classified, they will always---at the very least---involve one of these categories. Fraud auditors are trained to look specifically for indicators to any of these fraud types.

If we classify frauds based on industry, Following are the types of frauds:

- Bank frauds
- Corporate frauds
- Insurance frauds
- Health Care Frauds
- Cyber frauds
- Securities frauds

- Consumer frauds

Objectives of the study:

- Forensic accounting/audit aims at solving the huge financial frauds happening in the corporates.
- Research aims at the effective usage of tools used in forensic accounting.
- Aims at Rebuilding the degraded public trust on the overall performance of the corporates.
- Establishing a positive business environment.

Emerging Field of Accounting in India, Because:

India is one of the fast-developing countries in the world. Any small reason which can cause dent to the economy may left the county growth trajectory behind the target. ASSOCHAM (Associated Chambers of Commerce and Industry of India, leading Indian trade association established in the year 1920.) and Grant Thornton (Professional financial advisory services firm) after conducting a joint study finds that bribery, fraud, corruption, money laundering, tax evasion, window dressing, etc., are the most common frauds in the corporate sector in India.

Forensic accounting or forensic suit in India is conducted by finance professionals to settle disputes regarding fraudulence, allegations, and misconduct in the corporate sector. The primary motive for conducting a forensic audit is to bring transparency and accountability to the transaction system.

Tools used in Forensic accounting:

There are several Recognized Investigative Tools and Techniques Used by Forensic Specialists/ Fraud Examiners. Few of those are detailed below.

- General Audit Techniques

Most businesses and other organizations have procedures and defenses set up to prevent the occurrence of fraud. A good initial forensic audit technique is to attempt to circumvent these defenses yourself. The weaknesses you find within the organization's controls will most probably guide you down the same path taken by suspected perpetrators. This technique requires you to attempt to put yourself in the shoes and think like your suspect.

- Technology Based/ Digital Forensics Techniques

Every transaction leaves a digital footprint in today's computer-driven society. Close scrutiny of relevant emails, accounting records, phone logs and target hard drives is a requisite facet of any modern forensic audit. Before taking steps such as obtaining data from email etc. the forensic auditor should take appropriate legal advice so that it doesn't amount to invasion of privacy. Digital investigations can become quite complex and require support from trained digital investigators.

- Computer Assisted Auditing Techniques (CAATs)/ Computer Assisted AuditTechniques and Tools (CAATT)

Computer-assisted audit techniques (CAATs) or computer-assisted audit tools and techniques (CAATTs) are computer programs that the auditors use as part of the audit procedures to process data of audit significance contained in a client's information systems, without depending on him.

- Data mining techniques

It is a set of assisted techniques designed to automatically mine large volumes of data for new, hidden or unexpected information or patterns.

- ✓ If You Know Exactly What You Are Looking for, Use Structured Query Language (SQL).
- ✓ If You Know Only Vaguely What You Are Looking for, Turn to Data Mining.

Conclusion:

It is high time that the corporates do implement and appoint for the forensic accounting services to find the red flags, yellow flags and green flat which aim at identifying the possible financial frauds in the digital era so that it creates a check on the fraudster's activity.

Now a days, Forensic accounting as a profession is an emerging profession and much needed for both the society and the investigator. However, limitation on lack of professionals and training to the forensic professionals posing challenge and becoming difficult to raise the red flags that triggers Fraud in a corporate. With increase in the use of Computers in accounting and auditing there are more chances of occurrence of the fraud.

Today, a number of institutions like the Institute of Chartered Accountants of India (ICAI), and the Association of Chartered Certified Accountants(ACCA), offering forensic auditing courses in India.Investigations into economic crime and all forms of civil litigation, includingthose supporting investigations into terrorism It takes more social awareness to bring in the common white-collar crimes.

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વ્યાવસાયિક શિક્ષણ

પરમાર તન્વી મેરગભાઈ
બી. કોમ, સેમ 6, મહિલા આર્ટ્સ-કોમર્સ કોલેજ

અમૂર્ત

વ્યાવસાયિક શિક્ષણને જોડાવાનો સૌપ્રથમ પ્રયાસ કોઠારી આયોગે 1964 માં કર્યો હતો. 1986 માં ^ રાષ્ટ્રીય શિક્ષણ નીતી દ્વારા તેને મંજૂરી આપવામાં આવી હતી. વ્યવસાયિક શિક્ષણ વ્યવસાય અને રોજગાર પર આધારિત છે દરેક દેશમાં મજબૂત વ્યાવસાયિક શિક્ષણ વ્યવસ્થા હોવી એ સમયની જરૂરિયાત છે. તેને કુશળ આધારિત શિક્ષણ તરીકે વ્યાખ્યાયિત કરી શકાય છે.દરેક ક્ષેત્રે માં વ્યવસાયિક શિક્ષણ મદદ કરે છે ભારતીય શિક્ષણ પ્રણાલીની ભૂમિકાને ઓળખે છેશિક્ષણ અને ખાસ કરીને વ્યાવસાયિક શિક્ષણ. માટે રાષ્ટ્રીય પરિષવ્યાવસાયિક તાલીમ , એક સલાહકાર સંસ્થા, ભારત સરકાર દ્વારા સ્થાપવામાં આવી હતીભારતમાં વ્યાવસાયિક શિક્ષણના અમલીકરણમાં મહત્વની ભૂમિકા ભજવે છે. જોકે એવા ઘણા ક્ષેત્રો છે જેમાં ભારત સમસ્યાઓનો સામનો કરી રહ્યું છે વ્યવસાયિક શિક્ષણ અમલીકરણ. આ લેખ અવકાશ પર પ્રકાશ ફેંકે છે , વ્યાવસાયિક શિક્ષણના અમલીકરણમાં સમસ્યારૂપ વિસ્તારો અને સરકારની ભૂમિકા.

કીવર્ડ્સ – વ્યાવસાયિક શિક્ષણ, વ્યવસાય, કુશળ, આર્થિક વૃદ્ધિ,સલાહકાર સંસ્થા, અમલીકરણ.

વ્યવસાયિક શિક્ષણ શું છે?

વ્યવસાયિકશિક્ષણને વ્યવસાય અને વ્યવસાય પર આધારિત શિક્ષણ તરીકે વ્યાખ્યાયિત કરી શકાય છે . . વ્યવસાયિક શિક્ષણને કારકિર્દી અને તકનીકી શિક્ષણ તરીકે પણ ઓળખવામાં આવે છે(CTE) અથવા ટેકનિકલ અને વ્યાવસાયિક શિક્ષણ અને તાલીમ (TVET). તે લોકોને તૈયાર કરે છે જીવનના તમામ ક્ષેત્રોમાં વિવિધ સ્તરે ચોક્કસ વેપાર , હસ્તકલા અને કારકિર્દી માટે.તેમાં સામેલ છે વિવિધ વ્યવહારુ પ્રવૃત્તિઓ છે .તેને કેટલીકવાર તકનીકી શિક્ષણ તરીકે ઓળખવામાં આવે છે કારણ કે તાલીમાર્થી પ્રત્યક્ષ રીતે તકનીકોના ચોક્કસ જૂથમાં કુશળતા વિકસાવે છે. વ્યાવસાયિક શિક્ષણ એ વર્ષો જૂની એપ્રેન્ટિસશીપ શિક્ષણ પદ્ધતિ સાથે સંબંધિત છે. બીજા શબ્દો માં વ્યવસાયિક શિક્ષણને પ્રક્રિયાગત જ્ઞાન શીખવવા તરીકે વર્ગીકૃત કરી શકાય છે.વ્યવસાયિક શિક્ષણમાં મૂળભૂત રીતે પ્રાયોગિક અભ્યાસક્રમોનો સમાવેશ થાય છે

ભવિષ્યમાં કારકિર્દી સાથે સીધી રીતે જોડાયેલ કુશળતા અને અનુભવ મેળવે છે. તે વિદ્યાર્થીઓનેકુસળ બનવામાં મદદ કરે છે કુશળ બનવામાં અને બદલામાં, વધુ સારી રોજગાર તકો પ્રદાન કરે છે.

વ્યવસાયિક શિક્ષણની જરૂરિયાત

વ્યવસાયિક, અથવા કૌશલ્ય આધારિત , શિક્ષણ આજે વધુને વધુ મહત્વપૂર્ણ બની રહ્યું છે ,ઘણા એમ્પ્લોયરો અપેક્ષા રાખે છે કે નવા કર્મચારીઓ તેમની પાસે તમામ વ્યવહારુ કુશળતા ધરાવે છે કામ શરૂ કરવાની જરૂર છે અને તે પણ જેમણે તરત જ તેમના પરિવારને ટેકો

આપવો પડશેવરિષ્ઠ માધ્યમિક શિક્ષણ પછી. વ્યાવસાયિક અભ્યાસક્રમો સામાન્ય રીતે વધુ વ્યવહારુ હોય છે અને શૈક્ષણિક ડિગ્રીઓ કરતાં કૌશલ્યો-આધારિત, પરંતુ તે ઘણીવાર યુનિવર્સિટીઓમાં તેમજ શીખવવામાં આવે છેકોલેજો અને તકનીકી સંસ્થાઓ. વ્યવસાયિક શિક્ષણ અનેતાલીમ (VET) એ એક છે રાષ્ટ્રની શિક્ષણ પહેલનું મહત્વનું તત્વ.

વ્યવસાયિક શિક્ષણને વિવિધ બહુ-સ્તરીય પ્રથાઓમાંથી જોવું જોઈએ. એક અલબત્ત તાલીમ ઘટક પર હાથ છે. બીજું રોજગાર નિર્માણ છેઅને ટકાઉપણું. જો તમને ખબર હોય કે તમે તમારી કારકિર્દીમાં શું કરવા માંગો છો અને તેના માટે પ્રેક્ટિકલ જરૂરી છે કૌશલ્ય , પછી વ્યાવસાયિક શિક્ષણ મહત્વપૂર્ણ છે. તે હોસ્પિટાલિટી અને પર્યટન , છૂટક હોઈ શકે છમેનેજમેન્ટ, સોફ્ટવેર ડેવલપમેન્ટ અથવા ઇન્ટિરિયર ડિઝાઇન. ત્યાં શાબ્દિક હજારો છે કૌશલ્ય આધારિત તાલીમ વિકલ્પો. આજની તકનીકી દુનિયામાં , એન્જિનિયરિંગ સ્નાતક પણ હોવું જોઈએઅમુક ટેકનિકલ કૌશલ્યો તેની પાસે અથવા તેણી પાસેની ડિગ્રી સિવાયના સ્વરૂપમાં પ્રમાણપત્ર વગેરે

ભારતમાં વ્યાવસાયિક તાલીમ

ભારતમાં, અમે માનીએ છીએ કે શિક્ષણ એ રાષ્ટ્ર નિર્માણના કાર્યની ચાવી છે. તે પણ એ યુવાનોને યોગ્ય જ્ઞાન અને કૌશલ્ય પ્રદાન કરી શકે છે તે સારી રીતે સ્વીકૃત હકીકતસમગ્ર રાષ્ટ્રીય પ્રગતિ અને આર્થિક વૃદ્ધિની ખાતરી કરો. ભારતીય શિક્ષણ સિસ્ટમ શિક્ષણ અને ખાસ કરીને વ્યાવસાયિક શિક્ષણની ભૂમિકાને ઓળખે છે. ભારતમાં વ્યાવસાયિક તાલીમ પૂર્ણ-સમય અને અંશકાલિક ધોરણે આપવામાં આવે છે. પૂર્ણ-સમયના કાર્યક્રમો સામાન્ય રીતે I.T.I.s ઔદ્યોગિક તાલીમ સંસ્થાઓ દ્વારા ઓફર કરવામાં આવે છે. I.T.I.s ને માન્યતા આપવા માટેની નોડલ એજન્સી NCVT છે, જે હેઠળ છેશ્રમ મંત્રાલય, સરકાર ભારતના.પાર્ટ-ટાઇમ પ્રોગ્રામ્સ રાજ્ય તકનીકી શિક્ષણ બોર્ડ દ્વારા ઓફર કરવામાં આવે છે અથવા યુનિવર્સિટીઓ જે પૂર્ણ-સમયના અભ્યાસક્રમો પણ પ્રદાન કરે છે.

ભારતમાં ટેકનિકલ અને વ્યાવસાયિક શિક્ષણ અને તાલીમ પ્રણાલી (TVET).ત્રિ-સ્તરીય સિસ્ટમ દ્વારા માનવ સંસાધનનો વિકાસ કરે છે:સ્નાતક અને અનુસ્નાતક સ્તરના નિષ્ણાતો (દા.ત. IITs, NITs, અને એન્જિનિયરિંગકોલેજો) ઇજનેરો અને ટેક્નોલોજિસ્ટ તરીકે પ્રશિક્ષિતડિપ્લોમા-સ્તરના સ્નાતકો કે જેઓ પોલીટેકનિક્સમાં ટેકનિશિયન તરીકે તાલીમ પામેલ છે અને **સુપરવાઇઝર**વ્યાવસાયિક પ્રવાહમાં ઉચ્ચતર માધ્યમિક વિદ્યાર્થીઓ માટે પ્રમાણપત્ર-સ્તર અનેITIs તેમજ ઔપચારિક એપ્રેન્ટિસશીપ દ્વારા અર્ધકુશળ અને કુશળ કામદારો તરીકે પ્રશિક્ષિત લોકો.

નેશનલ કાઉન્સિલ ફોર વોકેશનલ ટ્રેનિંગ (NCVT)

નેશનલ કાઉન્સિલ ફોર વોકેશનલ ટ્રેનિંગ , એક સલાહકાર સંસ્થા દ્વારા સ્થાપવામાં આવી હતી વર્ષ 1956માં ભારત સરકાર. રાષ્ટ્રીય પરિષદની અધ્યક્ષતાશ્રમ મંત્રી , વિવિધ કેન્દ્ર અને રાજ્ય સરકારના સભ્યો સાથેવિભાગો , નોકરીદાતાઓ અને કામદારોના સંગઠનો , વ્યવસાયિક અને વિદ્વાનસંસ્થાઓ, અખિલ ભારતીય ટેકનિકલ શિક્ષણ પરિષદ , અનુસૂચિત જાતિ અને અનુસૂચિતઆદિવાસીઓ , અખિલ ભારતીય મહિલા સંગઠન, વગેરે. અને વ્યવસાયિક માટે રાજ્ય પરિષદોમદદ કરવા માટે રાજ્ય સ્તરે તાલીમ અને વેપાર સમિતિઓની સ્થાપના કરવામાં આવી છે NCVT. એનસીવીટીનો મુખ્ય આદેશ , ડીજીઇ એન્ડ ટી અનુસાર , સ્થાપના અને પુરસ્કાર આપવાનો છેએન્જિનિયરિંગ, નોન-એન્જિનિયરિંગ, બિલ્ડિંગ, ટેક્સટાઇલ, લેધરમાં રાષ્ટ્રીય વેપાર પ્રમાણપત્રો સરકાર દ્વારા તેના કાર્યક્ષેત્રમાં લાવવામાં આવેલ વેપારો અને આવા અન્ય વેપારભારત. તે અભ્યાસક્રમ , સાધનો, ભીંગડાના સંદર્ભમાં ધોરણો પણ નિર્ધારિત કરે છેઆવાસ , અભ્યાસક્રમોનો સમયગાળો અને તાલીમની પદ્ધતિઓ. માં પરીક્ષણો પણ કરે છે વિવિધ વેપાર અભ્યાસક્રમો અને પાસ કરવા માટે જરૂરી

પ્રાવીણ્યના ધોરણો મૂકે છેપરીક્ષા રાષ્ટ્રીય વેપાર પ્રમાણપત્ર વગેરે પુરસ્કાર તરફ દોરી જાય છે. એક નવી દિશા NCVT દ્વારા વ્યાવસાયિક શિક્ષણને આપવામાં આવ્યું છે.

વ્યવસાયિક શિક્ષણના અમલીકરણ માટેની સમસ્યાઓ

ભારતમાં માત્ર ઔદ્યોગિક તાલીમ સંસ્થાઓમાં જ વ્યાવસાયિક તાલીમ સફળ રહી છેઅને તે પણ ઈજનેરી વેપારમાં. ભારતમાં ઘણી ખાનગી સંસ્થાઓ છે જેવ્યવસાયિક તાલીમ અને ફિનિશિંગના અભ્યાસક્રમો ઓફર કરે છેપરંતુ તેમાંથી મોટાભાગના નથીસરકાર દ્વારા માન્ય. ઓળખવા માટે પ્રથમ જરૂરી પગલાં લેવા જોઈએયોગ્ય સંસ્થાઓ જે રેખાંકિત માપદંડોને પૂર્ણ કરે છે.વ્યાવસાયિક ઉચ્ચતર માધ્યમિક શાળાઓ ભારતમાં MHRD હેઠળ છે. આ હોવું જરૂરી છેઆ વ્યવસાયિક શિક્ષણનો આધાર હોવાથી મજબૂત બનાવવામાં આવે છે.દ્વારા , ભારતમાં પ્રચલિત વ્યાવસાયિક શિક્ષણ પ્રણાલીનો અભ્યાસનીચેના સમસ્યાવાળા વિસ્તારો ઓળખવામાં આવ્યા છે -

1. માધ્યમિક સ્તરે ડ્રોપ-આઉટનો ઊંચો દર છે.
2. વ્યાવસાયિક શિક્ષણ હાલમાં ધોરણ 11, 12માં આપવામાં આવે છે
3. ખાનગી અને ઉદ્યોગોની ભાગીદારીનો અભાવ છે.
4. દેશમાં વ્યાવસાયિક સંસ્થાઓની સંખ્યા ઓછી છે.
5. પ્રશિક્ષિત ફેકલ્ટીની પૂરતી સંખ્યા નથી.
6. તમામ સ્તરે વ્યવસાયીકરણ સફળ રહ્યું નથી.
7. વ્યાવસાયિક શિક્ષણ અને કૌશલ્ય તાલીમના નવા ક્ષેત્રોનો અભાવ.
8. દેશમાં કુશળ પ્રશિક્ષકો અને શિક્ષકોની તીવ્ર અછત.
9. સતત કૌશલ્ય અપગ્રેડેશન માટેની તકોનો અભાવ.
10. વર્તમાન શિક્ષણ પ્રણાલીની કૌશલ્યની માંગ માટે બિન-પ્રતિભાવશીલ છેવર્તમાન અને ભાવિ ઉદ્યોગ , જે વિવિધ પર પુરવઠા-માગ તફાવત તરફ દોરી જાય છે ગણતરીઓ
11. શાળા પ્રણાલીની બહાર, સંબંધિત વ્યવસાયિક તાલીમ કેન્દ્રો સુસજ્જ નથીમાંગને હેન્ડલ કરવા અને માત્ર પસંદગીના વિદ્યાર્થીઓ માટે જ સુલભ છેજેમણે ઓછામાં ઓછું સ્તર 10 અને 10+ પાસ કર્યું છે.
12. માંગ-પુરવઠામાં કૌશલ્યનો મોટો તફાવત. ભારતમાં 90% નોકરીઓ "કૌશલ્ય આધારિત" છે;વ્યવસાયિક તાલીમની જરૂરિયાત પૂરી પાડવી. એવો અંદાજ છે કે માત્ર 5%ભારતમાં યુવાનોને વ્યાવસાયિક રીતે પ્રશિક્ષિત કરવામાં આવે છે.
13. મોટાભાગની વ્યાવસાયિક શિક્ષણ પ્રશિક્ષણ સંસ્થાઓની લાક્ષણિકતા છેમાળખાકીય રીતે કઠોર અને જૂનો કેન્દ્રિય અભ્યાસક્રમ કે જેમાં વધુ સમન્વય નથીબજારની પ્રવર્તમાન પરિસ્થિતિઓ સાથે.
14. દેખરેખ સમિતિની ગેરહાજરી.

“Economic Prosperity of Ratnal Village People: Education or Political Awareness”

(રતનાલ ગામના લોકોની આર્થિક સમૃદ્ધિનું કારણ શિક્ષણ કે રાજકિય જાગૃતતા? : એક વિશ્લેષણ)

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- પ્રસ્તાવના:

રતનાલ ગામ એ ભારતના ગુજરાત રાજ્યના કચ્છ જિલ્લાના અંજાર શહેર અને તાલુકાની નજીકનું ગામ છે. તે અંજારથી 15 કિમીના અંતરે આવેલું છે. આ ગામમાં મુખ્ય આહિર , રબારી, દલિત, ક્ષત્રિય અને મુસ્લિમ સમાજના લોકો વસવાટ કરી રહ્યા છે. કચ્છ જિલ્લામાં આ ગામ આર્થિક સમૃદ્ધિ માટે અને ખાસ રાજકિય જાગૃતતા માટે ખુબ જ જાણીતો છે. આ ગામના લોકોનુ મુખ્ય વ્યવસાય ખેતી, પશુપાલન, ટ્રક-ટ્રાન્સપોર્ટ અને ખાણ ખનિજ છે. રતનાલ ગામે સ્થાનિક સ્વરાજની સંસ્થાઓ થી માંડી ગુજરાત રાજયના મંત્રી સુધીનુ પ્રતિનિધિત્વ પુરુ પાડ્યુ છે. બીજે સામે આ ગામમાં સાક્ષરતાનુ પ્રમાણ ખૂજ ઓછું જોવા મળે છે. આમ સ્વભાવિક રીતે પ્રશ્ન થાય કે આવા નાના અમથા ગામમા આટલી આર્થિક સમૃદ્ધિનું કારણ શું? શિક્ષણ છે કે રાજકિય જાગૃતતા છે ? તે તપાસવા માટે આ સંશોધન કરવામાં આવ્યું છે.

- રતનાલ ગામમાં ઉપલબ્ધ માળખાકિય સુવિધાઓ:

1. પાકું પંચાયત ઘર કોમ્પ્યુટર અને ઈન્ટરનેટ જોડાણ સાથે.
2. આરોગ્યની સુવિધાઓ માટે PHC અને CHC સેન્ટર.
3. સામાજિક-સાંસ્કૃતિક કાર્યક્રમો માટે કોમ્યુનિટી હોલ.
4. શિક્ષણ માટે પાંચ પ્રાથમિક શાળાઓ, માધ્યમિક અને ઉચ્ચ માધ્યમિક શાળા
5. કૌશલ્ય વિકાસ અને સ્વરોજગાર માટે ITI.
6. રમત-ગમતનું વિશાળ મેદાન.
7. ગ્રામ પંચાયત પાસે કૂલ ચાર પાણીના બોરવેલ આવેલ છે.
8. ગામમાં ગટર, પાકા રસ્તાઓ, ગામના દરેક ઘરે પાણીના નળ, ગામના દરેક ઘરે વીજળીની સુવિધા.
9. પોસ્ટ ઓફિસ, બે બેંકો, પરિવહન સુવિધાઓ.
10. જાહેર શૌચાલયો.
11. જાહેર બજાર વ્યવસ્થા.
12. મોલ.

13. સસ્તા રાસનની દુકાન.

- **સંશોધનની પરિકલ્પનાઓ:**

1.આર્થિક સમૃદ્ધિ અને શિક્ષણ વચ્ચે સીધો સબંધ હશે.

2.આર્થિક સમૃદ્ધિ અને રાજકિય જાગૃતતા વચ્ચે સીધો સબંધ હશે.

- **સંશોધનના હેતુઓ:**

1.રતનાલ ગામની આર્થિક સમૃદ્ધિનુંકારણતપાસવુ.

2.રતનાલ ગામના લોકોમાં રાજકિય જાગૃતતા તપાસવી.

3.રતનાલ ગામમાં શિક્ષણનુ પ્રમાણ તપાસવુ.

- **સંશોધનની પધ્ધતિ:**

1.પ્રાથમિક અને ગૌણ માહિતીનું ઉપયોગ કરવામા આવશે.

2.પ્રાથમિક માહિતીનું એકત્રીકરણ પ્રશ્નાવલિદ્વારામેળવામા આવશે.

3.નમૂનાપસંદગી : વ્યાપવિશ્વમાંથીસહેતુક નમૂનાપસંદગીપધ્ધતિ દ્વારા નમૂનોલેવામા આવશે.

4.આ સંશોધનમા કુલ 125 ઉતરદાતાઓપાસેથી પ્રાથમિક માહિતી મેળવવામા આવશે.

5.ગામમાં વસવાટ કરતી મુખ્ય જ્ઞાતિ માંથી કુલ 125 ઉતરદાતા માંથી પસંદકરાયાહતાજેપૈકી95 ઉતરદાતા આહિર, 20 દલિત, 10 સામાન્ય વર્ગ માથી લેવામા આવશે.

- **રતનાલ ગામમાં સાક્ષતાનુ પ્રમાણ:**

પુરુષ- મહિલામાં સાક્ષરતા ધરાવનારની કુલ સંખ્યા				પુરુષ- મહિલાની કુલ સાક્ષરતાદરનું ટકાવારી પ્રમાણ		
વર્ષ	પુરુષ	મહિલા	કુલ	પુરુષ	મહિલા	કુલ
1951	64	19	83	9.98	2.95	6.55
1961	139	39	178	18.41	5.10	11.71
1971	214	49	263	20.30	5.0	12.97
1981	504	119	623	35.39	8.71	22.33
1991	844	163	1007	44.37	9.0	27.13
2001	1487	577	2064	55.22	23.63	40.19
2011	2328	1251	3579	61.33	36.14	49.31

(District Census Handbook, Kutch- Census 1951 to 2011)

વર્ષ 1951માં કુલ સાક્ષરતાનું દર માત્ર 6.55 ટકા જેટલું નહિવત હતું. જેમાં મહિલા સાક્ષરતાનું દર માત્ર 2.95 ટકા જેટલું જ હતું. વર્ષ 1971 બાદ ખાસ પુરુષમાં સાક્ષરતાના દરના પ્રમાણમાં આશિક સુધારો જોવા મળે છે. જયારે

મહિલાઓમાં સાક્ષરતાના દરના પ્રમાણમાં આશિક સુધારો જોવા મળે છે. તેમાં છતાં જેટલા પ્રમાણમાં સુધારો- વધારો થવો જોઈએ તે જોવા મળતો નથી. છેલ્લી વસ્તી ગણતરી 2011 પ્રમાણે રતનાલ ગામમાં કુલ સાક્ષરતાનું દર 49.31 ટકાવારી જોવા મળેલ હતી. જે ભારત, ગુજરાત, કચ્છ અને અંજાર તાલુકા કરતા પણ ઓછું જોવા મળે છે.

- **પ્રાથમિક માહિતીનુ વિશ્લેષણઅનેઅર્થઘટન**

રતનાલ ગામની આર્થિક સમૃદ્ધિના પ્રશ્નોનુંવિશ્લેષણઅનેઅર્થઘટન

1. રતનાલ ગામના લોકોની સરેરાશ વાર્ષિક આવક બે લાખ બાવન હજાર છે.

2. 96% લોકો પાસે પાકુ પોતાની માલિકીનુ મકાન છે.(૧૨૦)

3. 100% લોકોના ઘરમા સંડાસ- બાથરુમ , વિજળી કનેક્સન, રસોઇ ચુલો, પાણીના નળનું કનેક્સન , ગટર વ્યવસ્થાઅનેએન્ડ્રોઇ મોબાઇલ ધરાવે છે.

4. 92%પરિવાર પાસે પાણીના સંગ્રહ માટેના ટાંકાની સુવિધા છે.

5. 64.8% પરિવાર પાસે ACની સુવિધા ધરાવે છે.

6. 73.6% પરિવાર પાસે ફ્રિજ ની સુવિધા ધરાવે છે.

7. 63.2%પરિવાર પાસે કપડા ધોવાનો વોસિંગ મશિન ધરાવે છે.

8. 100% પરિવારના એક સભ્યએ જિલ્લા બહાર પ્રવાસ કર્યો છે.

9. 48%પરિવારના એક સભ્યએ રાજ્ય બહાર પ્રવાસ કર્યો છે.

10. 77.6% પરિવાર જમીનની માલિકી ધરાવે છે.

11.શિક્ષણનુંપ્રમાણ.

અશિક્ષિત=44.8% પ્રાથમિક=25.6 માધ્યમિક=18.4 ઉચ્ચતર . માધ્યમિક=11.2%

- **રતનાલ ગામમાં રાજકીય જાગૃતતાઅંગેનાપ્રશ્નોનાઉત્તરોનુ વિશ્લેષણઅનેઅર્થઘટન:**

1. મુખ્ય બે રાજકીય પાર્ટિના ચિન્હને જાણો છો?

હા=100% ના=0%

2. આપ સ્થાનિક સ્વરાજની ચુટણી વિશે જાણો છો?

હા=100% ના=0%

3. આપ વિધાનસભાની ચુટણી વિશે જાણો છો?

હા=100% ના=0%

4. આપ લોકસભાની ચુટણી વિશે જાણો છો?

હા=100% ના=0%

5. આપે કોઇ પણ રાજકીય પાર્ટિની જાહેર સભામા ભાગ લીધો છે?

હા=79% ના=21%

6.આપે કોઈ પણ રાજકીય પાર્ટિના પ્રચારમા ભાગ લીધો છે?

હા=57% ના=43%

7. આપના ધારાસભ્યનુ નામ જાણો છો?

હા=100% ના=0%

8. આપના સાંસદ સભ્યનુ નામ જાણો છો?

હા=100% ના=0%

9. ગુજરાત રાજ્યના મુખ્યમંત્રીશ્રીનુ નામ જાણો છો?

હા=100% ના=0%

10. ભારત દેશના વડાપ્રધાન મંત્રીશ્રીનુ નામ જાણો છો?

હા=100% ના=0%

11. ગુજરાત રાજ્યના રાજ્યપાલશ્રીનુ નામ જાણો છો?

હા=66% ના=34%

12. ભારત દેશના રાષ્ટ્રપતિશ્રીનુ નામ જાણો છો?

હા=39% ના=61%

13. સ્થાનિક સ્વરાજની ચુટણી થી સંસદસભ્યની દરેક ચુટણીમા આપે મતદાન કર્યુ છે?

હા=82% ના=18%

14. આપે 18થી 20વર્ષની ઉમરે ચુટણી ઓડખ કાર્ડ કઢાવી લીધુ હતુ?

હા=96% ના=4%

15. આપનાઅટવાયેલસરકારી કે અન્ય કામ માટે રાજકીય લોકોની મદદ મેળવી છે?

હા=88% ના=12%

16. આપે કોઈ સરકારી યોજનાનુ લાભ મેળવેલ છે?

હા=81% ના=19%

17. આપદેશ- વિદેશના સમાચાર પ્રાપ્તિનુ મુખ્ય સ્ત્રોત કયુ છે?

ટેલિવિજન=76% રેડિઓ=0% મોબાઈલ=16% સમાચાર પત્ર=8%

18. આપદેશ- વિદેશના સમાચારમાં ક્યા સમાચારને વધુ જોવોનુ પંસદ કરો છો?

રાજકિય= 73% આર્થિક=17% રમત- ગમત=3% મનોરંજન =7%

19. આપના ગામના લોકોમા આવેલ આર્થિક બદલાવનું કારણ શું માનો છો?

શિક્ષણ= 4% રાજકિય જાગ્રુતતા= 86% મહેનતુ= 8% અન્ય=2%

- **પરિકલ્પનાની ચકાસણી**

1. આર્થિક સમૃદ્ધિ અને શિક્ષણ વચ્ચે સીધો સબંધ હશે.

પરંતુ રતનાલ ગામમાં અશિક્ષિત લોકોમાં પણ આર્થિક સમૃદ્ધિ વધુ જોવા મળેલ છે. આથી આ પરિકલ્પના ખોટી ઠરે છે.

2.આર્થિક સમૃદ્ધિ અને રાજકિય જાગૃતતા વચ્ચે સીધો સબંધ હશે.

રતનાલ ગામના લોકોમા રાજકિય જાગૃતતા વધુ જોવા મળેલ અને આર્થિક સમૃદ્ધિ પણ વધુ જોવા મળેલ. આથી આ પરિકલ્પના સાચી ઠરે છે.

- **સંશોધનના તારણો:**

1.રતનાલ ગામ ખૂજ જ સારી માળખાકિય સુવિધાઓ ધરાવે છે.

2. રતનાલ ગામમાં શૈક્ષણિક સુવિધાઓ સારી હોવા છતાં સક્ષરતાનું પ્રમાણ નહિવત જોવા મળે છે.

3. રતનાલ ગામમાં આર્થિક પ્રવૃત્તિના ધણા બધા વિકલ્પો જોવા મળે છે.

4. રતનાલ ગામમાં આર્થિક સમૃદ્ધિ જોવા મળે છે.

5. રતનાલ ગામમાંરાજકિયજાગૃતતા વધુ જોવા મળે છે.

6. રાજકીય જાગૃતતાના કારણે સરકારી અને અન્ય કામો ખુબ ઝડપે થઇ જવાને કારણે આર્થિક સમૃદ્ધિ વધુ જોવા મળે છે.

7. રતનાલ ગામના લોકો સરકારી યોજનાઓનું લાભ વધુ લે છે.

8. રતનાલ ગામના લોકો સૌથી વધારે રાજકિય સમાચાર જોવે છે.

9. રતનાલ ગામના લોકોની આર્થિક સમૃદ્ધિનું કારણ શિક્ષણ નથી પણ રાજકિય જાગૃતતા છે.

- **સૂચનો:**

1. રતનાલ ગામના લોકોમાં સાક્ષરતાનું પ્રમાણ વધારવાના પ્રયત્નો કરવા જોઈએ.

2. ખાસ મહિલા સાક્ષરતામાં વધારો થાય તે માટે ગામ લોકોએ પરંપરાગત વિચારસરણી દુર કરવી જોઈએ.

3. રતનાલ ગામના લોકોએ વ્યવસાયમાં વૈવિધ્ય લાવવું જોઈએ.

4. રતનાલ ગામમાં મનોરંજન માટેની વ્યવસ્થા કરવી જોઈએ.

➢ સમાપન:

"કચ્છ જિલ્લા નુંરાજકારણ રતનાલથી શરુ થાય છે" એવી લોકમુખે ચર્ચા સમગ્ર કચ્છ થતી હોય છે. વર્ષ 1977થીઅત્યાર સુધી સ્થાનિક સ્વરાજની સંસ્થઓ થી માંડી ગુજરાત રાજયના મંત્રી સુધી આ ગામ લોકોએ સેવા કરી ચુક્યા છે. આથી સ્વભાવિક છે તે પોતના ગામ-વિસ્તાર પ્રત્યે અહોભાવ ધરાવતા હોય. દરેક પક્ષના જન પ્રતિનિધિઓએ ગામના વિકાસ માટે પોતાનુ યોગદાન આપેલ છે. આને કારણે આ ગામનુ સંપૂર્ણ માળખાકિય વિકાસ શક્ય બન્યો છે. ઉ પરાંતસરકારશ્રીઓની કલ્યાણકારી યોજનાઓનોલાભ રતનાલ ગામના લોકોને સતતમળતોરહ્યો છે. આને કારણે ગામમાંઆર્થિક સમૃદ્ધિ આવેલ છે. રતનાલ ગામમાં રોજગારીના વધારેવિકલ્પો હોવાને કારણે અને અમુક સામાજિક માન્યતાઓના કારણે શિક્ષણ નું પ્રમાણ બહુ ઓછું જોવા મળે છે. જે ચિંતા નોવિષય છે. પણ છેલ્લા દાયકામા શિક્ષણના પ્રમાણમાં પણ નોંધપાત્રસુધારો જોવા મળેલ છે.

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An Analysis of Indian Digital Payment Landscape with PESTEL Model

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Abstract

Digital payments have recently taken a large chunk of the payments market in India, which is experiencing profound changes. The transition from a purely cash-based economy to one with less paper currencies started. The objective of a digitised India is being actively pursued by the Reserve Bank of India and its relevant organisations. India now has one of the largest and fastest-growing digital payment ecosystems in the world thanks to almost one billion cards and more than two billion Prepaid Payment Instruments (PPI) such online wallets, mobile apps, e-wallets, other digital payment modalities. In actuality, e-commerce was encouraged by the internet's infrastructure expanding exponentially. For enabling retail digital payments, Unified Payment Interface, or UPI, is recognised as a cutting-edge payment system. This paper's main goal is to gradually identify advancements in India's digital payment industry. By using the PESTEL approach to identify political, economic, technical, environmental, and legal issues, it also analyses the payment facilitation sector. This study looks at the progressive development of digital payments in India. It also examines outside variables that lead to a less cash economy using the PESTEL model. The Central Bank of India and other pertinent organisations' papers, circulars, guidelines, and comments were used as secondary sources to collect data for the study.

Keywords: *Digital Payment System, PESTEL Analysis, Digital Transaction, UPI, NPCI*

Introduction

In contrast to the antiquated barter system, payment under the currency system often refers to the transfer of money from one hand to another. The fund transfer procedure is said to be made easier by the payment system, which is referred to as a supporting framework. Any product or service must be purchased, and the payment must be made using a recognized payment method. Because to the Central Bank's systemic initiatives and roadmaps, India's payments industry has made considerable strides over the past three decades. In India's payment sector, the regulator is now serving as a catalyst and facilitator. There are two main approaches for payment and settlement: a paper-based payment system and an electronic/digital payment system. Using paper money as payment is a time-honored method that has been used for many years. After the launch of the National Financial Switch in 2004, the development of digital payments in India began. At present, due to a revolutionary step initiated in the year 2016, by launching the real-time payment system Unified Payment Interface (UPI), India has made its mark in the global payment market in the digital payment space. This paper's main objective is to analyze the structural evolution of the digital payments market in India. Moreover, it makes use of the PESTEL method to pinpoint variables affecting the development of the digital payment sector. The article starts off by listing advances in India's digital payment sector. The next step is to determine whether political, economic, social, technological, environmental, and legal issues impact the ecosystem for digital payments. The focus of the paper's concluding part is on identifying important digital payment solutions that substantially impact the development of a less-cash economy.

Review of Literature

S/N	Author Name	Area	Problems
1.	(Pushparaj, 2021)	Digital payment	The term "digital payment" describes the transmission of money through the internet or through other electronic channels. The development of digital instruments is greatly influenced by banks and other financial organisations. Adoption of digital payments is significantly influenced by education levels. To increase client knowledge and encourage them to use digital payments, banks are running awareness campaigns through both offline and online channels.
2.	(Manocha, Kejriwal, & Upadhyaya, 2019)	Demonitisation impact on cash transactions	Demonization has led to a significant rise in digital payments, but it is urgent to speed up online transactions and transition to a cashless society. The most common payment method is still cash transactions. Banks, financial intermediaries, and the government must all start awareness campaigns and activities. Providers of banking or finance-related services must provide transaction ease and security to protect customer privacy and deliver trustworthy services.
3.	(Sivathanu, 2018)	Demonitisation and its impact	The study examined how consumers utilised digital payment methods between November 9, 2016, and December 30, 2016, during the demonetisation era. Behavioural intentions and reluctance to innovation both have an impact on the usage of digital payment systems. The RBI and the government must remove obstacles that prevent people from using digital payment systems. establishing and improving guidelines for electronic payment frameworks for digital payments, such as payments from governments to other governments, businesses to governments, governments to people, governments to employees, and citizens to governments (C2G). Even in rural areas and at the block level, people should be encouraged to adopt digital payment methods, therefore awareness and training campaigns should be run.
4.	(Joshi, 2017)	Innovative digital payment methods	To create a "Faceless, Paperless, Cashless" society, the Indian government, led by Prime

			Minister Shri Narendra Modi, began the "Digital India Campaign" in July 2015. As part of this, government has initiated different digital payment methods along withexisting modes which includes inception of Aadhar enabled Payment System (AePS), Bharat Bill Payment System (BBPS), Bharath Interface for Money (BHIM), Unified Payment Interface (UPI) etc.
5.	(Kazan & Demsgard, 2016)	Digital payment platform design	The market entry possibilities of digital payment platforms have been enhanced through strategic platform and technology design. Digital platforms integrate and combine their primary and adjacent platform markets through payment services.

Objectives of The Study

- To understand the development of India's digital payment system.
- To analyze India's digital payment industry using the PESTEL analysis.
- Analyze the positive and negative aspects of the digital payments industry in India.

Research Methodology

The exploratory research method is used in this research to analyse the growth trajectory of the Indian digital payment system. Information was acquired by looking through secondary sources including Reserve Bank of India circulars and announcements, working papers, published research papers found through Google Scholar searches, and other online sources. The PESTEL analysis of the digital payment industry's political, economic, technological, environmental, and legal challenges was done using the information received.

Research Gap

The government, the Reserve Bank of India, banks, financial institutions, payment service providers, internet service providers, smartphone users, and, most significantly, bank account holders make up the majority of participants in India's digital payment system. There have been several studies conducted to evaluate financial inclusion, but few have focused on digital financial inclusion. Many studies have been done to determine the level of acceptance of digital payments, behavioural attitudes about the use of digital services, types of payment systems, and variables influencing the usage of digital payment choices. The retail digital payment segment of the digital payment industry has grown significantly since the launch of UPI in 2016, despite all the obstacles to its acceptance. Cash is still regarded as the supreme payment method, nevertheless.

Innovations in Digital Payment Industry in India

Phase	Year	Innovation

Phase 1 (2004–2009)	2004	Launching of NFS
	2007	Payments and Settlement Act
	2008	Establishment of NPCI
	2009	AADHAR
Phase 2 (2010–2015)	2010	IMPS and PPIs
	2011	DBT using AePS
	2012	Launch of RuPay USSD 1.0 based mobile payment and NACH
	2013	AADHAR Payment Bridge System
	2014	Initiation of Payments Banks
	2015	Contactless payment guidelines
Phase 3 (2016–2021)	2016	UPI, NETC, and USSD 2.0
	2017	Bharath QR, BBPS, and FasTag
	2018	UPI 2.0
	2019	UPI on IPO option with One-time Mandate Ombudsman scheme for digital payment transactions RuPay NCMC card, RuPay Select Debit Card
	2020	NETC FASTag parking UPI Autopay RuPay Commercial Card and IRCTC SBI RuPay Card
	2021	e – RUPI Prepaid voucher

Source: The Indian Payment Handbook 2020-2025 published by pwc

PESTEL Analysis

PESTLE analysis, which is sometimes known as PEST analysis, is a marketing management concept. Companies utilise this idea as a tool to monitor the environment in which they operate or intend to introduce a new initiative, product, service, etc. The Political, Economic, Social, and Technological (PEST) framework was developed by Francis Aguilar to analyse the broad environmental influences on corporate strategy. The macroenvironmental factors that have an impact on the organisation and the industry are examined and tracked using the PESTEL approach. The PESTEL analysis-based approach seeks to capitalise on these elements' strengths, do away with their flaws, take advantage of their chances, and comprehend the difficulties they face. This research examines the digital payments market in India and identifies favourable and unfavourable factors for its development using the PESTEL framework.

PESTEL Analysis	
Political:	• When Prime Minister Sri Narendra Modi led goverment, which controlled 86% of the total amount of cash in circulation, demonetised high value notes worth Rs. 500 and Rs. 1000, the adoption of digital payments and cashless transactions gained speed. • Multiple digital payment initiatives such as Payments banks, e-wallets, UPI, FASTag, Direct Benefit Transfer using AADHAR and others. • The country's monetary policy has been greatly impacted by demonetisation. It aids in the eradication of hawala transfers and black money, both of which mainly rely on paper money. Also, it forbids any illegal behaviour. • India has seen a stable administration under Shri Narendra Modi's

	leadership for the past eight years. It made it possible for the nation to establish a distinct vision and plan for creating a digital economy or society.
Economical:	• According to the RBI's vision statement, every Indian should have access to a range of reliable, accessible, quick, and affordable e-payment options. • India's disposable income increased by 5.2% in 2020 compared to 2018. • The current economic transformation, which is fueled and sustained by global internet behemoths and is centred on the tracking, production, categorization, and classification of digital data, includes digital payments as a key component.
Technological:	• From 34 million to 844 million cellphones were in use ten years ago, a more than twofold increase. 88 percent of customers use their cellphones to make online transactions, according to a poll by PayPal. Smartphones and e-commerce coexist and are mutually beneficial. • India offers the cheapest mobile data pricing when compared to other countries, mostly because of intense market competition. Indian operators offer 1GB of mobile data for $0.09 on the one hand (Rs 6.7). • The expansion of online marketplaces like Amazon, Flipkart, Myntra, etc. has had a big influence on how people use digital payment methods. The use of digital payment systems, particularly on e-commerce websites, has been facilitated by app-based digital payment, which has changed consumer behaviour. • A number of payment methods may be used to send money promptly to beneficiaries thanks to real-time payment and settlement technology.
Social:	• The media, particularly social media, which is seen as a vital component in influencing people's payment habits, contributes to awareness of digital payments. • The ease of usage of digital payment systems has been impacted by the Covid 19 pandemic issue. The epidemic era gave consumers the ability to make contactless payments utilising QR codes, NFC, etc. while in a socially isolating location. To reduce viral transmission during pandemic hours, merchants used technology to their advantage in terms of product promotion and digital payment options. • The prevalence of digital payments is substantially higher in urban and metropolitan regions due to a higher degree of banking product knowledge and awareness.
Legal:	• The Reserve Bank of India's Payments and Settlement Systems in India: Vision 2018 document outlines a plan to increase electronic payments and enable India to make the medium- and long-term transition to a paperless society or economy. • The Banking Regulation Act of 1949, the Payment and Settlement Systems Act of 2007, the Repaid Payment Instruments in India (Reserve Bank) Instructions of 2009, and the Master Circular of 2014 are the main laws that regulate the digital payment ecosystem. • Every Indian should use one or more types of digital payment services, according to the National Payment Corporation of India, which was established to support retail digital payments. • The Ombudsman for Digital Transactions (OSDT) was established by the Reserve Bank of India with the primary objectives of reducing fraud and preserving customer confidence in digital payments as well as offering free and quick complaint resolution for shortcomings in customer services provided in digital transactions carried out by non-bank entities under RBI regulation.

Environmental:	• Paper money is no longer required thanks to the introduction of technology in payment methods including mobile applications, e-wallets, debit/credit cards, and others. • It is no longer required to drive right away to a branch to handle one's financial transactions, as society has observed. Due to the use of payment applications in digi mode, the line at the bank cash registers has been significantly shortened. Many issues are handled by apps and online financial services.

Positive and Negative Aspectsfor The Growth Digital Payment Industry in India

Positive Aspects	NegativeAspects
• Government initiative for Digital India Campaign	• For online payment gateways, the MerchantDiscount Rate (MDR) is applied except for UPI and Rupay debit card payments
• Reduction in paper currency circulation as aresult of demonetization	• All digital payment options are unavailable to retail traders who handle large amounts of paper currency
• Shift toward contactless payment as a result of pandemic situation in the last few years	• Transaction threshold limit in terms of maximum amount of payment, number of payment transactions, etc.
• RBI's vision is to achieve a "less-cash society" through transaction	• The threat of cybercrime has always existed
• Multiple digital payment options exist to make payments	• Awful grievance redressal system for digital payment solutions
• In the last decade, there has been a steady increase in smartphone usage, as well as low internet costs	• Threat of abolition of the traditional banking system
• RBI's strict legislation on controlling digitalpayment transactions performed on third-party payment apps or websites	• Accountability of a single rupee for digital transactions

Findings of The Study

- In India, there are many different digital payment options available, including debit/credit cards, internet banking, mobile banking, AADHAR enabled payment system (AePS), Unified Payment Interface (UPI), mobile wallets, Prepaid Payment Instruments (PPIs), National Electronic Fund Transfer (NEFT), Immediate Payment Service (IMPS), and more.
- NPCI was given authority to develop a hassle-free, simple, and quick real-time payment system architecture in order to improve retail digital payments. Using its several cutting-edge solutions, which include National Electronic Toll Collection (NETC), Unstructured Supplementary Service Data (USSD), Bharath Interface for Money (BHIM), and Unified Payment Interface, it currently handles the bulk of digital payments (UPI).
- Achieving a cashless society is a goal shared by the payment industry, and UPI is a cutting-edge real-time payment technology that has significantly advanced this cause.

- Users may swiftly and conveniently pay their bills, including utility bills, using the Bharath Bill Payment System (BBPS), an interoperable bill payment system, on the UPI platform, which now offers an autopay option under UPI 2.0.
- A cashless society is the goal of the government's flagship Digital India Project, which has strong political support. It significantly influences how rules and regulations are created in the area.
- Technology is essential in enhancing the usability and security of digital payment systems. India is experiencing an increase in smartphone usage, affordable internet, and the use of digital payment methods for online store transactions.
- The RBI's goal is to give every Indian access to a range of quick, simple, affordable, safe, and secure e-payment choices. Its whole focus has been on increasing acceptance of digital payment systems.
- By launching an ombudsman programme for digital transactions in 2019, the RBI is providing a suitable platform for the grievance redressal mechanism.
- Although payment systems have several benefits, adoption still faces difficulties with regard to security and settlement accuracy. Although payment systems have several benefits, adoption still faces difficulties with regard to security and settlement accuracy.

Suggestions

The market for digital payments has shown considerable development since the introduction of UPI in 2016. Digital payment services are largely provided to the retail payment industry by Google, Amazon, Walmart, WhatsApp, and other big companies. Digital payments are quite common in urban and semi-urban areas. To create a cashless society, the rural people must adopt digital payment methods. should be included in the category of digital payment methods. Authorities, banks, and financial institutions should all make the required measures to increase the acceptance of digital payment methods. People's willingness to accept digital payments should be increased via awareness campaigns and efforts to foster trust.

Conclusion

India is the fastest growing major economy in the world and, in the current economic climate, has the potential to be a bright spot for the whole planet. The government's main programme, Digital India, aspires to transform India into a knowledge-based society and economy. Digital payment options include UPI, RuPay cards, e-wallets, toll payment through FasTag, AePS, and micro-ATMs. 59% of all retail payment transactions used UPI alone. Digital payment transactions are increasing, which is good news for companies that provide payment services like PhonePe, GooglePay, Paytm, Amazon Pay, and others. In order to better understand how banking clients, bankers, and payment service providers' attitudes about the adoption and use of digital payment methods, behaviour models can be utilised.

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'શાળાલક્ષી હિસાબી પધ્ધતિ'

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૧.૦: પ્રસ્તાવના:

શાળામાં જેટલું શિક્ષણ જરૂરી છે તેટલો જ નાણાકીય વહીવટ જરૂરી છે. અહીં 'વહીવટ' શબ્દ શાળાના નાણા સ્ત્રોતોની પ્રાપ્તિ તેમજ તેના કાર્યક્ષમ ઉપયોગના સંદર્ભે પ્રયોજાયેલો છે. નાણાકીય વહીવટનું અગત્યનું પાસું એ હિસાબોની પારદર્શિતા છે. ઓડિટ પ્રક્રિયા દરમિયાન જાણવા મળ્યું કે શૈક્ષણિક સંસ્થાઓ ના હિસાબોમાં એક સૂત્રતાનો અભાવ જોવા મળેલ છે . વિશાળ વ્યાપ વિસ્તાર ધરાવતા આ ક્ષેત્રનો નાણાકીય વહીવટ એક સૂત્રિત નથી. દરેક વહીવટી કર્મચારી સ્વપ્રણાલી મુજબના દસ્તાવેજો તૈયાર કરે છે, જેમાં હિસાબ લેખનની ભૂલો વધુ પ્રમાણમાં જોવા મળે છે . તદુપરાંત જાણવા મળેલ છે કે હિસાબ લેખનનું જ્ઞાન ન ધરાવતા આચાર્ય કે ક્લાર્ક ને અનેક મુશ્કેલીઓનો સામનો કરવો પડે છે . વળી એક સંસ્થા માંથી બદલી થઈ બીજે હાજર થતાં ત્યાંની હિસાબી પ્રણાલીનો અભ્યાસ આવશ્યક બને છે . ઘણી ખરી શાળાઓમાં તો વહીવટી કર્મચારી બદલાતા હિસાબ લેખન ની પદ્ધતિમાં પણ બદલાવ જોવા મળે છે . આ બદલાવ લાંબા ગાળાના નાણાકીય આયોજન તેમજ હિસાબી પત્રકોના વિશ્લેષણ વખતે ખૂબ જ અવરોધકારક માલુમ પડે છે. આ ઉપરાંત ઓડિટ સમયે ઓડિટરની ટીમનો ઘણો ખરો સમય તો લેખન પ્રણાલીને સમજવામાં જ વેડફાય છે.

આ બધા પરિબળોને તપાસતા પ્રસ્તુત 'નવતર વિચાર'માં શૈક્ષણિક સંસ્થાઓ માટે શાળાલક્ષી હિસાબી પધ્ધતિ લાવવાથી થતા ફાયદાઓ, પધ્ધતિ વિકસવવા માટેના પગલાંઓ તેમજ વિચારના અમલીકરણ વખતે નડતા અવરોધો નો વિચાર કરવામાં આવ્યો છે. તેમજ સારા નરસા પાસાની તપાસ બાદ આ વિચારનું મૂલ્યાંકન કરેલ છે

૨.૦: શાળાલક્ષી હિસાબી પધ્ધતિર્થીશિક્ષણ જગતમાં થનાર ફાયદાઓ

(૧) સ્પષ્ટ અને ચોક્કસ માર્ગદર્શન

હિસાબોની એક સૂત્રતાના અભાવે વહીવટી કર્મચારીઓને વખતોવખત અલગ અલગ માર્ગદર્શન મળતા રહે છે . જેના કારણે ક્યારેક અસ્પષ્ટતા ઉદ્ભવે છે. હિસાબોની એક સૂત્રતા જળવાતા 'કંપની હિસાબી પદ્ધતિની' જેમ જ શિક્ષણ ક્ષેત્રના હિસાબોમાં પણ સ્પષ્ટ અને ચોક્કસ માર્ગદર્શન શક્ય બને છે.

(૨) હિસાબ લેખનનું જ્ઞાન ન ધરાવતા વહીવટી કર્મચારીઓ માટે

ક્યારેક સંસ્થા ના સંચાલક હિસાબ લેખનનું એટલે કે નામાના મૂળતત્વો વિષયનું પ્રારંભિક જ્ઞાન ધરાવતા હોતા નથી . પરિણામે તેઓ અન્ય કર્મચારીઓ પાસેથી અવેધિક રીતે શીખતા હોય છે . તે શીખવનાર વ્યક્તિની હિસાબ લેખનની મર્યાદાઓનું પણ આદાન-પ્રદાન થતું રહે છે. આ બાબત નિવારવા હિસાબોની લેખન પદ્ધતિમાં એક સૂત્રતા લાવવાથી હિસાબ લેખનનું જ્ઞાન ન ધરાવતા વહીવટી કર્મચારીઓ સાર્વત્રિક માર્ગદર્શક સૂચનોનો અભ્યાસ કરી સરળતાથી હિસાબો લખી શકે છે

(૩) બદલી કે બઢતી પછી નવા સ્થળે નિમણૂક પામતા વહીવટી કર્મચારીઓ માટે

દરેક શૈક્ષણિક સંસ્થાઓમાં સ્વપ્રણાલીથી હિસાબો લખાતા હોય છે પરિણામે બદલી પામી નવા સ્થળે નિમણૂક પામતા વહીવટી કર્મચારીઓએ નવા ક્ષેત્રે અનેક મૂંઝવણનો સામનો કરવો પડે છે. આ સમયે કર્મચારી અગાઉની પદ્ધતિનો અભ્યાસ કરી હિસાબો લખશે અથવા તો અગાઉની પ્રણાલી અવગણી પોતાની પ્રણાલીથી હિસાબો લખશે. પરિણામે હિસાબ લેખનમાં જે તે સંસ્થામાં એકસૂત્રતા જળવાતી નથી. આવા કિસ્સાઓમાં સંસ્થાના હિસાબો વર્ષ મુજબનું'આડું વિશ્લેષણ' શક્ય બનતું નથી, તેમ જ તેના લાભોથી વંચિત રહેવું પડે છે . જો હિસાબ લેખનની રાજ્ય અથવા કેન્દ્ર કક્ષાએથી એક સૂત્રતા લાવવામાં આવે તો બદલી કે બઢતી પામતા વહીવટી કર્મચારીઓની મુશ્કેલી મહદઅંશે નિવારી શકાય

(૪) શૈક્ષણિક સંસ્થાઓ ના હિસાબોના તુલનાત્મક અભ્યાસ માટે

સામાન્ય રીતે શૈક્ષણિક સંસ્થાઓ હિસાબો નો તુલનાત્મક અભ્યાસ કરવામાં આવતો નથી . જેથી તુલનાત્મક અભ્યાસના ફાયદાઓથી આ વિભાગ હંમેશા વંચિત રહ્યો છે. જો તમામ શૈક્ષણિક સંસ્થાના હિસાબોમાં એકરૂપતા આવે તો હિસાબો નું'આડું અને ઉભું વિશ્લેષણ' શક્ય બનશે. જેથી જે તે સંસ્થા માટે સરકાર શ્રી ને ભાવી નિર્ણયો માટે અસરકારક માર્ગદર્શન મળી રહેશે

(૫) સમય શ્રમ અને શક્તિનો બચાવ

તમામ સંસ્થાના હિસાબો એક નિશ્ચિત માળખામાં હોવાથી ઓડિટ સમયે ખુબ જ સરળતા જોવા મળશે . તેનાથી સમય શ્રમ અને શક્તિનો બચાવ થશે. ઓડિટર 'વાઉચર્સના વાજબીપણા' પ્રત્યે ધ્યાન કેન્દ્રિત કરી શકશે. ટેકનીકલ ભૂલોનો અવકાશ નહીવત્ હોવાથી હિસાબ લેખનની પ્રણાલીમાં ભૂલોનો અવકાશ ઘટશે. જેથી ખરા અર્થમાં અસરકારક ઓડિટ કાર્ય થઈ શકશે

(૬) ભાવીસંશોધનોની શક્યતા તેમજ લાભો

શૈક્ષણિક સંસ્થાઓ દ્વારા વર્ગખંડમાં અસરકારક અધ્યયન - અધ્યાપન માટે ઘણા બધા સંશોધનો થયા છે અને થતા રહે છે. પરંતુ વહીવટ ક્ષેત્રે સંશોધનમાં ઉદાસીનતા જોવા મળે છે. જો તમામ શૈક્ષણિક સંસ્થાઓના હિસાબો એકસુત્રિત હશે તો 'એકમ પડતર હિસાબી પદ્ધતિને' શિક્ષણ ક્ષેત્રમાં પણ લાગુ પાડી શકાય આથી સંશોધનની એક નવી જ પાંખનું સર્જન શક્ય બની શકે.

(૭) હિસાબોની પારદર્શિતામાં વધારો

હિસાબોમાં એક એકસૂત્રતા લાવવાથી તેમજ 'ડિજિટલ એકાઉન્ટીંગ' લાવવાથી હિસાબોમાં પારદર્શિતામાં વધારો થશે . દરેક શૈક્ષણિક સંસ્થાએ 'સોફ્ટ કોપીમાં' હિસાબો રાખવાના થતા હોય, રેકોર્ડની એકસૂત્રતા જળવાઈ રહેશે. ઓડિટ સમયે વાઉચર ના વાજબી પણા પર ધ્યાન કેન્દ્રિત થતા પ્રવર્તમાન સમયમાં જોવા મળતી અનેક છાટકબારીઓ બંધ કરવી શક્ય બનશે.

(૮) સરકાર માટે ગ્રાન્ટ ફાળવણી તેમજ ખર્ચ નીતિના ઘડતર માટે

સરકાર દ્વારા અનેક ખાતાઓ તેમજ નિગમો માટે ગ્રાન્ટ ફાળવણી કરવામાં આવતી હોય છે. શિક્ષણ સંસ્થાઓ ની વાત કરીએ તો અનેક પ્રકારની ગ્રાંટો તેના મુખ્ય ઉદ્દેશ્ય સાથે સંસ્થાઓને આપવામાં આવતી હોય છે . જો સંસ્થાના હિસાબો પરથી 'ખર્ચ વિશ્લેષણ' કરી ગ્રાંટની ફાળવણી કરવામાં આવે તો જે તે સંસ્થાને જરૂરિયાત મુજબનું અનુદાન મળી રહે તેવી અસરકારક વ્યવસ્થા ગોઠવી શકાય.

(૯) ઉચ્ચતર સંચાલકીય હિસાબી પદ્ધતિ નો વિકાસ

આજે અનેક ક્ષેત્રો જેવા કે ઉત્પાદન કરતી કંપનીઓ, બેન્કિંગ એકમો, ઈન્ફ્રાસ્ટ્રક્ચર એકમો વગેરે જેવા એકમો ઉચ્ચતર સંચાલકીય હિસાબી પદ્ધતિનો ઉપયોગ કરી પ્રાપ્ત ભંડોળોનો મહત્તમ ઉપયોગ કરે છે. અહીં ખર્ચ વિશ્લેષણ, પડતર વિશ્લેષણ જેવા અનેક મુદ્દાઓનો સમાવેશ થતો હોય છે. જો આ હિસાબી પદ્ધતિઓ શૈક્ષણિક સંસ્થાઓ માટે અમલીકૃત થાય તો જે તે વિષયનો વ્યાપ તો વધશે જ પણ સાથે સાથે તેના તમામ લાભો શૈક્ષણિક એકમો પણ મેળવી શકશે

(૧૦) શૈક્ષણિક સંસ્થાઓ માટે ડિજિટલ એકાઉંટીંગ ને અવકાશ

તમામ શૈક્ષણિક સંસ્થાઓમાં એકસરખા માળખા ધરાવતા પત્રકોને આધારે હિસાબ લેખન કરાવવામાં આવે તો આ તમામ પત્રકોને કોમ્પ્યુટરાઈઝ કરી એક પોર્ટલ દ્વારા ડિજિટલ એકાઉન્ટમાં ફેરવી શકાય . જેથી સ્થળની મર્યાદાઓ દૂર થતાં સમયાંતરે આંતરિક ઓડિટ શક્ય બને . આ પ્રકારે થતા ઓડિટ થી સમય , શ્રમ અને નાણા નો બચાવ પણ કરી શકાય . આ ડિજિટલ એકાઉન્ટીંગમાં વાઉચર્સ, ઠરાવો, ભાવપત્રકો વગેરે જેવા દસ્તાવેજો ને સમયસર અપલોડ કરી શકાય તેવી વ્યવસ્થા ગોઠવવામાં આવે તો હિસાબોની પારદર્શિતામાં વધારો થશે તેમજ જરૂરી માહિતી સમયસર મળી રહે તેવી વ્યવસ્થા કરવી શક્ય બનશે

૩.૦: નવતર વિચારની અમલવારી માટેના સોપાનો

(૧) સંશોધન અને વિકાસ માટે ખર્ચ અંદાજપત્ર તૈયાર કરી નાણાંની ફાળવણી કરવી

ઉપરોક્ત નવતર વિચારનું અમલીકરણ કરવા માટે ભવિષ્યમાં થનાર ખર્ચાઓ જેવા કે માહિતી એકત્રિકરણનો ખર્ચ , નિષ્ણાંતોની ટીમ માટેનો ખર્ચ , હિસાબોને કોમ્પ્યુટરાઈઝ કરવાનો ખર્ચ , સાહિત્ય સર્જનનો ખર્ચ , વહીવટી કર્મચારીઓના તાલીમનો ખર્ચ વગેરે જેવા ખર્ચાઓનું અંદાજપત્ર તૈયાર કરી નાણાની ફાળવણી કરવી જરૂરી બને છે

(૨) માહિતી એકત્રીકરણ તેમજ ભિન્નતાનો અભ્યાસ

તમામ શૈક્ષણિક સંસ્થાઓ ના હિસાબો અંગેની માહિતી એક સર્વગ્રાહી પ્રશ્નાવલી દ્વારા એકત્ર કરી વિસંગતતા નો અભ્યાસ કરવાથી જે તે પત્રકમાં રહેલ વિસંગતતા દૂર કરવાની જાણકારી મેળશે જેનો અભ્યાસ કરવો જરૂરી બને છે.

(૩) નિષ્ણાંતો ની ટીમ ની રચના

શૈક્ષણિક સંસ્થાના હિસાબો માટે જરૂરી પત્રકોના માળખા ઓ તૈયાર કરવા , તેને લગતી માર્ગદર્શક સૂચનાઓ તૈયાર કરવા , ડિજિટલ એકાઉન્ટિંગ સોફ્ટવેર કે વખતો વખતના હિસાબો અપલોડ કરવા માટે એક અલગ જ પોર્ટલની રચના કરવા માટે જે તે ક્ષેત્રોના નિષ્ણાંતો ની ટીમની રચના કરવી જરૂરી બને છે

(૪) શૈક્ષણિક સંસ્થાઓના વ્યાપ મુજબ સંસ્થાઓનું વિભાગીકરણ

શૈક્ષણિક સંસ્થાઓને તેના કાર્ય વિસ્તાર મુજબ વિભાજીત કરવાથી જે તે વિભાગ ને અનુરૂપ હિસાબી પત્રકો તૈયાર કરી શકાય .

ઉપરાંત શૈક્ષણિક સંસ્થાઓનો વહીવટ કરતી સંસ્થાઓનો પણ હિસાબી પત્રકોનું કોઈ ચોક્કસ પ્રા રૂપ તૈયાર કરવું જોઈએ જેથી સમાન વ્યાપ ધરાવતી સંસ્થાઓના હિસાબોનો તુલનાત્મક અભ્યાસ અને વિશ્લેષણ સરળતાથી થઈ શકે

(૫) શૈક્ષણિક સંસ્થાઓ માટે જરૂરી હિસાબી પત્રકોના નિશ્ચિત માળખાઓ તૈયાર કરવા

શૈક્ષણિક સંસ્થાઓ માટે જરૂરી હિસાબી પત્રકો જેવા કે બેઠો મેળ અથવાતો રોજમેળ , ખાતાવહી, ગ્રાન્ટ રજીસ્ટર, સ્ટોક પત્રક વગેરે માટે સમગ્ર રાજ્યની તમામ શાળાઓ માટેના નિશ્ચિત માળખા ધરાવતા હિસાબી પત્રકો તૈયાર કરવા

(૬) તૈયાર થયેલા માળખાઓનું ડિજિટલ એકાઉન્ટિંગ સોફ્ટવેર તૈયારકરું

તૈયાર કરેલા તમામ હિસાબી પત્રકોને ડિજિટલ સ્વરૂપ આપી તેના સોફ્ટવેરમાં ઇન્સ્ટોલ કરવા જેથી તમામ હિસાબોની ઓનલાઈન નોંધ શક્ય બને.

(૭) જરૂરી માર્ગદર્શક સૂચનાઓ ધરાવતી હેન્ડબુક તૈયાર કરવી

તૈયાર કરેલા તમામ પત્રકોની પ્રત્યેક કોલમમાં કઈ કઈ નોંધો કેવી રીતે કરવી તેમ જ તે નોંધોની સોફ્ટવેરમાં એન્ટ્રી કે કોઈ ખાસ પોર્ટલ ઉપર અપલોડ કેવી રીતે કરવા તે અંગેની તમામ વિગતો ધરાવતી હેન્ડબૂક તૈયાર કરવી . જેમાં શૈક્ષણિક સંસ્થાઓના હિસાબો ને લગતા સૂક્ષ્મથી અતિ સૂક્ષ્મ મુદ્દાઓનો સમાવેશ કરવામાં આવ લ હોય આ પ્રકારનું મોડ્યુલ તમામ પ્રકારના શૈક્ષણિક સંસ્થાના વહીવટી કર્મચારીઓને ઉપયોગી સાબિત થશે

(૮) વહીવટી કર્મચારીઓ સુધી હેન્ડબુક પહોંચાડવી તેમજ તાલીમનું આયોજન કરવું

તૈયાર કરેલા હિસાબી પત્રકો તેમજ માર્ગદર્શક સૂચનાઓ ધરાવતી હેંડબુક તમામ શૈક્ષણિક સંસ્થાઓમાં પહોંચાડવી તેમજ સંસ્થાના હિસાબો લખતા કર્મચારી માટે તાલીમનું આયોજન કરવું . ઉપરોક્ત તાલીમમાં હિસાબી વ્યવસ્થાનું પ્રારંભિક જ્ઞાન તેમજ ડિજિટલ એકાઉન્ટની વિસ્તૃત ચર્ચા કરવી

(૯) ઉચ્ચ અભ્યાસ ક્રમમાં શૈક્ષણિક સંસ્થાના હિસાબો મુદ્દા નો સમાવેશ કરવો

વાણિજ્ય પ્રવાહ તેમજ બી.એડ ના અભ્યાસક્રમમાં શૈક્ષણિક સંસ્થાના હિસાબો પર એક અલગ જ પ્રકરણનો સમાવેશ કરવો. જે વિદ્યાર્થીઓ જે - તે સંસ્થાના હિસાબી પત્રકોની નોંધો દ્વારા ખૂબ જ સરળતાથી પ્રેક્ટીકલ જ્ઞાન દ્વારા શીખવી શકશે.

(૧૦) હિસાબો લખનાર કર્મચારીની મૂંઝવણના નિકાલ માટે ટોલ ફ્રી નંબર ની રચના કરવી

ઉપરોક્ત સમગ્ર પ્રક્રિયા પૂર્ણ થયા બાદ તેમજ એકસૂત્રિત હિસાબો અને ડિજિટલ એકાઉન્ટિંગના અમલીકરણ બાદ જો કોઈ કર્મચારીને હિસાબ લેખન અંગે મૂંઝવણ અનુભ વાય તો તે ના તત્કાલીન નિકાલ માટે એક ટોલ ફ્રી નંબરની રચના કરવી જેના દ્વારા સમસ્યાનો નિકાલ લાવી જરૂરી માર્ગદર્શન પૂરું પાડી શકાય

૪.૦: શાળાલક્ષી હિસાબી પધ્ધતિ વિકસાવવામાંનડતરરૂપ થતા અવરોધો

(૧) ખર્ચમાં વધારો

આ નવતર વિચારના અમલીકરણ માટે 'સીડ કેપિટલ' એટલે કે 'બીજ મુડી' ની જરૂરિયાત ઉદ્ભવે છે . જેથી સંશોધન અને વિકાસ ખર્ચમાં વધારો થશે . ખાસ કરીને નિ ષ્ણાંતોની ટીમનો ખર્ચ, હેન્ડબૂક નો ખર્ચ તેમજ કર્મચારીને તાલીમનો ખર્ચ , આ તમામ માળખાઓને કોમ્પ્યુટરરાઈઝ કરવાનો અને પોર્ટલ બનાવવાનો ખર્ચ થશે . જે આ વિચારની પ્રાથમિક મર્યાદા ગણાવી શકાય.

(૨) સમય અને શ્રમનો વપરાશ:

નવતર વિચારના અમલીકરણ માટે રોકાયેલા નિષ્ણાતો તેમજ કર્મચારીઓના સમય અને શ્રમનો વપરાશ થશે . જ્યારે આ નિષ્ણાંતો પોતાના વર્તમાન કાર્યને બદલે આ કાર્યમાં જોડાય ત્યારે વર્તમાન જગ્યા પર કાર્યબોજનો વધારો થશે. ટુંકમાં કહીએ તો સમય અને શ્રમની દ્રષ્ટિએ પણ આ નવતર વિચાર ખર્ચાળ સાબિત થઈ શકે છે.

(૩) સ્વપ્રણાલી દ્વારા હિસાબો લખતા કર્મચારીઓ દ્વારા વિરોધની શક્યતા

કેટલીક વખત રૂઢિગત માળખાને અનુસરતા કર્મચારીઓ દ્વારા પરિવર્તનનો વિરોધ થતો હોય છે . નવા નિયમો અને અધ્યતન પ્રણાલીને તેઓ જોખમ સ્વરૂપે જોતા હોય છે . આવા કર્મચારીઓ દ્વારા પરિવર્તનનો સ્વીકાર ન થાય તેવી પૂરેપૂરી સંભાવના રહેલી છે. જો આવું બને તો આ નવતર વિચારનું અમલીકરણ જ શક્ય ન બને. આથી આ મુદ્દાને ખૂબ જ ગંભીર અને મહત્વની મર્યાદા ગણાવી શકાય.

(૪) કમ્પ્યુટરના જ્ઞાનનો અભાવ

ઘણા ખરા કર્મચારીઓને કોમ્પ્યુટરનું પૂરતું જ્ઞાન ન હોવાથી તેઓ ખૂબ જ મુશ્કેલી અનુભવતા હોય છે . ડિજિટલ એકાઉન્ટિંગ માટે કોમ્પ્યુટર નો જ્ઞાન એ પૂર્વ શરત છે. આથી કોમ્પ્યુટરના જ્ઞાનનો અભાવ એ તેની એક મર્યાદા બની શકે

(૫) અપૂરતું અને અસ્પષ્ટ માર્ગદર્શન

જ્યારે માહિતી સંચારની પ્રક્રિયા સફળ ન બને ત્યારે કર્મચારીઓ સુધી સાચી અને સ્પષ્ટ માહિતી પહોંચતી નથી . અસરકારક તાલીમના અભાવે કર્મચારીઓ પાસે કોઈ ચોક્કસ કે સ્પષ્ટ જ્ઞાન ન હોવાને લીધે તેઓ મૂંઝવણમાં મુકાઈ જાય છે . જો આ નવતર

વિચારના અમલ બાદ કર્મચારીઓ સુધી પૂરતું જ્ઞાન કે માર્ગદર્શન ન પહોંચે તો તે આ પ્રયોગની એક મોટી મર્યાદા સાબિત થઈ શકે છે.

૭.૦: ઉપસંહાર:

શૈક્ષણિક સંસ્થાઓ ના હિસાબોમાં એક સૂત્રતા લાવવાથી થતા ફાયદાઓ તેમજ પ્રયોગની અમલવારીમાં નડતા અવરોધોનો તુલનાત્મક અભ્યાસ કરતા જાણવા મળેલ છે કે ઉપરોક્ત પ્રયોગ આવકારવા યોગ્ય છે. તેના ફાયદાઓનું પલડું અત્યંત ભારે વર્તાય છે. તેમજ પ્રયોગોની મર્યાદાઓ દૂર કરી શકાય તેમ છે. તેથી આ પ્રયોગને એક'મેગા પ્રોજેક્ટમાં' સ્થાન આપવું જ ઘટે.

Innovation and startups in India

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Abstract

Throughout history innovation has been conceived, defined, interpreted and understood in different ways but what is it? This study looks at innovation starting with a brief history of innovation. It then looks at a sample of the multiple definitions that there are of innovation throughout the literature and from these develops a composite definition. From this composite definition, key components such as the creative process and academic models of creativity are looked at. The research then looks at the applicability of innovation through highlighting two studies carried out in England of innovation being applied within a social housing organization. Through the application by a two-dimensional typology of social innovation they had identified innovation being applied to new services and improvements to existing services. The research concludes that innovation can be identified with the creation of a new product or service or an improvement of an existing product or service.

Key words: innovation, start-up, risk, creation

1. Introduction

Society has developed with the implementation of ideas that have come together to create new solutions to problems or improvements to existing systems, processes, products or attempted solutions. Having ideas, implementing them, developing new ways of doing things and improving existing ways of doing things have been part of mankind's history [1]. Ideas and concepts have influenced change as well as being influenced by it, reflecting through language the social understanding of the world [2] The coming together of ideas and the process for developing solutions to problems has been called innovation, but what is it and how does it happen? To answer this question, we first need to understand the history of innovation. We also need to be able to define what it is and some of the definitions within the existing literature need to be examined to understand how it is understood by different sections of the academic, political and professional communities. Creativity and the development of ideas are key components within the innovation process and this research looks at the creative process. There is a significant academic literature on the creative proofs with different models and theories put forward to show how the process works. Several academic models that have been put forward during the twentieth century are examined. As well as understanding what innovation is. it is important to understand how it can be applied to the world that people are living in to deliver benefits that improve people's lives.

2. What is Innovation?

There are a significant number of definitions of innovation that are used across different fields in academia, industry, government and service provision. The academic literature available relates to a wide spectrum of disciplines and can cut across discipline areas. For this study, it is important to have a definition of innovation that is suitable for the subject and research being undertaken. To do this, different definitions of innovation in the literature has been examined to establish an understanding of the components that make up the concept of innovation.The wide variety of literature and language used about innovation adds to different interpretations and understandings about basic concepts about the meaning of innovation. As well as looking at the different components that make up innovation the literature also provides several models, theories and frameworks to understand innovation. Approaches have been made to establish a unified understanding of innovation which would have some advantages around clarity and single purpose, but it has also been argued that such an approach would not be helpful. The definition of innovation used in this study has been developed following a review of the literature and examination of the components of innovation. It supports the academic research being undertaken through this study to make a meaningful contribution to knowledge.

3. Types of startup funding

1. family and friends: friendly investments, depends on your social capital, easier to get, doesn't need comprehensive business plan, 2. Crowdfunding: selling before product development, fund raising to either give equity or product. Competitive and works well for easy to explain solutions. 3. Startup loans: loans from banks, requires collateral, works for capital intensive startup. 4. Startup grants: works for social enterprise, wider impact projects 5. Equity investment.

4. How to build a startup with no money?

Collaborate with other businesses, grant funding, social capital, freelancing.

5.Purpose

Startup companies represent a powerful engine of open innovation processes. This study represents a first step in building a map of the state-of-the-art knowledge of the "startups in an open innovation context" phenomenon. Through the selection and analysis of relevant literature, this study aims at deepening our understanding of the theme and at providing. directions for future research. Design/methodology/approach: By using an explicit method for the review (Pettaway et al. 2004) we selected a set of papers, which cover the knowledge domain object of this study. Forty-one articles about "startups and open innovation" have been selected and the full papers have been analyzed. Findings: The analyzed literature has been synthesized in seven sub-topics, which have been evaluated as the most relevant in explaining the phenomenon of startups in relation to open innovation. Implications for research, for managers and for policy makers conclude the paper. Practical implications: The review produced valuable knowledge for both managers and policy decision makers. The paper allows a better understanding of the role of startups in open innovation processes. This improved understanding can help managers of large firms as well as policymakers involved in open innovation in making their decisions. Besides, implications of open innovation strategies for start-up managers have been singled-out. Originality/value: Startup companies are intrinsically open organizations, necessarily engaged in innovation processes. Research at the intersection between the themes of open innovation and startups is gaining momentum. This review of the literature represents the first attempt to organize the scientific knowledge related to the intersection between the startups and open innovation phenomena systematically.

6. startup

Startups play a key role in innovation processes (Colombo &Piva 2008; Davila et al. 2003; Mustar et al. 2008). According to the well-known definition by Steve Blank (Blank 2010) a startup is a company, a partnership or temporary organization designed to search for a repeatable and scalable business model. Through the startup phase, new ideas are brought to the market and transformed in economically sustainable enterprises. New firms are artefacts for transforming entrepreneurial judgment into profit (Spender 2014). Existing research indicates that forming relationships with external partners is a priority for the success of startups (Teece 2010; Pangarkar& Wu 2012; Kask& Linton 2013).Due to their smallness, startups suffer a structural lack of tangible and intangible resources (Wymer& Regan 2005). The lack of financial and human resources hinders the development of new innovationprocesses. Adopting Open Innovation (OI) practices is a necessity for startups in order to overcome both the liability of newness and the liability of smallness.

7. Advantages of innovation in startup

Innovation can deliver significant benefits. It is one of the critical skills for achieving success in any business. It can help you solve problems, generate profit, increase your market share and edge out competitors.

Advantages of innovation in business

Some of the key practical benefits of innovation are:

- improved productivity
- reduced costs
- increased competitiveness
- improved brand recognition and value
- new partnerships and relationships
- increased turnover and improved profitability

Innovation enables problem-solving and provides creative insight that allows you to look at things from a different perspective, regardless of whether you are developing a new product, refreshing strategy or finding an original way to stay ahead of the competition.

How you approach innovation will depend on your business. Typically, it can be an enhancement to your existing product or service, an expansion to your business or a complete change of direction.

Risks of not innovating

Doing something new, untested or unproven may seem risky. However, the biggest risk of all for a modern business may in fact be not innovating.Reluctance or inability to improve your products or services may leave your business unable to compete, diversify or simply operate. Businesses that fail to innovate run the risk of:

- losing market share to competitors
- falling productivity and efficiency
- losing key staff
- reduced margins and profit
- going out of business

8. Conclusion

Innovations represent an activity of creating a new product or service, new technologic process, new organization, orenhancement of existing product or service using existing technological processes and organizations. According to the given definition, if we analyze its separate elements, we can classify innovations in production - development or enhancement of a specific product, innovations in services- offering new or enhancing of existing services, innovations in processes finding new ways of organizing and combining inputs in the process of production of specific products or services, and innovations in management creating new ways of organizing business resources.The importance and definition of innovations can be explained from several aspects. From the viewpoint of customers, innovation means products with better quality and better services, which together bring about a better way of life. From the aspect of businesses, innovation means sustainable growth and development, realization of profits. For the employees, innovation means new and more interesting jobs, which require mental faculty resultingin higher salaries.Our results show that improving the quality of products and services offered to customers is the first ranked benefit from innovation. Further benefits are ranked in the following order: creating better conditions at work, maintaining the existing position in the market, entering new markets, creating flexibility at work, improving the ecological environment and diversification of products. Innovation can be supported by two major forms of financing, consisting of merit-based awards (grants) and external equity such as business angels, venture capital and corporation.

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TALES OF PANCHATANTRA AS STRATEGIES FOR CONFLICT MANAGEMENT

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Abstract:

As we know that our life is full of problems and challenges and the most of us try to find out the effective ways to sort out such issues and conflicts. This research paper includes the literary analysis of such stories basically written in Sanskrit and widely translated in to approximately 50 different languages with around 200 different versions from Indian background of around 300 A.D. This research paper aims to study the selected stories based on such morals which can be inspirational and great help to understand day to day issues or conflicts of modern era. They can show us the way to a great solution or resolution towards such issues or problems faced by mankind. The present research topic includes the interwoven moral ending stories in the form of five principles nicely elaborated by the great Indian sage and scholar named Vishnu Sharma who created the collection of stories for the dimwit princes of learned King **Amarshakti**[1]. The focus of this study is to justify each moral ending story having animal characters for the indirect hints to the mankind. The objective of presenting this paper is to spread awareness among the readers to understand the message of each story of **Panchatantra** [2] which has been wonderful work of art in the field of literature where animal characters illustrated with human conducts to resolve problems or conflicts in certain situations. It has purpose to teach state craft and rules of politics in an attractive and delightful manner. There are well known moral based stories having instructions to be followed in specific social or political context to mitigate theinterdisciplinary conflicts in form of personal, inter-personal or intra-personal. This research topic will be an example for the modern people to follow the practical wisdom that may have good result or conclusion for happy and peaceful environment in social as well as political contexts. Thus, this research topic will answer the research questions shown as below.

1. How do morals from ancient tales help to tackle current interdisciplinary conflicts in the modern life style of the people?
2. Is learning from animal characters possible today?
3. Can moral values bring about radical change in day to day conflicts in human life?

KEYWORDS:[Panchatantra ,moral, interdisciplinary conflicts,practical wisdom]

Introduction:

It is said that literature is an expression of human life in different perspectives and literature of any nation, language, tradition, custom and culture can play vital role to justify the socio-economic and political background. The world of literature is as diverse as the world itself. Literature can be reflected in such a way that one can realize the essence of ideas or concepts as cultural phenomena; even they are from different time and tradition.

The Life Vishnu Sharma

[1] King of Mahilaropya in South india
[2] The oldest collection of stories in Sanskrit by Pandit Vishnu Sharam

Vishnu Sharma was the author of the anthropomorphic political treatise called Panchatantra.He lived in Varanasi (a city in the present day state of Uttar Pradesh) in the 3rd century BC. He was a Sanskrit scholar and the official Guru of the then prince of Kashi. He wrote the Panchatantra to teach political science to his royal young disciples. The Panchatantra is one of the oldest collections of Indian fables surviving today.

Legend

According to a legend, Vishnupriya was a royal instructor, who used to live in a city called Mahilaropaya in southern India. The ruler of Mahilaropaya was Amarashakti, whose minister Sumati suggested appointment of Acharya Vishnu Sharma as the official instructor for the princes. Vishnu Sharma was known to be a savant in all the Shastras and the theory of politics and diplomacy. Acting on the suggestion, the king called Acharya Vishnu Sharma and declared that if he is able to make his sons into able administrators, he would gift him a hundred villages and gold without bound. Vishnu Sharma laughed and replied, “Oh King! I do not sell my education. I have no desire of any gift. You have called me with respect and deference; therefore I pledge to make your sons into able administrators within 6 months. If I fail to fulfil my pledge, I would change my name.”

The king happily gave the responsibility of the three princes to him and continued with his work. Vishnu Sharma, however, realized that it was more difficult than he had thought to teach his new students through conventional means, and there was a need of a creative way of teaching. Therefore he made many short stories, each with a lesson, and tied them in 5 parts, called tantras. This collection, that has attained fame over centuries, is called Panchatantra.The five tantras(ideas) in the book are:

(1)MitraBhedha(TheLossofFriends),
(2)MitraLaabha(GainingFriends),
(3)Sandhi(Union),
(4)Vigraha(Separation)and
(5) SuhrudBhedha (Causing Dissension Between Friends).

After listening and working on these stories, all the three princes became completely educated in politics and became able administrators. Therefore, the stories within a story is an interwoven style adopted by the great author sage and savant Vishnu Sharma who tried to preach in the most easiest and simplest way using animal characters for the justification of human nature in different critical situations.

Migration and Translation:

The original Panchtantra was created either in Kashmir or Magadh in around 1st century A.D., in Sanskrit . It was translated in to Pahlavi or Persian language around 6thcentury A.D by Borzuya (Borjo),a physician who was the doctor of the Persian king named Nashirvan in around 300 AD. The Persian version was translated in to the Syrian language in 570 A.D. and then in to Arabic in 750 A.D. The Arabic version was later translated in to Hebrew ,Latin ,German , Italian , French and Greek language around 11th century A.D. In India , some of the stories of Panchatantra appeared in ‘Katha Manjari’ and ‘Katha SaritSagar’ and in Jain version of ‘Panchakhyana’ and ‘Hitopadesha’ written by Narayan Pandit . Thus, the presently available Sanskrit version of Panchatantra was authored by a South Indian teacher , savant and saintly scholar Vishnu Sharma, at the age of 80. The best known English translations were made by the American Orientalist Franklin Edgerton in 1924 and Arthur W Ryder in 1925.The excerpted sources from the book entitled as ‘Panchatantra’ authored by Arthur W Ryder have been justified to make this research very valid and interesting in such a way which have been useful for the readers to understand the research topic meaningfully .The word Panchatantra means the “Five Books”, Each of the five books is independent, consisting of a framing story with numerous inserted stories, told ,as fit circumstances arise ,by one or another of the characters in the main narrative.This masterpiece entitled as Panchatantra, was migrated to Iran in the 600 BC to be translated for the first time in any foreign language (Pehlavi) with a little KalilahwaDimnah (De Blois 1990) Bud then translated into Old Syrian language in 570CE (Yuka 1999). This Syrian version went in to Germany and get dressed in German in 1876 CE by Bickell and then again by Schulthess in 1911CE. The third important translation of Panchatantra in Europe have their roots in this Arabic translation (Irwin 2006) .The journey of the Panchatantra throughout Asia and Europe has been extended in form of didacticliterature that has been world - wide accepted epitome to justify the practical wisdom through anthropomorphism. The stories have been translated in to nearly every language in the world that has a script.Moreover ,the translators have not just translated; they have trans-created according to their milieu and locale. The story form appeals to not only children but also all age group which represents the earliest folk tales form in the world of literature. There are several versions of Panchatantra tales in circulation in the worlds but the one that is popular in India is the Sanskrit original of Vishnu Sharam.

Stories and strategies in Panchatantra:

A quotation from the book entitled 'Wisdom from the tales of Panchatantra' written by G. Narayana :

"Nobody can make anybody a master

They have to become masters themselves

Teachers can inspire and support them in

The process of their self unfoldment"(p-11)

(1)**MitraBhedha** (The Loss of Friends):

Vishnu Sharma conveyed the great message through such interwoven stories of wisdom to his disciples to learn about the loss of good friends by some crafty fox friends like Damnaka and Kartika whose father used to be a counselor of the jungle king Pingalaka and they had plan to convince the king by showing the sympathy towards the king and kingdom. They crafted cunning plan to convince both the horrible sound maker bull; Sanjivika and frightened King Pingalaka by creating mutual friendship between two strongest characters of the jungle as they wanted to be the nearest and the dearest one in the eyes of the king Pigalaka. They also created the strategy to break the good and trusted friendship when they realized that the bull Sanjivika had the loyalty and faithfulness toward the king Pingalaka which might separate them from the king Pingalaka. Thus, the loss of friends had been realized in the crucial situations of life by such crafty and cunning persons in social as well as political contexts. Thus the first part of the Panchatantra has such interwoven stories to justify day to days conflicts in real sense.

(2) **MitraLabha**(Gaining Friends):

The story of Chitragreeva, the king of doves came along with a large number of doves. He saw good quantity of grains spread on the net. Unmindful of the cautions from Laghupatana, the crow , and the net, it landed with its doves for the grains and got caught in the trap set by the hunter. Thus, Chitragreevawho was caught in the net along with the other doves, grieved for his own thoughtfulness and lack of foresight but Chitragreevainspired and encouraged the other doves for collective efforts as unity is the great strength and they lifted themselves up along with the net and escaped from the dangerous trap of the hunter. Then this flock of doves reached to the friend Hiranyaka, a rat, and asked for their freedom and they got liberated as the proverb stated that "the friend in need is the friend indeed."

"Friendship is the way to avoid and prevent all conflicts

Friendship is the collaboration where impossible becomes possible

Because of mutual help without any conflict." (Narayana G.17)

(3).**Sandhi** (Union):

Vishnu Sharma had nicely elaborated the story within stories to teach his dimwit disciples how to create friendship to avoid certain conflicts in life. In this part of the Panchatantra has the interwoven interesting stories of black intelligent rat Ratan, the powerful cat marjesh, the fierced owl Gooban and mongoose in the burrow where each one tried to have chance for the food and had no trust to one another as each had the natural instinct to have the food but the cat entrapped in the net of the hunter and the rest of them thought up on individual risk if they would not be united. Thus they planned the strategy to protect the cat shared their skills to overcome the conflicts in intelligent way.

(4).Vigraha (Separation)

Managing conflicts is an important aspect of leadership that has been nicely exemplified in the fourth principle of the Panchatantra. The interwoven story of the capable crow king Meghvarna who had to wage the war against the bitter enemy owl Arimardana by adopting such strategy in which an elder crow named Sthirjivi who won the confidence of the opponent and with shrewdness overcome the horrible problems permanently and in the end Meghvarna thanked Sthirjivi for resolving conflicts having the message how wise person can win the war for his people with dedication and determination

(5).SuhrudBhedha(Causing Dissension Between Friends)

In this part of the Panchatantra, Vishnu Sharma shared the story of the crocodile Karalmukha who used to live in the pond under the jamun tree (blackplum tree) and the monkey Raktmukha who used to live up on the jamun tree. The intensity of the friendship gradually boosted up and Kalarmukha invited Raktmukha for hospitality as his wife wished to meet such friend whose heart would be so sweet as he used to have such sweet blackplum as everyday food. Once the monkey had faith on his friend crocodile he was ready to be the guest of the trusted friend crocodile and sat up on the back of the crocodile happily. In the midway of the water, an honest crocodile shared the purpose of his wife to invite the friend like Raktmukha and the monkey got feared that the wife of crocodile wished to have his heart but the monkey quickly replied to his best friend crocodile that he had hung his heart on the branch of the jamun tree and he convinced to go back quickly to the bank of the pond so he could fetch the heart from the tree. Thus, he jumped off from the back of the crocodile and climbed up on the jamun tree and protected himself saying that he over trusted him but he forgot that they were natural enemies. This is how this story conveys the message how to transform conflict in to confluence.

Conclusion:

This research paper aims to justify such interwoven stories of Panchatantra that can be the great help to resolve such interdisciplinary conflicts which may take place in social and political contexts.The greatest objectives to study such literary arts to understand several strategies or the hints to take decision for the safety or happiness of our life and to protect our life from surrounding natural enemies. This research topic has the potential to study in depth to understand the life as a whole in vivid circumstances and situations and the application of such succinct stories in form of animal characters is the best way to advise anybody indirectly today in egocentric world.

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A Large Scale Use of Qualitative Methods in The Field of Law

PRESENTED BY

SHEKHAR KUMAR PIYUSHBHAI CHAVDA

ADVOCATE

Abstract

This article fosters a strategic system to help subjective examinations of lawful texts. Researchers across the sociologies and humanities utilize subjective techniques to concentrate on legitimate peculiarities however frequently ignore formal lawful texts as useful destinations for examination. Additionally, when subjective specialists really do investigate lawful texts, they seldom examine the systemic underpinnings that help their methodology. An exhaustive thought of the strategic underpinnings of subjective ways to deal with lawful investigation is in this manner justified.

Keywords: Legal Research Methodology, Design, Sampling, Data Sources.

Inventiveness/esteem

The systemic structure framed here ought to urge subjective specialists to move toward legitimate texts all the more promptly and challenge the authority of doctrinal ways to deal with lawful translation in sociology research

Discoveries

To develop this systemic structure, this article initially recognizes subjective ways to deal with text based examination and the doctrinal methodologies attempted in lawful practice and formal legitimate grant. It then thinks about how this subjective methodology may be applied to one specific classification of legitimate text: in particular, legal conclusions, also called purposes behind judgment. In doing as such, it contends that powerful subjective examinations of legitimate texts should think about the exceptional qualities of those texts, like their unmistakable structure, voice, explanatory design, and performative abilities.

Plan/philosophy/approach

By carrying basic legitimate hypothesis into discussion with subjective philosophy, this article frames a bunch of key standards to illuminate subjective ways to deal with perusing the law.

INTRODUCTION

In the second 10 years of the 21st 100 years, lawful schooling faces critical difficulties. Numerous understudies graduate profoundly in the red and battle to find fitting work. However enormous fragments of the populace don't approach reasonable legitimate administrations. Graduate schools are feeling the squeeze to give understudies successful lawful training at a sensible expense. Graduate schools look to separate themselves in a serious lawful instruction market. Graduate school educational programs, showing strategies, and license norms are advancing to stay up with the quick change in present day regulation practice.

Research on legitimate training can assume a significant part in the advancement of graduate schools. Excellent exploration review can help graduate schools arrive at smart conclusions about proper educational plans and bearing. Similarly, consequences of thorough exploration can direct regulation instructors as they foster their courses and educating strategies.

The focal point of this article is subjective examination on legitimate schooling. This article recognizes attributes of thorough subjective exploration so lawful instructors can survey the worth of existing subjective exploration. Further, this article gives a structure to directing viable subjective exploration later on. All through the article, the attributes of, and structure for, subjective exploration are shown by an investigation of extraordinary regulation educators.

Concentrate on Plan AND Morals

In planning a subjective report, the specialist recognizes a point and examination issue, indicates the reason for the review, and verbalizes research questions. A writing survey illuminates each regarding those plan components. An examination point is the expansive topic that the review will address. An exploration issue limits the subject to an issue or debate that the review will explore. The point of the Best Regulation Instructors review is graduate school educating. The examination issue is the qualities of "remarkable regulation instructors, educators who have a critical, positive, and long haul impact on their students." In instructive examination by and large, a reason explanation is the significant target of the review furthermore, research questions limited the reason into the particular inquiries that the review will address. In subjective examination, the reason and exploration questions set out the focal peculiarity, idea, or interaction that the review will investigate. Be that as it may, subjective exploration is an arising cycle, so the reason and exploration questions might change to mirror the analyst's advancing comprehension as information is gathered.

The reason for the Best Regulation Educators study is to "make the first efficient, thorough investigation of magnificent regulation teaching."The review has three explicit objectives: "(1) distinguish exceptional regulation educators in the US, (2) orchestrate the standards by which they educate, and (3) report those standards in a way that is valuable to others." A writing survey is a rundown of the diary articles and books depicting the current data pertinent to the exploration issue. A writing survey reports the requirement for the study, for example, filling a hole in the current literature.In subjective examination, a writing survey regularly assumes a minor part. As well as supporting the significance of the review, a writing audit can assist the specialist with distinguishing the reason for the review, the examination questions, and individuals who ought to be contemplated. In some subjective exploration, the writing audit can give hypothetical underpinnings to the review. In a grounded hypothesis study, in any case, analysts should be mindful so as to permit the information to foster the hypothesis, as opposed to having existing hypotheses shape the specialist's perspective on the data.

In the Best Regulation Educators study, the creators' writing survey assumed two parts. In the first place, it uncovered that the legitimate training writing contained no thorough subjective examination of exceptional regulation instructors. Second, the creators' survey of Ken Bain's What the Best School Educators Do assisted them with planning the investigation of regulation teachers. Subsequent to planning a subjective examination study and prior to gathering information, instructive scientists should guarantee that the review follows pertinent moral guidelines. Research including human subjects is represented by government regulations. By and large, those guidelines require advanced education organizations to make morals audit sheets to audit employees' exploration recommendations. Requirements for endorsement of the research incorporate that dangers to subjects are limited, gambles are sensible considering the expected advantages of the exploration, subjects give informed assent for cooperation in the study, and subjects' security and secrecy is protected. The creators of the Best Regulation Instructors concentrate on acquired endorsement for the review, including the educated assent structures, from Washburn College's Human Subjects Committee.

Information Assortment

Four kinds of information assortment strategies are normal in subjective exploration: interviews, center gatherings, perception, and reports. Specialists in the Best Regulation Educators study utilized every one of these techniques.

1. INTERVIEWS

Subjective, one-on-one meetings are intended to accumulate top to bottom data about the interviewee's considerations, information, thinking, sentiments, and inspirations about a point. The interview comprises basically of inquiries without a right or wrong answer and prompts to acquire further lucidity or profundity. Three sorts of interview structures are normal in subjective research.40 Initial, an casual conversational meeting is approximately organized. The questioner doesn't follow a convention; rather the questioner raises subjects and follows all leads that emerge from the conversation. Second, in the meeting guide approach, the questioner readies a rundown of subjects furthermore, inquiries ahead of the meeting. During the meeting, the questioner may not inquire the inquiry in a specific request and may change the phrasing of the inquiries to fit the stream of the meeting. Third, in a normalized unconditional meeting, the questioner readies a total arrangement of inquiries and peruses the inquiries in a similar request to each interviewee. Meetings can occur face to face, via phone, or through email. Face-toface or phone meetings ought to be recorded, with the consent of the interviewee.

In the Best Regulation Educators study, specialists led up close and personal, one-on-one interviews with every one of the 26 subjects. The specialists followed a directed meeting approach, in light of a meeting convention that included 25 inquiries tending to the subjects' perspectives and works on concerning understudy getting the hang of, showing strategies, appraisal, and associations with understudies. During the meetings, the analysts asked follow-up inquiries to investigate the points in more detail. Each interview endured between an hour and a half and three hours. With the consent of the subjects, the vast majority of the meetings were recorded; when recording fizzled, the specialists took point by point notes.

2. Perceptions

Perception in subjective examination is the most common way of social event direct data by noticing individuals in the field, like noticing understudies in a homeroom. The analyst can be in the job of member eyewitness, in which the analyst really partakes in the exercises being noticed, recording data during or after the action. In the job of non-member eyewitness, the analyst watches and records the peculiarity being examined without straightforwardly taking part in the activity. In one or the other job, the specialist produces two sorts of field notes. Expressive field notes detail the peculiarities noticed — the exercises, collaborations, and happenings. Intelligent field notes record the scientist's considerations, experiences, also, subjects that rise out of the observation.

In the Best Regulation Educators study, scientists noticed every one of the subjects show one or more classes. The vast majority of the perceptions occurred with a scientist in the job of non participant onlooker in the homeroom, however for a couple of perceptions a specialist saw video of a class. Scientists delivered point by point field notes, including a running record of what was occurring in the homeroom, noticing how frequently understudies were answering questions, offering remarks, or clarifying some pressing issues; checking the degree of understudy commitment; following the sorts of inquiries the subjects posed; and recording the subjects' instructing ways of behaving and strategies. Analysts noticed the sorts of collaborations between the subjects also, their understudies all through the classroom.

3. Focus Get-togethers

A middle get-together is a little assembling interview coordinated by a go between. Focus social affairs license experts to collect positive information about the individuals' viewpoints on an eccentricity. Focus social events overall are more capable than individual gatherings and are especially strong when the joint effort among the social affair people prompts more information. Pack size is commonly some place in the scope of four and 12. The referee uses a gathering show, including of a lot of requests that could go one way or the other. The fundamental occupation of the referee is to work with the discussion — keeping the social occasion on task, enabling each get-together part to participate in the discussion, and testing for unequivocal responses. To protect data from a middle assembling, the meeting is recorded and transcribed.

In the Best Guideline Teachers study, experts drove two focus gathering interviews for most of the 26 subjects. One social occasion involved guideline students who had taken no less than one courses from the subject. The other get-together was graduated class who had taken courses from the subject. For several the subjects, graduated class couldn't go to a middle get-together gathering so the experts conversed with them through telephone or email. The middle get-togethers were each driven by one of the subject matter experts, who followed a six-question show. Most gatherings were audiorecorded, with the assent of the individuals. On account of recording was unavailable, the subject matter expert took organized notes during the gathering. The middle social occasion gatherings each happened about an hour.

4. Archives

Reports are public and confidential records containing data about a peculiarity or research members. Public archives incorporate papers, diary articles, sites, meeting minutes, official updates, and so on. Confidential archives incorporate individual diaries, letters, email messages, notes, etc. Analysts in the Best Regulation Educators concentrate on gathered a huge number of pages of reports, which fell into four classifications. To begin with, each subject presented a showing theory explanation, one to ten pages in length. Second, each subject provided two years of understudy assessments of their courses, both mathematical and account. Third, many subjects gave tribute letters from dignitaries, partners, understudies, and graduated class. Fourth, most subjects submitted reports related to their courses, like prospectuses, tasks, and understudies' work product.

NATURE AND TYPES OF QUALITATIVE RESEARCH

Subjective exploration concentrates on individuals or peculiarities as they happen in reality. Subjective specialists assemble subjective information — words and pictures — frequently through meetings and perceptions. Since human ways of behaving, including educating and learning, are complicated, they ought to be concentrated on top to bottom over a lengthy timeframe. Utilizing the inductive method of the logical technique, the objective of subjective specialists is frequently investigation or disclosure. Subjective analysts foster clarifications and hypotheses in light of what they have noticed. The result of subjective exploration is a story report, rich in detail.

Four sorts of subjective exploration are normal in instructive examination: phenomenology, ethnography, contextual analysis, and grounded hypothesis. Albeit the four kinds have much in normal, each has an alternate emphasis. The accompanying sections portray the attributes of each sort of subjective exploration and proposition models from the legitimate training writing.

Phenomenology is the depiction of at least one people's insight of a peculiarity, for example, showing in graduate school. The motivation behind phenomenological research is to comprehend the subjects' awareness and experience in regards to the peculiarity. Information is created through inside and out interviews. During information investigation, specialists look for critical explanations from the meetings and recognize topics in the information. The phenomenological research report incorporates rich portrayals of the subjects' encounters and presents the basic design of the experience that rises out of the data.

For model, Aïda Alaka concentrated on how 10 understudies saw the job of legitimate writing in regulation practice furthermore, how they encountered and responded to studies of their writing in a first-year legitimate composition course. Alaka's review enlightened how regulation understudies answered or disregarded various sorts of remarks on their composition and the degree to which they underrated the significance of viable writing in regulation practice.

In light of those discoveries, Alaka made fitting suggestions to assist regulation educators with adjusting their remarking practices to improve understudy learning and to direct graduate schools in planning educational programs to expand the composing abilities of their graduates.

Ethnography is the revelation and portrayal of the way of life of a gathering, for example, second vocation regulation understudies. Scientists accumulate information by noticing the gathering in the field over a drawn out timeframe and meeting bunch individuals. Information investigation looks for social topics. The ethnographic examination report incorporates itemized portrayal of the gathering,

the setting where the gathering works including the physical and group environments, as well as the social subjects that rise up out of the data. For instance, Mary Helen McNeal inspected the way of life of lawyering in Baltimore, Maryland and Missoula, Montana, and the impacts of the lawyering society on an externship chief, managing lawyers, and understudies in regulation school externship programs.

McNeal's investigation discovered that neighborhood lawyering society played a focal job in the act of regulation and that the nearby lawyering society introduced key and moral issues to clinical regulation understudies and practitioners. McNeal gave thoughts to help clinical regulation educators plan understudies for advances to new networks of regulation practice during their careers.

Contextual investigation is an itemized record of at least one cases. An inherent contextual investigation centers around top to bottom comprehension of a particular case, for example, one graduate school's free program. A aggregate contextual investigation looks at a few cases, for example, a few dignitaries during their most memorable year as graduate school pioneers, permitting the scientist to all the more successfully sum up the outcomes.

Analysts assemble information through numerous strategies, remembering perception for the field, interviews, center gatherings, polls, and archive audits. The contextual analysis research report gives a clear, itemized depiction of the case and its unique situation, as well as suggestions from the case.11 For instance, Joseph Rosenberg concentrated on the plan and conveyance of a lawyering abilities course mixing on the web and eye to eye instruction. Rosenberg portrayed the most common way of changing a conventional class into a mixed configuration, recognized the key components of a fruitful mixture course, and delineated the advantages and issues of showing regulation in a mixture format.13 Rosenberg's article gave direction to regulation educators in adjusting their courses to accomplish better understudy learning through this promising course design.

Grounded hypothesis is created inductively from the information to depict and make sense of a peculiarity, for example, how dignitaries work with advancement of employees. Information is accumulated basically through unassuming meetings with 20 to 40 subjects. Specialists build a grounded hypothesis by recognizing ideas, topics, and examples in the information that show how the peculiarity works, in actuality. The grounded hypothesis research report depicts the subject, individuals considered, the techniques for information assortment, and the rules that arose out of the data. What the Best Regulation Educators Do is an illustration of grounded hypothesis subjective exploration in legitimate education. The creators concentrated on 26 exceptional regulation educators in the US. Information gathering included unassuming meetings with the instructors, center gatherings with their understudies, perceptions of the educators in their homerooms, and audit of understudy assessments of the educators' courses. The examination brought about a book portraying the normal qualities furthermore, practices of regulation instructors whose understudies accomplish extraordinary learning.

No matter what the kind of study, subjective exploration can be drawn nearer as a five-stage process: (1) concentrate on plan and morals; (2) testing; (3) information assortment; (4) information examination; and (5) the examination report. Each stage is talked about underneath and showed with the Best Regulation Instructors study.

Examining

Subjective specialists should initially choose whom to study. The objective is to distinguish people with an abundance of data connected with the reason for the review. The analysts articulate a bunch of rules or properties that subjects should have and afterward try to build an fitting example of individuals to study. This inspecting system is classified "rule based choice" or "deliberate sampling."

In the Best Regulation Educators study, testing was a two phase process that endured two years. In the main stage, the scientists requested assignments of remarkable regulation educators, "who reliably produce phenomenal realizing, who change their understudies' lives and whose guidance stays with understudies long after they move on from regulation school." The objective of the first stage was to produce numerous selections from many sources. The analysts looked for designations from regulation understudies, graduated class, teachers, and dignitaries. Requesting occurred by means of a site made for the review and various listservs connected with legitimate education. At last, in excess of 250 lawful teachers were nominated.

The subsequent stage was to choose an example of the candidates to remember for the review. The scientists requested candidates to present an explanation from their showing theory, two years of understudy assessments of their courses, and proof that they created phenomenal learning in understudies. Albeit the scientists urged candidates to ponder the sorts of proof to submit, they gave a rundown to assist with directing candidates:

- Tributes from partners who show your understudies later in the educational program
- Tributes from understudies and graduated class
- Tributes from rehearsing lawyers who recruit your previous understudies
- Instances of your understudies' work items in your classes
- Schedules, learning goals, tasks, and comparative course materials

• Aftereffects of overviews of understudies going to your graduate school

• Instructing grants

• Understudy execution on tests, in any event, including the legal defense test

• Whatever else you accept shows your impact on students.

110 chosen people submitted materials on the side of their designation. One of the specialists painstakingly audited every chosen one's document. Numerous candidates introduced very great proof; those documents were evaluated by something like two of the researchers. The analysts picked 29 regulation educators to be subjects in the review, 26 of whom chose to participate.37 The subjects are comprehensively illustrative of legitimate teachers in the US.38 Fifteen of the subjects are ladies; 11 are men. Five of the subjects self-distinguish as racial minorities. By and large, the subjects have 530 years of regulation showing experience; have educated for more than 20 years. The subjects educate at graduate schools from each district of the US, circulated all through the U.S. News and World Report rankings.39 The subjects' essential educating obligations incorporate doctrinal courses (20 subjects), legitimate composition (three subjects), center or externship (two subjects), and scholastic help (one subject).

ASSESSMENT REPORT

The construction of a subjective examination report changes impressively relying upon the nature of the review. For instance, a few subjective examinations take on all or a large portion of the standard configuration for quantitative examination: (1) cover sheet, including the title of the review and the creators' names what's more, institutional affiliations; (2) unique, a succinct synopsis of the examination report; (3) presentation, including proclamations of the exploration issue, reason, and questions; (4) writing audit, summing up topics from the current exploration regarding the matter of the review; (5) techniques, portraying the examining, members, instruments to accumulate information, and the sorts of information assortment; (6) results, enumerating the information gathered and the investigation of the information; (7) conversation, deciphering and assessing the outcomes, distinguishing impediments of the review, and articulating suggestions for future examination; (8) references with references to existing writing; and (9) addendums, for example, interview protocols. Other subjective exploration reports embrace elective methodologies. For instance, a spellbinding methodology integrates point by point portrayal of individuals and occasions, for example, "a day in the life" of an examination subject.

Another option is a topical methodology with a broad conversation of the subjects arising out of the information upheld by various statements and rich detail. The book, What the Best Regulation Instructors Do, is the exploration report for that study. The book contains large numbers of the parts of a standard quantitative examination report, including the presentation, techniques, results, conversation, references, and indeces. Nonetheless, the essential construction of the book is topical, with parts committed to the significant qualities, practices, and results got by exceptional regulation instructors. Every one of those sections contains broad citations from the 26 extraordinary regulation instructors, their ongoing understudies, and graduated class, giving definite depictions as would be natural for them. The following is a rundown of those topics.

Section 3: What Individual Characteristics Do the Best Regulation Educators Have?

These instructors are profoundly insightful about each part of their job as teachers, from central issues of instructive way of thinking to little subtleties of pedagogy. They are enthusiastic, positive, vivacious, imaginative, sympathetic, and committed. Remarkable regulation educators exhibit skill in their subjects and take a stab at nonstop improvement in their execution. They are modest. One subject sums up the characteristics of remarkable educators: "I endeavor to be the educator I needed to have and that I need to have. I need an educator who is aware, proficient, reliable, fair, amusing, learned, modest, available, empowering, pardoning (however not remiss), diligent, and rigorous."

Section 4: How Do the Best Regulation Instructors Connect with Their Understudies?

The connections between these educators and their understudies are established on common regard. Excellent instructors know their understudies' names, foundations, and yearnings. They exhibit worry for each understudy in the homeroom, beyond graduate school, and later graduation. They set aside a few minutes for their understudies. Exceptional educators become good examples and guides for their students.64 One educator portrays the force of mindful and regard: "Nothing can fill in for really focusing on and regarding one's understudies. What makes the biggest difference to understudies are the imperceptible things — not the gaudy showing style, however an eagerness to become familiar with all of their names… , give them input, take them out somewhere else, assist them with thoroughly considering profession choices."

Section 5: What Do the Best Regulation Instructors Anticipate from Their Understudies?

Understudies answer emphatically to their instructors' high, clear, reachable assumptions. Outstanding educators have certainty that each understudy can succeed. Through their own hard working attitude and incredible skill, these educators motivate their understudies to take a stab at excellence. Numerous understudies note the inspirational parts of their instructors' elevated requirements. Two understudies depict the assumptions for one subject: "He anticipates the best from everyone. Furthermore, I believe it's kind of complementary since I think he give us the best as well. It's exceptionally clear in his group that you are supposed to really buckle down and you're supposed to turn in a decent item," and, "That's what it's very wonderful that he does and pushes the manner in which he manages without it becoming threatening."

Section 6: How Do the Best Regulation Educators Get ready to Instruct?

These instructors get ready widely for class. In spite of the fact that they each get ready in novel ways, coming up next educator's depiction is regular of the profundity of arrangement:

I plan widely for class, regardless of whether it is material I have shown often previously. … I read each task a few times:

I previously read as an understudy. … I search for new ideas or parts of the readings that may be troublesome, new, or offensive. …

I then read as a legal counselor. … I search for any lawyering parts of the material, including procedural issues.

At last, I read as a regulation teacher. I contemplate how the material squeezes into the general learning objectives for the semester and how the material could be tried. I assess it for how it connects with the past classes and how it connects with future classes. I think cautiously the way that the material ought to be educated to this class as of now.

Section 7: How Do the Best Regulation Educators Connect with Understudies all through the Study hall?

The showing styles of these incredible regulation instructors shift massively. However they share a few center instructing ways of behaving. In the first place, they purposely structure their classes to help understudies accomplish learning objectives. Second, they show that they care about understudy advancing by listening intently, showing energy for understudy bits of knowledge, and making learning fun. Third, they make their classes pertinent by associating the material to day to day existence and regulation practice. Fourth, they succeed at their picked showing techniques, effectively captivating understudies.

Many end their courses with a moving talk or activity. "I share with them how extraordinary it is for me to watch them develop as legal advisors and what that experience resembles for me.… I continuously tell them 'Never let yourself know you're idiotic in light of the fact that you are new at something. Never let yourself know that you're dumb on the grounds that you're apprehensive about something.'"

Section 8: How Do the Best Regulation Instructors Give Criticism and Survey Understudies?

A considerable lot of these instructors offer understudies various and differed chances for training and input, in any event, when they show huge classes. They use midterm tests, tests, practice tests, composing tasks, issues, hypotheticals, and reproductions. Understudies describe the educators' tests as troublesome yet fair.71 One instructor remarked, "To me the test is itself a capstone opportunity for growth … a vehicle for them to truly to exhibit their insight what's more, skills."72

Section 9: What Enduring Illustrations Do Understudies Remove?

Understudies distinguish enduring gaining from their unprecedented regulation instructors, including profound comprehension of regulation and hypothesis, decisive reasoning, proficient judgment, and composing and backing abilities. Numerous understudies model themselves on the qualities and upsides of these instructors, including enthusiasm, modesty, greatness, regard, morals, and amazing skill. One alum remarked, "I currently get to pay my home loan by accomplishing something ethically fulfilling each and every day. I can genuinely say I've never needed to do anything as a legal counselor that consistently left me ethically tangled. This could never have been conceivable without [the teacher's] guidance."

Analyzing data

Information examination in subjective exploration is inductive, moving from the particular things of information to general subjects. The information examination process in subjective exploration doesn't follow a fixed grouping. All things being equal, information examination can occur at the same time with information assortment, as the scientists search for examples and thoughts in the information while proceeding to gather information.

Subjective specialists break down information by perusing it a few times, coordinating and sorting the information each time. Despite the fact that there is no single, uniform way to deal with information examination in subjective exploration, four components are normal: (1) set up the information for examination; (2) investigate and code the information; (3) distinguish subjects in the information; and (4) approve the exactness of the findings. To plan subjective information for examination, it should be coordinated into record envelopes or PC documents. Accounts of meetings and notes of field perceptions ought to be transcribed. In the Best Regulation Instructors study, the scientists coordinated the information on a TWEN page, with one segment for every one of the 26 teachers.52 The part for every instructor included Word records containing records of the scientist's meeting with the instructor, records of concentration bunch interviews with understudies and graduated class, notes of homeroom perceptions, and the subject's instructing reasoning. The TWEN page contained north of 1000 pages of information. In expansion, two years of understudy assessments for every instructor, adding up to roughly 6,000 pages, were coordinated in record organizers.

Subsequent to arranging and setting up the information for examination, subjective analysts read through the information at least multiple times to get a general feeling of the information. Then analysts code the information by dividing and marking text into portrayals and wide topics. To code the information, scientists dole out a word or expression to each sentence or passage that depicts the importance of each fragment of information. Eventually, the specialists will produce a rundown of codes pertinent to the peculiarity being studied. In the Best Regulation Educators study, every one of the three scientists read through the information on the TWEN site, then, at that point, each coded 33% of the information.

Through this cycle, the specialists fostered a rundown of 95 codes. For instance, codes included "enthusiasm," "educated," "coordinated," "hard working attitude," "dynamic learning," "aware," "developmental input," and "inspiring."54 The specialists prepared research colleagues to apply the codes to the story understudy assessments for each subject.

In the wake of coding the information, subjective specialists dissect the information to answer the examination questions. Specialists mean to foster profound comprehension of the focal peculiarity through itemized depiction and topical turn of events. Analysts total codes into topics and sub-

subjects that rise out of the information. Itemized depiction of individuals and occasions help outline the themes.55 In the Best Regulation Educators study, the scientists created seven subjects connected with the focal point of the review to distinguish and record the qualities and practices of regulation educators who produce remarkable inclining in their understudies: (1) individual characteristics of exceptional instructors; (2) associations with understudies; (3) assumptions for understudies; (4) arrangement to educate; (5) showing understudies all through the study hall; (6) input and appraisal; and (7) enduring learning for students.56 Each topic contained various sub-topics and point by point depictions of individuals and occasions.

All through the information investigation process, specialists can do whatever it may take to amplify the legitimacy or on the other hand dependability of the review. Scientists face four principal challenges while performing subjective information examination. In the first place, specialist predisposition is a danger to legitimacy. Scientist inclination happens at the point when scientists find what they need to find by specifically recording and coding information to support the specialists' previous thoughts. Subjective specialists should participate in basic self-reflection to perceive and control their predispositions, permitting the information to drive the outcomes. A second test for subjective analysts is distinct legitimacy — whether the scientists precisely portray individuals, occasions, and ways of behaving that make up the peculiarity considered.

One method for encouraging expressive legitimacy is through specialist triangulation, in which different specialists notice occasions and cross-actually take a look at their perceptions to guarantee that they concur about basic parts of the peculiarity. A third worry for subjective specialists is inside legitimacy — whether the scientists are legitimate in distinguishing circumstances and logical results connections. One method for cultivating inside legitimacy is through techniques triangulation, in which analysts base their decisions on the consequences of different techniques for information assortment, such as meetings, overviews, center gatherings, and perceptions. One more strategy to improve inward legitimacy is information triangulation, in which specialists examine information accumulated from various sources, like meetings of different subjects. At long last, outer legitimacy concerns whether the discoveries can be summed up to others and settings. Subjective scientists might utilize replication rationale to lay out outside legitimacy. Replication rationale holds that the more times a research viewing is displayed as evident with various individuals in better places, the more certainty one can have in applying the finding to other people.

In the Best Regulation Educators study, a critical legitimacy concern was whether the specialists precisely distinguished the attributes and practices normal to regulation instructors who produce uncommon learning in understudies. The scientists tended to this worry in more ways than one. In the first place, the scientists put together their decisions with respect to numerous kinds of information, including interviews of exceptional instructors, center gatherings with understudies, center gatherings with graduated class, class perceptions, and understudy assessments. Second, the discoveries depended on information accumulated from 26 regulation instructors and their understudies from each area of the US addressing a wide range of regulation schools. Third, the three scientists arrived at agreement on the topics and sub-topics that risen up out of the data.

CONCLUSION

One reason for this article is to urge legitimate teachers to participate in excellent subjective exploration on legitimate training. To additional that objective, the article gives a system for subjective instructive exploration, delineated by the Best Regulation Instructors study.

The instructive exploration writing contains standards and agendas for assessing subjective research.The accompanying norms by Creswell are clear and brief:

• It utilizes thorough information assortment, which includes different types of information, broad information also, extensive stretches in the field gathering information.

• It is predictable with the philosophical suspicions and qualities of a subjective methodology to investigate. These incorporate a developing plan, the introduction of different viewpoints, the scientist as an instrument of information assortment, and the emphasis on members' perspectives.

• It utilizes a custom of request, for example, contextual investigation, ethnography, grounded hypothesis, or story request as a procedural manual for the review.

• It begins with a solitary spotlight on a focal peculiarity instead of an examination or relationship (as in quantitative examination).

• It is composed powerfully so the peruser encounters being there.

• Investigation comprises of different degrees of examination to depict the intricacy of the focal peculiarity.

• The story draws in the peruser as a result of unforeseen thoughts and convincing and sensible data.

• It incorporates procedures to affirm the exactness of the study.

Lawful teachers ought to endeavor to fulfill these guidelines to deliver superior grade subjective examination to assist with directing the eventual fate of legitimate instruction. Numerous lawful instruction themes are ready for subjective examination. The following are seven likely points: (1) understudy learning of regulation, abilities, and impressive skill in a clinical course; (2) educator and understudy encounters in different course designs — eye to eye, on the web, mixed; (3) guide connections — workforce to personnel, workforce to understudy, understudy to understudy; (4) fostering a thorough externship program; (5) understudy improvement of incredible skill through three years of graduate school; (6) staff advancement programs — grant and educating; and (7) graduates' victories and battles in the initial two years of training. The aftereffects of that exploration could help illuminate significant choices for regulation instructors and graduate schools confronting the difficulties of the 21st century.

Refernces :

1.Creswell, supra note 17 (chart summarizing three sets of standards for evaluating qualitative research at 285 and checklist for evaluating qualitative research at 287); Johnson & Christensen, supra note 1 (checklist for evaluating qualitative research at 80)

2.Creswell, supra note 17 (chart summarizing the typical structure of a quantitative research study at 273); Johnson & Christensen, supra note 1 (describing each element of a typical quantitative research report at 557-62 and applying the elements to qualitative research at 574-77). 60

3.Creswell, supra note 17 (also describing a scientific approach, storytelling approach, theoretical approach, and other creative approaches to qualitative research reports at 274-76).

4.The TWEN page was set up as a course, "What the Best Law Teachers Do," online: The West Educational Network . The TWEN page is accessible to the co-authors of Best Law Teachers and their research students. 53

5.Creswell, supra note 17 at 238-39.

6.Best Law Teachers, supra note 15 at 8-9.

7.Creswell, supra note 17 at 218-19; Johnson & Christensen, supra note 1 at 204-205

8.Best Law Schools," online: US News & World Report .

9.Johnson & Christensen, supra note 1 at 202-204.

10.Creswell, supra note 17 at 218-21.

11.Best Law Teachers, supra note 15 at 10-11. The interview protocol is reproduced at 327-28

Problems and Prospects of Agricultural Marketing in India

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Abstract: Agriculture has a vital place in the economic development of the country as it contributes about 22 % of the gross domestic product (GDP) and employs about 65 per cent of the workforce. The infrastructure and number of regulated markets now available are largely insufficient to meet the needs of the current marketing environment. Yet, tribal markets in particular and rural periodic markets in general have remained outside of its developmental purview. The infrastructure and number of regulated markets now available are largely insufficient to meet the needs of the current marketing environment. Yet, tribal markets in particular and rural periodic markets in general have remained outside of its developmental purview. Thus the strategies followed so far have undoubtedly helped in achieving self-sufficiency in foodgrains, increasing the production of oilseeds and other cash crops, reducing intra-year price fluctuations, stabilising returns to the farmers, improving market efficiency in some crops and building up a broad-based institutional infrastructure for marketing of agricultural produce. Notwithstanding these quantitative and qualitative improvements, several weaknesses in the agricultural marketing system, as discussed above, still persist. The restrictions on trading, storage, processing, pricing and movement of agricultural commodities still continue to hamper directly or indirectly the orderly growth of agricultural marketing in India. Today's agricultural marketing system is at a pivotal point in its development. It must satisfy the expanding demands of farmers, consumers, industry, exports, and agriculture, which is becoming more input-intensive and varied. The needs of the smaller farms and the less fortunate groups must also be met.

Key words: Agriculture, Marketing, Production, foodgrains, non-foodgrain, commodity, infrastructure

1.Introduction

Agriculture has a vital place in the economic development of the country as it contributes about 22 per cent of the gross domestic product (GDP) and employs about 65 per cent of the workforce. In any design of economic development, the development of agriculture has to be an integral part. Marketing is as critical to better performance of agriculture as farming itself. Although a considerable progress has been achieved in technological improvements in agriculture by the use of irrigation facilities, high-yielding variety seeds, chemical fertilizers and plant protection measures, the rate of growth in farming have not attained the expected levels. This has been largely attributed to the fact that not enough attention has been paid to marketing facilities and services. Therefore, marketing reforms ought to be an integral part of the national policy for agricultural development. This study makes an effort to analyze the effectiveness of the current agricultural marketing system in India, as well as the suitability of alternative marketing options. It also makes suggestions for ways to encourage the development of an integrated, effective, and efficient agricultural marketing system in India.

2.Current State of Agricultural Marketing System in India

The trends in agricultural production and marketed surplus, the progress made by different marketing networks in handling the marketed surplus, and the efforts made to increase their efficiency and infrastructural capabilities are all crucial to understanding the current state of the agricultural marketing system in India.

1.**Agricultural Production and Marketed Surplus**

In order to assess the adequacy of agricultural marketing infrastructure in the country, it is imperative to estimate the marketed surplus. Generally, there is a positive correlation between production and marketed surplus. In the past 30 years, while the production of foodgrains and non-foodgrains has approximately doubled, the production of vegetables, fruits, flowers and spices has risen even faster in response to the changing consumption pattern of the population. According to an estimate, the production of potatoes has multiplied by 12 times over the past three decades (Mohan, 2002). The marketed surplus has also gone up in tandem or even faster with the rise in production of foodgrains, non-foodgrains, vegetables, fruits, flowers and spices. For example, the procurement of rice and wheat by the public procurement agencies has increased by 5 times over the past 30 years. Marketed surplus indeed is a function of many factors - type of crop, nature of farming and size of holding. The marketed surplus is almost hundred per cent in respect of commercial crops such as cotton, jute, cashewnuts and black pepper. On the other hand, marketed surplus was as low as 18.2 per cent in respect of ragi (GOI, 1995a). This necessarily implies that the estimate of marketed surplus would have to be commodity-specific.

Projections of marketed surplus of various farm products for the year 2006-07 have been made on the basis of the estimates of marketed surplus - output ratio for the year 1999-2000 in order to examine the adequacy of marketing infrastructure for the future. The marketed surplus of all cereals taken together would rise from 89.90 million tonnes in 1999-2000 to 102.74 million tonnes in 2006-07. As regards pulses, the marketed surplus is expected to rise from 9.77 million tonnes in 1999-2000 to 15.20 million tonnes in 2006-07 (Kumar and Mathur, 1996 and GOI, 2001a). Similarly, the marketed surplus of non-foodgrains, fruits, vegetables, flowers and spices is also likely to go up substantially in 2006-07 from the production level in 1999-2000. The export and import of agricultural commodities are also expected to rise significantly as per the present indications. Thus the marketed surplus, which the marketing system would be required to handle in 2006-07, would be about 15-20 per cent larger as compared to the levels prevailing in 1999-2000. The existing marketing infrastructure is barely adequate to meet the present marketing requirements. Larger and better-equipped marketing infrastructure would therefore be required for handling larger quantum of market surplus in 2006-07.

2.**Marketing Networks**

In India, the formal marketing networks consist of agricultural co-operative marketing societies, regulated markets, State trading and futures trading as discussed earlier. The produce marketed through agricultural co-operative marketing societies accounts for about 8 to 10 per cent of the marketed surplus. The important commodities marketed by these societies are foodgrains, sugarcane, cotton, oilseeds, fruits, vegetables and plantation crops. The progress of co-operative marketing societies has varied from State to State and within each State from commodity to commodity. Maharashtra, Uttar Pradesh, Gujarat, Punjab, Haryana, Karnataka and Tamil Nadu together account for more than 80 per cent of the total agricultural produce marketed through co-operatives in the country. In Punjab, Maharashtra, Uttar Pradesh, Andhra Pradesh and Tamil Nadu, 75 per cent of the foodgrains are marketed by co-operative societies. In Maharashtra and Uttar Pradesh, 75 per cent of sugarcane, in Maharashtra and Gujarat, 75 per cent of cotton, and in Karnataka 84 per cent of plantation crops are marketed through the co-operative societies (Rangarajan, 1997).

Although the creation of controlled markets was started in the 1930s, it wasn't until after independence that the programme really took off. In April 1951, there were 236 regulated markets; in March 2001, there were 7,161 markets. The majority of wholesale markets—over 98%—are currently run according to this strategy. Moreover, the country had 27,294 rural periodical markets as of March

2001, 15% of which are controlled markets (GOI, 2001a). In all States, the growth of regulated markets has not been uniform. There is appreciable growth in the number of regulated markets in the States of Andhra Pradesh, Bihar, Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tamilnadu, Uttar Pradesh and West Bengal. The growth of regulated markets is moderate in the States of Assam, Goa, Himachal Pradesh and Tripura. Market regulation has not been enforced in eight States (Arunachal Pradesh, Jammu and Kashmir, Kerala, Manipur, Meghalaya, Mizoram, Nagaland and Sikkim). The average area served by a regulated market varies from State to State. It varies from 1200 sq. km. in Orissa to 76 sq. km. in Punjab (GOI, 2003). The number of commodities under regulation also varies from State to State, but they include almost all the important commodities such as foodgrains, oilseeds, fiber crops, commercial crops, fruits and vegetables. There are also variations across States in the development of infrastructural facilities as well as market fees charged in the regulated markets.

The infrastructure and number of regulated markets now available are largely insufficient to meet the needs of the current marketing environment. Yet, tribal markets in particular and rural periodic markets in general have remained outside of its developmental purview. Regulated markets have helped to reduce the producers' and sellers' market disadvantages at the wholesale level. As a result, the institution of the regulated market has had some degree of success. The restrictive legal provisions did not augur well with competitive market structure. Funds meant for providing and maintaining marketing facilities have been siphoned off in many States from the Agricultural Marketing Board to the public ledger account. Consequently, the modernization/ development of infrastructural facilities conducive to operational efficiency of the markets suffered heavily.

If we take into account the aims, the tools, and the terms of reference of the price-recommending expert body, i.e., CACP, we can say that the government's price stabilization policy is a well-conceived package. The pricing components have an impact on distribution or meeting consumer needs as well as production (minimum support price), securing surpluses (procurement prices), and distribution (issue prices). When necessary, imports, buffer stock operations, fair pricing shops, and procurement agencies support the implementation of the price stabilization programme. Overall, these appear to be a well-thought-out design for the price stabilization programme. However, as for the achievement in terms of price stabilization is concerned, the success has not been as expected. The short-term prices have been fluctuating because of random impact on supply. Generally, these are at the lowest at the time of harvest and the highest before the next crop is harvested. In case of rice, jowar, bajra and groundnut, a major proportion (55 to 74 per cent) is sold within six months of the harvest. Quite a substantial part of this consists of distress sale. In the case of certain crops like wheat, there is, however, moderation of fluctuations, partly because the producers being rich have holding power and access to credit/ storage facilities and partly because of the operations of the procurement agencies (Rangarajan, 1997). The increases in the minimum support price of wheat and rice have been pronounced, which led to increasing cultivation of wheat and rice and in turn contributed to the rise in the procurement of food grains. Annual procurement of rice and wheat had averaged 21.9 million tonnes during 1991-97 (GOI, 2002a). This has increased in every successive year since then from 25.4 million tonnes in 1997-98 to 35 million tonnes in 2000-01 and further to 42 million tonnes in 2001-02. The increasing procurement, coupled with declining off-take, had raised the level of food stocks to 65 million tonnes in 2001-02 as against the buffer stock norms of 16-24 million tonnes (GOI, 2003). The cost of operations of the procurement agencies has therefore gone up substantially and the open-ended procurement by these agencies has become unsustainable.

In general, the commodity exchanges are deficient in several aspects such as infrastructure, logistic, organizational structure, management, linkages with spot markets and financial markets, reliability and an efficient market information system. Of late, the number of active members and the volume of trade in most of the commodity exchanges had been shrinking. Setting up of screen-based online trading, warehouse receipt system, guarantee fund, electronic clearinghouse and settlement system, *etc.* has not found favour with most of the commodity exchanges so far. The resource crunch has, no doubt, been the major constraint facing most of the exchanges in undertaking these reforms. In a nutshell, the commodity futures markets in India continue to be underdeveloped and separated from spot markets.

3.**Infrastructural Facilities**

The construction of infrastructure for marketing saw spectacular expansion along with the increase in agricultural produce and excess that was sold. The transportation industry had rapidly grown. Modern surface highways in particular had seen a rapid growth in length. Similar to this, the combined covered storage capacity of the Central Warehousing Corporation, State Warehousing Corporations, and Food Corporation of India increased from 3.6 lakh tonnes in 1960–1961 to 26.4 million tonnes in 2001. In addition, the storage capacity of around 25.3 million tonnes is available with public, private and co-operative sectors (GOI, 2001a). However, in the background of over 200 million tonnes of foodgrains production, the available storage capacity is quite inadequate. The cold storage capacity has multiplied by many times from 359 cold storage units with 3.1 lakh tonnes capacity in 1960 to 4,199 units with 153.85 lakh tonnes capacity by end-March 2001, but it is also inadequate to meet the present requirements. It is sufficient only for about 10 per cent of the total production of fruits, vegetables and other perishable commodities (GOI, 2001a). Grading and marking of agricultural products also went up substantially. During the year 2000-01, 163 agricultural commodities were graded and marked under AGMARK for export purposes. There are 23 laboratories and 43 offices spread across the country to keep check on the quality of certified products (GOI, 2002b). Processing, packaging, extension services, research and dissemination of market information have also registered impressive growth over the past few years. However, the infrastructural facilities developed so far are not adequate to meet the present marketing requirements. About half of the villages in the country are still not connected to the market place by all weather roads. The rail transport suffers from shortages of wagon capacity and congestion on trunk routes. The present storage capacity for foodgrains, non-foodgrains, fruits and vegetables is inadequate, resulting in lot of wastages every year. Processing of agricultural products especially perishable commodities forms only a small percentage of the total production. In case of fruits and vegetables, only one per cent of the production is processed in India as against 83 per cent, 78 per cent and 70 per cent of the total production in countries like Malaysia, Philippines and Brazil, respectively (Rangarajan, 1997).

4.**Marketing Efficiency**

The level of market performance can be thought of as marketing efficiency. In general, one can assess a market structure's efficiency by asking if it maximises goal fulfilment with a certain amount of resources or achieves the set goals at the lowest possible cost. Hence, when evaluating the effectiveness of marketing, the system's objectives are crucial. An ideal agricultural marketing system should ensure remunerative prices to the producers, uninterrupted supply of goods at cheaper prices to the consumers and the accumulation of surplus for further development (Subbarao, 1996). An efficient market should, therefore, ensure 'operational efficiency' as well as 'distributive efficiency'. Operational efficiency ensures the availability of the product at all places at the same price subject to adjustment for transport costs, storage costs and quality differences. Distributive efficiency is obtained when all the producers get the same price subject to the quality of the produce and all the buyers pay the same price subject, again, to the quality of the product.

Measurement of market efficiency at the national level is extremely difficult due to a variety of factors. To be meaningful, the concept has to be, in fact, crop-specific and location-specific. The available evidence suggests that the degree of efficiency of the Indian foodgrain markets vary from location to location within the country. In respect of perishables, oilseeds and pulses, no tangible benefit had accrued to both producers and consumers. In general, the unit marketing costs of these items have remained stable and, at any rate, have not shown any tendency to decline. On the contrary, according to certain studies in some locations, the share of the intermediaries had risen (Swarup, *et. al*., 1985; Tilekar, 1980; Desai, 1985; Sinha, and Prasad, 1985; Prasad, *et.al*., 1985). In certain instances, the producers' share was lower at regulated markets as compared with that in unregulated markets (Subbarao, 1986; Ajjan, 1986). There could be several reasons to account for this phenomenon: i) The active participation of State agencies in the procurement was found to be often not timely and usually limited; ii) The farmers were under compulsion to sell the products quickly in the open markets where monopolistic conditions were often found to be strong; and iii) The prevalence of high levy charges in regulated markets had also contributed to the sale of products by farmers at lower prices. According to another estimate, the farm-gate prices for vegetables and fruits range between 20-30 per cent of the eventual retail prices in India. In developed countries, such as the USA, the UK and Japan, the farm-gate prices for such products range between 40-55 per cent of retail prices (Mohan, 2002). This is because of various restrictions that currently inhibit farmers from selling their products freely. The consequence of the existing controls is proliferation of intermediaries between the farmer and the consumer, which in turn, results in higher transportation, storage and distribution costs of agricultural products.

The marketing cost of foodgrains in India is lower than in developed countries. It is mainly because of two reasons: i) foodgrains are sold in a relatively unprocessed form in India, while in developed countries, consumers want them mostly in processed form; ii) human labour (a component of marketing cost) is relatively cheap in India than in the developed countries. However, over time, there has been an increase in the marketing cost in India too. Some of the factors which have been responsible for this increase are: shift from subsistence to commercialized farming, technological advances in preservation and storage, change in the form of consumer demand, multiplicity of taxes, poor infrastructure which increases costs and puts barriers to entry and competition, *etc*.

The most comprehensive study of the FCI's operations and its costs was made by Bureau of Industrial Costs and Prices (BICP) in 1991. More recently, in 2001, the Administrative Staff College of India (ASCI) has carried out a study on costs of acquisition and distribution of the FCI. BICP study found that FCI costs of procurement and distribution had increased more than the overall price level and much more than the purchase price of grains during 1980s. However, it also found that most of the excess cost increase was because of factors beyond FCI control, particularly statutory levies at the procurement stage and railway freight rates. Nonetheless, BICP identified several important areas in which controllable costs were excessive and could have been reduced. These were opening of procurement centers and staffing of these, excessive railway movement compared to purchase and final distribution, and storage practices which caused avoidable costs and storage losses. ASCI reports that though FCI's economic cost of wheat has declined as percentage of minimum support price during 1990s and this has remained roughly constant for rice, it is a failure of sorts that FCI has not reduced costs further given improved communication and transport and also that FCI's economic cost in 2000 was higher than market prices. ASCI has also identified areas for cost reduction, but almost all of these involve items beyond FCI control and require change in Government policy. The Committee on Long-Term Grain Policy has evaluated the BICP and ASCI conclusions in conjunction with other estimates of FCI's cost relative to the private trade. There are some studies which show somewhat lower costs (5 to 20 per cent) of private trade than FCI in primary trade. This appears to be mainly on account of lower labour costs in private trade *vis-à-vis* FCI. However, a few studies available show higher storage losses in the private trade, which also incurs higher distribution costs, *i.e*., transport costs and higher trading margins at various levels (GOI, 2002a). In a nutshell, there is scope to reduce the cost of operations of FCI by transferring some of its functions to other Central/

State agencies or the private sector in which it is less efficient than these agencies. For example, storage cost of foodgrains is lesser in case of Central Warehousing Corporation and State Warehousing Corporations than FCI.

Thus the strategies followed so far have undoubtedly helped in achieving self-sufficiency in foodgrains, increasing the production of oilseeds and other cash crops, reducing intra-year price fluctuations, stabilising returns to the farmers, improving market efficiency in some crops and building up a broad-based institutional infrastructure for marketing of agricultural produce. Notwithstanding these quantitative and qualitative improvements, several weaknesses in the agricultural marketing system, as discussed above, still persist. The restrictions on trading, storage, processing, pricing and movement of agricultural commodities still continue to hamper directly or indirectly the orderly growth of agricultural marketing in India. The end result is the imperfections in the marketing system, unmanageable State trading operations, seasonal variations in prices and stagnation in agricultural growth rates.

3.**Emerging Strategies**

1.**Integration of Domestic Markets with International Markets**

The entire nation should be included in the domestic markets, especially for food grains. This mandates the removal of limitations on the sale, exchange, distribution, and movement of agricultural goods within the nation. To develop all rules that govern market participation—such as those governing registration and licencing, regulations influencing the marketplace, laws governing access to credit and capital, dispute resolution procedures, etc.—reviews must be conducted. The Essential Commodities Act of 1955 has already been reviewed by the Indian government, and a review of the restriction orders that prevent the storage, sale, and movement of food and agricultural items is under underway. The States should also take appropriate action to abolish all agricultural limitations in order to advance this process. Further, India, being a signatory to the World Trade Organisation (WTO) Agreement, should do away with physical barriers, both for imports and exports, on various agricultural commodities. Simultaneously, it should reduce tariff barriers within a time frame. These steps could facilitate the integration of domestic markets with international markets in due course.

2.**Strengthening Co-operative Marketing Societies**

Even if it is noteworthy, the growth made so far by cooperative marketing groups is insufficient. Nonetheless, only a small percentage of the total agricultural output is covered by cooperatives. It is essential that these cooperatives expand more quickly and in the right directions. It is necessary to improve the connection between marketing societies and other organisations that deal with loans, farming inputs, etc. The easiest way to do this is to establish multipurpose societies to manage every aspect of agricultural marketing. These societies, apart from organizing the sale of agricultural produce, should undertake construction of their own storage capacity, provide for their own transport, arrange for the processing of produce, grade their goods, organise exports, *etc*. This will reduce their dependence on other sources and provide a total view of marketing services to the members.

3.**Strengthening Regulated Market Structure**

Agricultural produce marketing committees (APMC), on which various interests are represented, are in charge of overseeing controlled marketplaces. Making these market committees functional and managerially capable in line with the environment of trade liberalization is urgently required. Either professionals should lead the market committees, or the current Secretaries should receive professional market management training. The functions of market committees and marketing boards may also have to be remodeled accordingly. Further, the present number of regulated markets is not enough to meet the growing requirements of the country. It has been estimated that the country needs 12,000 to 14,000 additional market yards. Further, development of infrastructure within spot markets and other places is a huge task involving an estimated investment of Rs. 6,026 crore (GOI, 2001a). Since the States are not in position to mobilise resources of this order, the private sector investment backed up with suitable package of incentives needs to be encouraged. However, the public sector should continue playing its role in providing infrastructure in remote and difficult areas and overall market regulation.

4.**Promoting Direct Marketing**

It is advantageous for both farmers and consumers to promote direct marketing as one of the alternative marketing structures since it enables the former to satisfy the particular needs of the latter. With the use of direct marketing, farmers and buyers can significantly increase price realisation by saving money on things like transportation costs, handling fees, market fees, etc. In direct marketing, the market will operate outside the purview of Agricultural Produce Marketing Act and will be owned by professional agencies, such as wholesalers, trade associations, farmers associations, companies, *etc.* in the private sector or through Self-Help Groups (SHGs), informal groups, cooperatives, Non-Government Organisations (NGOs), *etc.*, as nonprofit organisations free from Government intervention. As a first step in this direction, the State Governments should amend the Agricultural Produce Marketing Acts to enable farmers to sell directly to potential processors. In order to propagate the idea of direct marketing, a common code of conduct and modalities with regard to ownership, operation, and need-based infrastructure will need to be established and disseminated. In a third phase, the government should provide these organisations with programmes like back-ended incentives for chilled and non-chilled transportation, the building of godowns and cold storage facilities, the establishment of grading and packing facilities, etc.

4.**Conclusion**

Today's agricultural marketing system is at a pivotal point in its development. It must satisfy the expanding demands of farmers, consumers, industry, exports, and agriculture, which is becoming more input-intensive and varied. The needs of the smaller farms and the less fortunate groups must also be met. The National Agricultural Policy of 2000 predicted that agricultural output will rise by around 4% year over the Tenth Plan. The scope for exports of agricultural commodities will also expand in the changing world trade environment. If the country is to take full benefit of the expanding domestic and external markets, agricultural marketing must receive adequate emphasis. The long chain of marketing from the producing centres to the ultimate consumers needs improvement at every stage. Efficient marketing can ensure better income for the producers and improved satisfaction to the consumers. In order to improve the efficiency of the marketing system: i) the Government needs to examine all existing laws, regulations, rules, policies and programmes with a view to remove all legal provisions inhibiting free play of market forces in agricultural commodities; ii) the operations of co-operative marketing societies have to be linked with credit, processing and other farming societies either through promoting multi-purpose co-operative societies or through proper co-ordination among the activities of different societies; iii) the regulated markets need to be professionally managed, their number to be appropriately increased and all modern marketing facilities to be provided in the market yards; iv) futures markets in as many commodities as economically feasible and socially desirable have to be made fully functional and the spot markets to be linked with them to get price signals and manage market and price risks; v) direct marketing has to be encouraged as an alternative structure of marketing as it will benefit the farmers as well as the consumers; and vi) the role of the State in agricultural marketing has to be confined to the promotion and regulation of market networks aiming at improving their efficiency.

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"CUSTOMER PERCEPTION TOWARDS CASHLESS TRANSACTION"

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Abstract

In every economy, money is said to be the life blood. With the advent of internet, smartphones and other digital technologies has made cash transactions simpler. In the current scenario most of the transactions were made cashless and in future physical form of currencies will no longer be a king. There are different medium introduced to carry out cashless transactions. Despite the rise of digital payments there is also an increase in the security concerns. Digital payments are bound to have security issues which might hinder the growth of digital payments. Hence, this paper helps to identify the consumers' perception on cashless transactions, factors influencing cashless transactions and also identify the level of awareness of the consumers concerning the information securities. The findings reveal that the majority of the consumers prefer credit/debit card has the most comfortable mode of payment followed by mobile wallets. Privacy and security, convenience were the factors which influences consumers towards cashless transactions and it was also found that consumers has enough awareness on the information security in cashless transactions. Therefore, digital payments will takes a long time to become key payment option but this might benefit the economy in the near future.

1. Introduction

The enhanced role of the banking sector in the Indian economy, the increasing levels of deregulation and globalisation in the Indian banking industry have placed numerous demands on the banks. It is no longer adequate for banks to provide only traditional banking services. To meet the varied financial needs, banking industry have to offer a wider and flexible range of financial products, tailored for all type of customers. For the discerning present day customers the banking industry have not only to provide a bouquet of financial services, but also do this in a more efficient manner in the terms of cost, time and convenience.

Technological innovations witnessed by the corporate sector during the nineties have introduced new business paradigms, wherein the information technology is increasingly playing an significant role in improving the banking services.

E- Banking is the electronic bank that provides the financial services for the individual client by means of internet, online banking, remote electronic banking and phone banking, etc, refer to one form or another of electronic banking. Electronic banking is defined as the automated of new and traditional banking products and services directly to the customers, individuals or businesses, to access accounts, transact business or to obtain information on financial products and services through a public or private network, including the internet.

What is cashless transaction?

Cashless transactions are not the blessings of nature for progress, these are all only one form transaction, developed from barter and currency. They are not powerful blessing for progress, but are only facilitators. Education, sincerity, science and technology, coupled with hard work are the main requirements for developing a nation. Cashless transactions, can't produce goods for consumption. I don't think that the invention, or usage of currency, has lost its importance. World over, the currency is still holding a very important position. I do not know, how digital transactions can be accounted for, by customs officials, during foreign tour. Only cash transaction will have a sense of finish, or completeness and needs no post verification, where as digital or cashless transactions will occupy our mind, till it is verified. However, large volumes cannot be handled in cash. Any transactions through digital accounting as well as through cheques, can be termed as cashless transaction.

Credit payment systems and cash payment systems are the two types of e-payment mechanisms.

1.Credit Payment System :

• Credit Card — This type of electronic payment system requires the use of a credit card issued by a financial institution to the cardholder for making payments online or via an electronic device, rather than cash.

• E-wallet — A type of prepaid account that keeps a user's financial information, such as debit and credit card information, to facilitate online transactions.

• Smart card — A chip card is a plastic card with a microprocessor that may be loaded with money and used to make transactions.

2.Cash Payment System :

• Direct debit — The account holder directs the bank to electronically collect a certain amount of money from his account to pay for products or services.

• E-check — An old paper check that has been converted into a digital version. It's an electronic money transfer from a bank account, usually a checking account, that doesn't require the usage of a paper check.

• E-cash — E-cash is a type of electronic payment system in which a set amount of money is saved on a customer's device and made available for online transactions.

• Stored-value card —A card with a predetermined amount of money that can be used in the issuer's store to complete a transaction. Gift cards are a common example of cards with stored value.

•REVIEW OF LITERATURE

K.Suma Vally, Dr. K.Hema Divya (2018), "A study on Digital payments in India with perspective of Consumers adoption" the study examines the effect of adopting digital payments impact on customers of the banking sector of India. The result put together gives us an important policy direction towards what can enable the country to increase cashless payments. The results indicate that the deployment of technology for digital payments have improved the performance of banking sector and able to achieve the motive cash less country. The study gives emphasis to the percentage of awareness on maximum utilization of technology. Banks should take effective measures in creating awareness towards the effective usage of technology and security

Dr. Karminder Ghuman and CS Shruti Srivastava (2017) in their paper "Recharging: the Right Way?? A case study on e-payment giants: Freecharge & PayTM"has asked readers a strategic question that in the emerging internet based service provision industry, whether it is a better strategy to develop a unique positioning on the basis of single key service or it's better for an organization to offer multiple services, thereby reducing risk, increasing traction and thus increasing its valuation . Thus they have compared Paytm and Freecharge who are employing opposite strategies to find out which one is better.The study gives emphasis to the percentage of awareness on maximum utilization of technology. Banks should take effective measures in creating awareness towards the effective usage of technology and security.

V. Rengarajan & V. Vijayanand (2018) in their study revealed that the customers mostly prefer the private banks on the whole and these Private Banks play a healthy role in introducing the online payments compared to the public sector banks. For each and every variable the Private bank has a positive reply from the customer as compared to the public sector.

ArpitaPandey (2018) in their study revealed that effect and significance of online payment in India. According to Government of India the online payment will increase the employment, reduces risk related to cash like corruption, robbery, and carrying of large volume of cash and makes all the transactions are done digitalized in which the transfer of money is done with security.

Prof. Pushpa (2018) the author in their study revealed that introduction of online payment is a unique initiation and as an alternative for cash foe the customer. This cashless economy will help to fight against the black money, fake currency, reduces robbery related to hard cash etc., thus helps in country's economic growth

- **RESEARCH METHODOLOGY**

SOURCE OF DATA: The study includes both primary and secondary data.

SAMPLE DESIGN: The sample design used to collect data from the respondents is convenient sampling.

AREA OF THE STUDY: Study is conducted in Gujarat.

SAMPLE SIZE: The sample size which is taken for the study 120 Respondents only.

⇨ **OBJECTIVES OF THE STUDY**

A. To get a sense of how digital transactions have grown in India.

B. To find out how many people are aware of the digital payment system.

C.To examine the degree of digital safety perception payments.

•**Data Analysis**

TABLE SHOWING THAT HOW OFTEN THEY USE THE DIGITAL PAYMENT SYSTEM OF THE RESPONDENTS

S.NO.	**FACTORS**	**NO.OF RESPONDENTS**	**PERCENTAGE**
1.	Daily	16	13
2.	Weekly Once	41	34
3.	Monthly	46	39
4.	Occasionally	17	14
	Totally	**120**	**100**

INTERPRETATION

The above table shows out of total 120 respondents, 13% of the respondents are using the digital payment daily, 34% of the respondents are using the digital payment weekly once, 39% of the respondents are using the digital payment monthly, 14% of the respondents are using the digital payment occasionally.

Majority, 39% of the respondents are¬ using the digital payment Monthly.

7. Conclusion

We can conclude that there is a long way for India to become a cashless economy. People still lack trust and confidence while using digital payment methods. A lot of development in the field of infrastructure is required to make the dream of Digital India a reality. There are many people who are still not aware about the cashless economy not only in India but outside of India. Government has faced a lot of criticism in the past from the public for the various plans implemented on the public. There are a lot of challenges in fulfilling the dream of digital India but in the long run cashless economy will help in growth and will bring a lot of benefits and opportunities with it.

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A modified cuckoo search with merge sort for better optimization

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Abstract :

In this paper we modified cuckoo search algorithm with merge sort to give a better optimization. This Algorithm is for solving a optimization problems. Cuckoo search is very efficient algorithm and easy to implement. Cuckoo search has been applied to solve a large number of problems of different areas.

Introduction :

In this Algorithm each egg in the nest is a solution and cuckoo egg provides a new solution if the fitness of the cuckoo egg is greater than the fitness of the egg in a nest. It is a nature inspired algorithm. Cuckoo search algorithm is the best algorithm to solve optimization problems. Cuckoo search is successfully used to solve scheduling problems and optimization problem in structural engineering. Cuckoo search is applied in many application such as speech recognization, global optimization and job scheduling. It is a nature inspired metaheuristic algorithm with cuckoo species levy flight random walks.

Cuckoo Search Algorithm :

Get the initial input.

Generate an initial population.

While(t < required criteria)

Get a cuckoo randomly by levy flights

Calculate its quality/fitness Fx

Choose a nest randomly among n

If(Fx > Fy)

Replace y by the new solution

End

Worse nests are removed and create a new one

Keep the best solution, Give the rank to current solution and search the current best.

End while

Proposed Cuckoo Search Algorithm :

In Proposed Algorithm, Convert Fx and Fy into binary and sorted it. Apply the merge sort on Fx and Fy. Using merge sort get the first half best part of Fx and Fy and remove another part.

Calculate the fitness of a new solution. If required, Apply the mutation on a new solution to control the fitness of new solution.

Get the initial input.

Generate an initial population.

While(t < required criteria)

Get a cuckoo randomly by levy flights

Calculate its quality/fitness Fx

Converted Fx and Fy into Binary

Sort Fx and Fy

Apply merge sort on Fx and Fy

Get first half part of a new solution and remove another less fitness part of new solution after merge sort.

Apply mutation if required.

Keep the best solution, Give the rank to current Best.

End while

Testing of Algorithm :

Suppose we take

Fx -> 4 -> 0100

Fy -> 8 -> 1000

Apply Cuckoo search on Fx and Fy. Cuckoo search provides 8 as solution

Testing of Proposed Algorithm :

Apply Proposed Cuckoo search on Fx and Fy.

Fx -> 4 -> 0100

Fy -> 8 -> 1000

Converted Fx and Fy into binary.

Sorted Fx and Fy.

Apply merge sort on Fx and Fy.

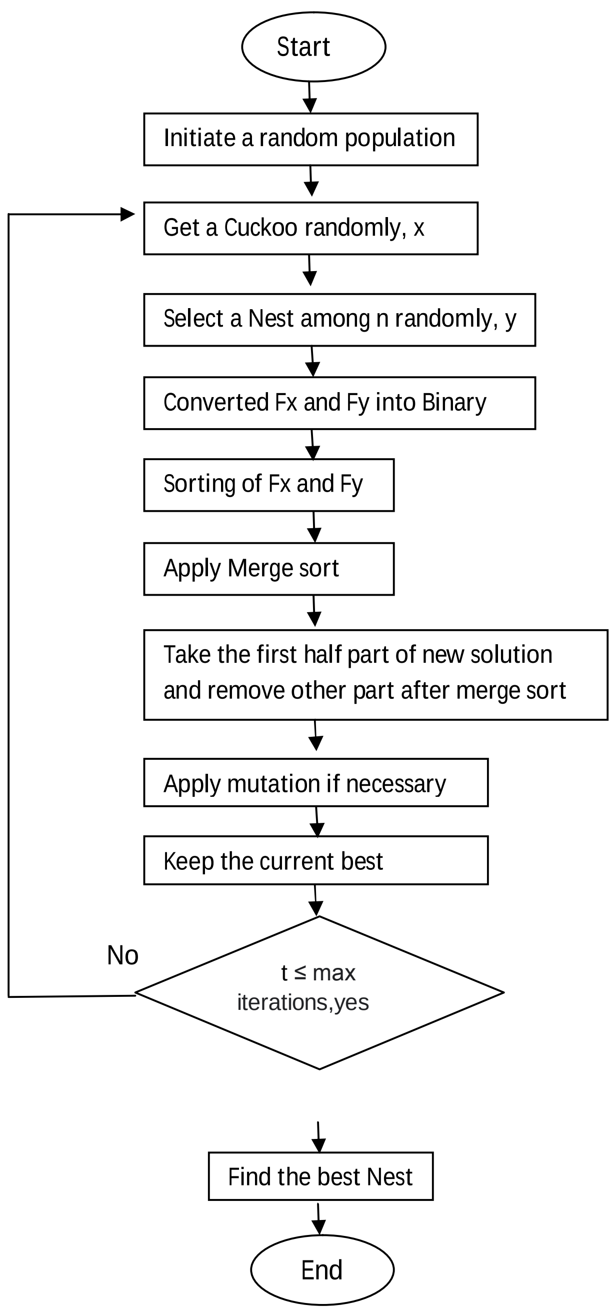
We get 11000000 , then get the first half part of solution remove other half part of solution. So new solution is 1100.

New solution 1100 -> 12

So, Proposed Cuckoo search Algorithm gives a better solution than Cuckoo search Algorithm.

Input	Input	Cuckoo search's result	Proposed Cuckoo search's result
10	14	14	15
7	12	12	15
10	28	28	31
30	50	50	63

FlowChart of Proposed Cuckoo search algorithm



Conclusion :

In this paper proposed Cuckoo search algorithm checked only on number with some numbers as a input. Proposed Cuckoo search algorithm gives a better result than Cuckoo search for number as input. It is observed from Testing of Algorithm that proposed algorithm give a better optimization. Future work of this algorithm is to give a better optimization with less searching time.

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Job satisfaction of shikshak sahayak at primary school level in junagadh district

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The teacher occupied the prominent position in the society while the profession like teachingis termed sacredin its quality. The appointment of teacher was base upon the voluntrism and the love of wisdoms with the edvent of modern education, the appointment of teachers became formal and was based on the certification supplemended by the degrees and diploma in the gradual process , supply of teachers become more then their demand. Consequently the authority of the state leveled on a bargaining point and created a number of artificial bottled necked on the way. The old values to respect the teacher is replaced by commercial attitude, as a result, a teacher while discharging his duties is to face multifarious behavioural situation which demand the suppression of his will, urges and values. Again the genuine designation of teacher is replaced by many names like pravashi shikshak, shikshak sahayak, shiksha mitra etc.

Job satisfaction is an important in the teaching profession as it is in any other profession. A person who is satisfied with his job is generally a person with a high sense of values. Researcher noticed that job satisfaction is positively related to teacher effectiveness. It is also found that job satisfaction and role clarity leads to better job performance (Nhundu1992, olulube 2006)

Since primary education is the foundation of education, its main pillar is primary school teacher. Unless a teacher is satisfied, he cannot be able to develop desire Attitudes, values, work, habits and adequate personal adjustment in pupils.

Hence, the researcher in the present investigation made a humble attempt to study job satisfaction of shikshan sahayak working in junagadh district in relation to some selected variables.

Objectives:

(1)To find out the number and percentage of shikshan sahayak having job satisfaction.

(2)To study the job satisfaction of shikshan sahayak in relation to their sex , education qualification, length of service, place of position & marital status.

Hypothesis

Hypothesis 1.0 : Majority of shikshan sahayak working in junagadh are not satisfied with their jobs.

Hypothesis 2.1 :Job satisfaction of shikshan sahayak working in junagadh district of Gujarat is not related to their sex.

Hypothesis 2.2 : Job satisfaction of shikshan sahayak working in junagadh related to their education qualification

Hypothesis 2.3 : Job satisfaction of shikshan sahayak working in junagadh related to their length of service.

Hypothesis 2.4 : Job satisfaction of shikshan sahayak working in junagadh related to their place of posting.

Hypothesis 2.4 : Job satisfaction of shikshan sahayak working in junagadh related to their place of posting.

Hypothesis 2.5 : Job satisfaction of shikshan sahayak working in junagadh related to their maritial status.

Methodology:.

In the present investigation, the researcher used descriptive survey method to describe the job satisfaction status of shikshan sahayak and its relationship with their sex, educational qualification, length of service, place of position and maritial status.

Population and Sample

termed as the population of the study A sample of 498 shikshan sahayak was selected randomly using stratified random sampling technique. It is included 290 male and 208 female shikshan sahayak working in junagadh district . Both mail services and personal contact by the investigator were utilized for collection of data.

Tools:

The job-satisfaction scale developed by Dr.Amar Singh and Dr. T.R. Sharma was used for assessing the job satisfaction status of the sample. It is a self administering scale. The Shikshan Sahayakas were called for to spell out on the basis of 5 point scale. It consistes of 30 items, out of which 24 statements are positive and rest 6 are negative statements. The positive statements carry a weightage of 4, 3, 2, 1 and 0 and the negative ones a weightage of 0, 1, 2, 3 and 4. Scoring of the responses was made strictly as per the above. Shikshan Sahayakas securing 80 or more scores were considered to be satisfied while scores less than 80 were identified as dis satisfied ones.

Statistical Technique Used:

For analyzing the job satisfaction status of the Shikshan Sahayak 'Percentage' was used and for assessing the relationship of job satisfaction with other variables 'Chi-quares' test was applied.

Analysis and Discussion:

The data collected for investigation are analysed and discussed objective-wise for convenience.

As regards the first objective of the study which intends to findout the job satisfaction status of Shikshan Sahayak,the data collected are presented in table-1

Table 1: Percentage of Shikshan Sahayak satisfied and dissatisfied with their jobs. Relationship of Job satisfaction with varied Variable

Sr. No	Variables	Category	Satisfied with Job	Dissatisfied with job	Total	Chi-Square
1	Sex	Male	70(14.06%)	220(44.18%)	290(58.24%)	3.52 NS
		Female	66(13.25%)	142(28.51%)	208(41.76%)	
2	Qualifi-cations	P.T.C	96(18.28%)	211(42.37%)	307(61.65%)	6.32 Sig
		B.Ed	40(8.03%)	151(30.32%)	191(38.35%)	
3	Length of Survice	Less than 5 years	50(10.04%)	113(22.69%)	163(32.73%)	1.38 NS
		More than 5 years	86(17.27%)	249(50%)	335(66.27%)	
4	Place of Posting	Rural	111(22.29%)	265(53.21%)	376(73.50%)	3.78 NS
		Urban	25(5.02%)	97(19.48%)	122(24.50%)	
5	Marital Status	Unmarried	78(15.06%)	184(36.95%)	262(22.61%)	1.68 NS
		Married	58(11.65%)	178(35.74%)	236(47.39%)	
6	Total	0	136(27.31%)	362(72.69%)	498(100%)	

It is evident from table-1 that only 70(14.06%) male and 66(13.25%) female; 96(19.28%) P.T.C and 40(8.03%) B.Ed; 50(10.04%) having less than five years of service and 86(17.27%) having more than five years of service; 111(22.29%) rural and 25(5.02%) urban; 78(15.66%) unmarried and 58(11.65%) married Shikshan Sahayak are satisfied with their Jobs. The above results indicate that only 136(27.31%) Shikshan Sahayak are satisfied with their jobs while a majority of Shikshan Sahayakas in junagadh District 362(72.69%) are not satisfied with their jobs.

As regards the school objective of the investigation which intends to study the relationship of job satisfaction with other selected variables, five null hypothesis were formulated for verification through chi-square test the result obtained are presented in table 1.

Table 1 indicates in case of sex, length of service, place of posting and marital status, the value of chi-square are 3.52, 1.38, 3.78 and 1.68 respectively. Here the calculated value is less than Table value at df 1/0.05 level at 0.5 level of significance. So the null hypothesis is accepted. It implies that there is no significant relationship of sex, length of service, place of posting and marital status. There exists no significant relationship on the basis of varied sex, varied length of service, place of posting and marital status with respect of the level of job satisfaction. But the x2 value for the qualification variable with respect of P.T.C and B.Ed qualification it found to be 6.32. The calculated value is greater than the table value at df 1/0.05 level(3.84%). So the null hypothesis is rejected.There exists certain relationships between the P.T.C and B.Ed qualification of Shikshan Sahayak working in Junagadh District of Gujarat.

The result with respect of sex, length of service, place of posting and marital status are corroborated with the result of studies conducted by Dipak Ram(2007) and Nibedita Priyadarshani(2005). The study of Raj P showed similar result on job satisfaction level of government school teachers in Junagadh region indicating that 39% had low, 40% had average and 27% high level 05 job satisfaction.

Findings:

(1) Majority of Shikshan Sahayakas (72.69%) working in Junagadh District of Gujarat are not satisfied with their jobs.
(2) There is no significant difference between the job satisfaction of male and female Shikshan Sahayakas in Junagadh District.
(3) There exists a significant difference between the job satisfaction of Shikshan Sahayakas having P.T.C and B.Ed qualifications, working in Junagadh District of Gujarat.
(4) There exists no significant relationship between the length of service and job satisfaction of Shikshan Sahayakas working in Junagadh District of Gujarat.
(5) There is no significant difference between the job satisfaction of Shikshan Sahayakas posted in rural and urban area of Junagadh District in Gujarat.

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શિક્ષણનું અર્થશાસ્ત્ર

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પૂર્વભૂમિકા

ભારતમાં 5-24 વર્ષની વયના કૌંસમાં 580 મિલિયન લોકો સાથે વિશ્વમાં સૌથી વધુ વસ્તી છે, જે શિક્ષણ ક્ષેત્રે વિશાળ તકો રજૂ કરે છે. વૈશ્વિક શિક્ષણ ઉદ્યોગમાં ભારત મહત્વનું સ્થાન ધરાવે છે. ભારત વિશ્વમાં ઉચ્ચ શિક્ષણ સંસ્થાઓનું સૌથી મોટું નેટવર્ક ધરાવે છે. જો કે, હજુ પણ શિક્ષણ પ્રણાલીમાં વધુ વિકાસ અને સુધારાની ઘણી સંભાવનાઓ છે. વધતી જતી જાગરૂકતા સાથે, ખાનગી ભારતીય ખેલાડીઓ આંતરરાષ્ટ્રીય બ્રાંડ્સ સાથે શિક્ષણનું આંતરરાષ્ટ્રીય ધોરણ પૂરું પાડવા માટે સહયોગ કરી રહ્યા છે. છેલ્લા બે દાયકામાં ભારતીય શિક્ષણ ક્ષેત્રે ખાનગી રોકાણમાં નોંધપાત્ર વધારો થયો છે. વધુને વધુ વિદ્યાર્થીઓ ચોક્કસ ઉદ્યોગ-કેન્દ્રિત લાયકાતો પસંદ કરે છે તે સાથે વિશિષ્ટ ડિગ્રીઓની માંગ પણ વધી રહી છે. ગ્રાહકોની વધતી માંગને કારણે ભારતમાં ઉચ્ચ શિક્ષણ સંસ્થાઓ ઓનલાઈન પ્રોગ્રામ બનાવવા પર ધ્યાન કેન્દ્રિત કરી રહી છે. AI, ML, IoT અને બ્લોકચેન જેવી અદ્યતન તકનીકીઓ સાથે, ભારતનું શિક્ષણ ક્ષેત્ર આવનારા વર્ષોમાં પોતાને પુનઃવ્યાખ્યાયિત કરશે. તેણે એજ્યુકેશન 4.0 ક્રાંતિને પણ અપનાવી છે, જે સમાવિષ્ટ શિક્ષણને પ્રોત્સાહન આપે છે અને રોજગાર ક્ષમતામાં વધારો કરે છે. સરકારે NEP જેવી નીતિઓ અમલમાં મૂકી છે, જે 2021-22 થી શરૂ થતા આ દાયકા દરમિયાન સંપૂર્ણ રીતે અમલમાં આવશે અને ઉચ્ચ-ગુણવત્તાવાળા વ્યાવસાયિક શિક્ષણ પર મજબૂત ધ્યાન કેન્દ્રિત કરશે.

Key Words : ભારત, શિક્ષણ, અર્થશાસ્ત્ર

ભારતમાં શિક્ષણ : ઓવરવ્યુ

0-14 વર્ષની વયજૂથમાં ભારતની વસ્તીના ~26.31% સાથે, ભારતનું શિક્ષણ ક્ષેત્ર વૃદ્ધિ માટેની અસંખ્ય તકો પૂરી પાડે છે.
કેન્દ્રીય બજેટ 2022-23 મુજબ:

▪ સરકારે રૂ. શાળા શિક્ષણ અને સાક્ષરતા વિભાગ માટે 59,819.37 કરોડ (US$ 8 બિલિયન), તેની સરખામણીમાં કેન્દ્રીય બજેટ 2021-22માં રૂ. 53,603.16 કરોડ (US$ 7.18 બિલિયન), 11.6% YoY વધારો.

▪ સમગ્ર શિક્ષા યોજના તરફની ફાળવણીમાં રૂ. 31,050.16 કરોડ (US$ 4.16 બિલિયન) થી આશરે 20.3% જેટલો વધારો થયો છે.

FY22 થી FY23 માં રૂ. 37,383.36 કરોડ (US$ 5.01 બિલિયન).

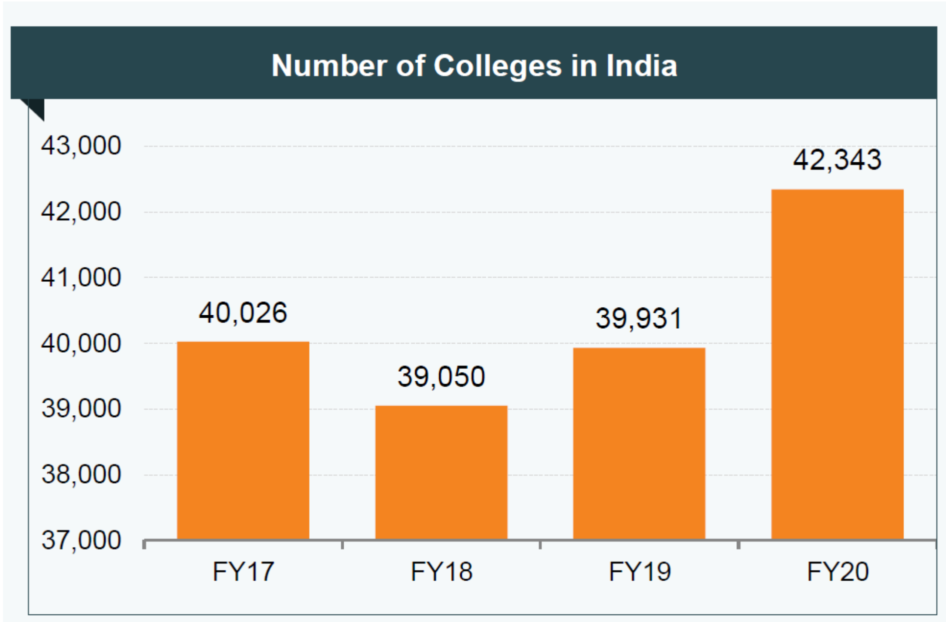
▪ 18-23 વય જૂથના વિદ્યાર્થીઓ માટે 2035 સુધીમાં 50%ના ગ્રોસ એનરોલમેન્ટ રેશિયો (GER)નો ભારત સરકારનો લક્ષ્યાંક અપેક્ષિત છે.

શિક્ષણ ક્ષેત્રે રોકાણ. 2019-20માં આ GER 27.1% હતો.

▪ KPMG અનુસાર, ભારત પણ યુએસ પછી ઇ-લર્નિંગ માટે બીજું સૌથી મોટું બજાર બની ગયું છે.

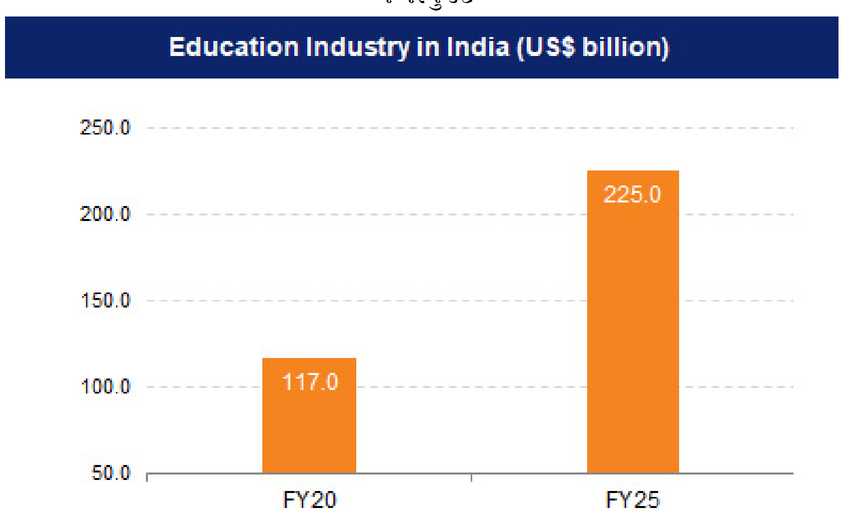
▪ ભારતમાં ઓનલાઈન એજ્યુકેશન માર્કેટમાં 2021-2025 દરમિયાન US$ 2.28 બિલિયનનો વધારો થવાની ધારણા છે (લગભગ 20%ના CAGR વૃદ્ધી). 2021માં ભારતમાં આ બજાર 19.02% વધ્યું.

કોલેજોની સંખ્યા



સ્રોત : Source: UGC, India Ratings and Research FY19 Outlook, KPMG - Online education in India, AISHE 2019-20, News Articles

બજારનું કદ



સ્રોત : Source: UGC, India Ratings and Research FY19 Outlook, KPMG - Online education in India, AISHE 2019-20, News Articles

- ભારતમાં શિક્ષણ ક્ષેત્રનું મૂલ્ય FY20માં US$117 બિલિયન હોવાનો અંદાજ હતો અને FY25 સુધીમાં US$225 બિલિયન સુધી પહોંચવાની ધારણા છે.

- •ભારતમાં 250 મિલિયનથી વધુ શાળાએ જતા વિદ્યાર્થીઓ છે, જે અન્ય કોઈપણ દેશ કરતાં વધુ છે. ભારતમાં 2019-20માં ઉચ્ચ શિક્ષણમાં 38.5 મિલિયન વિદ્યાર્થીઓ નોંધાયા હતા, જેમાં 19.6 મિલિયન પુરૂષ અને 18.9 મિલિયન મહિલા વિદ્યાર્થીઓ હતા.
- •યુનેસ્કોના 'સ્ટેટ ઓફ ધ એજ્યુકેશન રિપોર્ટ ફોર ઈન્ડિયા 2021' મુજબ, ઉચ્ચ માધ્યમિક શાળાઓમાં વિદ્યાર્થી શિક્ષક ગુણોત્તર (PTR) 47:1 હતો, જે સમગ્ર શાળા પ્રણાલીના 26:1ની સામે હતો.
- •નાણાકીય વર્ષ 2020 માં ભારતમાં કોલેજોની સંખ્યા 42,343 પર પહોંચી. 25 નવેમ્બર, 2022 સુધીમાં, ભારતમાં યુનિવર્સિટીઓની સંખ્યા 1,072 હતી. 2022-23માં, ભારતમાં કુલ 8,902 AICTE માન્ય સંસ્થાઓ છે. આ 8,902 સંસ્થાઓમાંથી, 3,577 અંડરગ્રેજ્યુએટ, 4,786 અનુસ્નાતક અને 3,957 ડિપ્લોમા સંસ્થાઓ છે.

શિક્ષણમાં મૂડીરોકાણ : તાજેતરની પ્રગતિ

ડિપાર્ટમેન્ટ ફોર પ્રમોશન ઓફ ઈન્ડસ્ટ્રી એન્ડ ઈન્ટરનલ ટ્રેડ (DPIIT) દ્વારા બહાર પાડવામાં આવેલા ડેટા અનુસાર એપ્રિલ 2000-જૂન 2022 સુધીમાં, વિદેશી ડાયરેક્ટ ઈન્વેસ્ટમેન્ટ (FDI) ઈક્વિટી પ્રવાહ US$ 7.92 બિલિયન હતો.

ભારતમાં શિક્ષણ અને તાલીમ ક્ષેત્રે તાજેતરના ભૂતકાળમાં કેટલાક મોટા રોકાણો અને વિકાસ સાક્ષી બન્યા છે. તેમાંના કેટલાક આ પ્રમાણે છે:

- નવેમ્બર 2022માં, ઈન્દિરા ગાંધી નેશનલ ઓપન યુનિવર્સિટી (IGNOU) એ સસ્ટેનેબિલિટી સાયન્સમાં ઑનલાઈન MA પ્રોગ્રામ શરૂ કર્યો.
- રાષ્ટ્રીય શિક્ષણ નીતિ (NEP) 2020 ની જોગવાઈઓ અનુસાર સુધારેલા અભ્યાસક્રમ હેઠળ, અલ્હાબાદ યુનિવર્સિટી (AU) ના BA-LLB (પાંચ વર્ષીય સંકલિત કાયદા અભ્યાસક્રમ) ના વિદ્યાર્થીઓને ડિઝાસ્ટર મેનેજમેન્ટ વિશે શીખવવામાં આવશે.
- ટાઈમ્સ હાયર એજ્યુકેશન વર્લ્ડ યુનિવર્સિટી રેન્કિંગ્સ 2023 માટે કુલ 100 ભારતીય સંસ્થાઓ ક્વોલિફાય થઈ છે, જે 2020માં 63 હતી.
- ક્યુએસ વર્લ્ડ યુનિવર્સિટી રેન્કિંગ્સ 2023 મુજબ, વિશ્વની લગભગ 1,500 ટોચની વૈશ્વિક સંસ્થાઓમાંથી ભારત 41નું ઘર છે, જેમાં બેંગલુરુમાં આવેલી ઈન્ડિયન ઈન્સ્ટિટ્યૂટ ઑફ સાયન્સ 155માં ક્રમે દેશની સર્વોચ્ચ ક્રમાંકિત સંસ્થા છે.
- ઓક્ટોબર 2022 માં, બાયજુએ કતાર ઈન્વેસ્ટમેન્ટ ઓથોરિટી (QIA) સહિત તેના હાલના રોકાણકારો પાસેથી US$ 250 મિલિયન એકત્ર કર્યા.
- સપ્ટેમ્બર 2022માં, UnfoldU ગ્રૂપે, ભારતના અગ્રણી ઓનલાઈન એજ્યુકેશન પ્લેયર, Metaverse શિક્ષણની જગ્યામાં પ્રવેશવાની યોજનાની જાહેરાત કરી.
- ઑગસ્ટ 2022 માં, એડટેક સ્ટાર્ટઅપ સનસ્ટોન, જે ઉચ્ચ શિક્ષણ કાર્યક્રમો પ્રદાન કરે છે, તેણે અલ્ટેરિયા કેપિટલ અને વેસ્ટબ્રિજ કેપિટલની ભાગીદારી સાથે US$ 35 મિલિયનનું ભંડોળ એકત્ર કર્યું.
- ઓગસ્ટ 2022 માં, Bharti AXA Life એ જીવન વીમા વેચાણમાં પોસ્ટ ગ્રેજ્યુએટ પ્રોગ્રામ ક્યુરેટ કરવા અને વિકસાવવા માટે અગ્રણી વૈશ્વિક એડટેક કંપની, ગ્રેટ લર્નિંગ સાથે ભાગીદારીની જાહેરાત કરી.

- ક્યુએસ વર્લ્ડ યુનિવર્સિટી રેન્કિંગ્સ 2023માં ટોચની 500 યુનિવર્સિટીઓમાં નવ ભારતીય સંસ્થાઓ - બેંગલુરુમાં ઈન્ડિયન ઈન્સ્ટિટ્યૂટ ઑફ સાયન્સ (IISc) અને આઠ ઈન્ડિયન ઈન્સ્ટિટ્યૂટ ઑફ ટેક્નોલોજી (IITs) -નો સમાવેશ થાય છે.
- ભારતીય એડટેક સ્ટાર્ટઅપ્સે FY22માં 155 સોદામાં US$ 3.94 બિલિયનનું કુલ રોકાણ મેળવ્યું છે.
- જૂન 2022માં, ફાઈઝર ઈન્ડિયા અને અમેરિકારેસ ઈન્ડિયા ફાઉન્ડેશને OPEN AMR - નર્સો માટે એન્ટી-માઈક્રોબાયલ રેઝિસ્ટન્સ શીખવા માટેનું ઓનલાઈન એજ્યુકેશન પ્લેટફોર્મ લોન્ચ કર્યું.
- જૂન 2022માં, edtech પ્લેટફોર્મ PhysicsWallah વેસ્ટબ્રિજ કેપિટલ અને GSV વેન્ચર્સ તરફથી સિરીઝ-A ફંડિંગ રાઉન્ડમાં US$100 મિલિયન એકત્ર કરીને ભારતનું 101મું યુનિકોર્ન બન્યું, કંપનીનું મૂલ્ય US$1.1 બિલિયન છે.
- જૂન 2022માં, edtech યુનિકોર્ન UpGrad એ ફંડિંગ રાઉન્ડમાં US$ 225 મિલિયન એકત્ર કર્યા જેમાં Lupa Systems LLC અને US ટેસ્ટિંગ અને એસેસમેન્ટ પ્રોવાઈડર એજ્યુકેશનલ ટેસ્ટિંગ સર્વિસનો સમાવેશ થાય છે, કંપનીનું મૂલ્ય US$2.25 બિલિયન છે.
- જૂન 2022માં, એમેઝોન ઈન્ડિયાએ મશીન લર્નિંગ (ML) સમર સ્કૂલની બીજી આવૃત્તિ શરૂ કરી, જેનો ઉદ્દેશ્ય વિદ્યાર્થીઓને એમેઝોનના વૈજ્ઞાનિકો પાસેથી મહત્વપૂર્ણ ML ટેક્નોલોજી શીખવાની તક પૂરી પાડવાનો છે, જેથી તેઓ વિજ્ઞાનમાં કારકિર્દી માટે તૈયાર થઈ શકે.
- ટાઈમ્સ હાયર એજ્યુકેશન ઈમર્જિંગ ઈકોનોમીઝ યુનિવર્સિટી રેન્કિંગ 2022માં ભારતની 89 યુનિવર્સિટીઓ છે, જેમાં 100 સાથે રશિયા અને 97 સાથે ચીન પાછળ છે.
- ફેબ્રુઆરી 2022 માં, AICTE - AWS એકેડમી અને EduSkills દ્વારા સમર્થિત - એ 5,000 વિદ્યાર્થીઓ માટે AI માં બે મહિનાનો વર્ચ્યુઅલ ઈન્ટર્નશિપ પ્રોગ્રામ શરૂ કર્યો. અભ્યાસક્રમનો સમયગાળો બે મહિનાનો છે અને વિદ્યાર્થીઓને પૂર્ણ થવા પર પ્રમાણપત્ર અને ડિજિટલ બેજ પ્રાપ્ત થશે.
- ફેબ્રુઆરી 2022માં, શિક્ષણ-કેન્દ્રિત ફિનટેક ફર્મ પ્રોપેલ્ડે વેસ્ટબ્રિજ કેપિટલ, સ્ટેલારિસ વેન્ચર પાર્ટનર્સ, ઈન્ડિયા ક્વોટિયન્ટ અને અન્યો પાસેથી શ્રેણી-B ફંડિંગ રાઉન્ડમાં US$ 35 મિલિયન એકત્ર કર્યા.
- ફેબ્રુઆરી 2022 માં, ટેક મહિન્દ્રા ફાઉન્ડેશન, કંપનીની CSR શાખા, એમેઝોન ઈન્ટરનેટ સર્વિસીસ પ્રાઈવેટ લિમિટેડ (AISPL) સાથે ભાગીદારી કરી જેથી અલ્પરોજગાર અથવા બેરોજગાર લોકોને ક્લાઉડ કમ્પ્યુટિંગ શરૂ કરવામાં મદદ મળી શકે. AWS રી/સ્ટાર્ટ પ્રોગ્રામ એ 12-અઠવાડિયાનો વ્યક્તિગત કૌશલ્ય-આધારિત તાલીમ કાર્યક્રમ છે જે મૂળભૂત AWS ક્લાઉડ ક્ષમતાઓને આવરી લે છે, તેમજ વ્યક્તિઓને એન્ટ્રી-લેવલ ક્લાઉડ પોઝિશન્સ માટે તૈયાર કરવામાં મદદ કરવા માટે ઈન્ટરવ્યુ લેવા અને લખવાનું ફરી શરૂ કરવા જેવી વ્યવહારુ નોકરીની કુશળતા આવરી લે છે.
- ઓક્ટોબર 2021માં, US$ 78 મિલિયન ફંડિંગ રાઉન્ડ પછી ટીચમિન્ટનું મૂલ્ય US$500 મિલિયન હતું.
- ઓક્ટોબર 2021માં, બાયજુએ રૂ. 2,200 કરોડ (US$ 300 મિલિયન) કંપનીના મૂલ્યાંકનને 2020 માં US$ 16.4 બિલિયનથી વધારીને 2021 માં US$ 18 બિલિયન કરવા.

સરકારી પહેલ

- ભારતીય શિક્ષણ ક્ષેત્રમાં ઓટોમેટિક રૂટ હેઠળ 100% એફડીઆઈની મંજૂરી છે.
- નવેમ્બર 2022 માં, શિક્ષણ અને કૌશલ્ય વિકાસ અને સાહસિકતા મંત્રીશ્રીને ભારત અને ઝિમ્બાબ્વે વચ્ચે શિક્ષણ, કૌશલ્ય વિકાસ અને ક્ષમતા નિર્માણ પર સંયુક્ત કાર્યકારી જૂથની રચના કરવાનું સૂચન કર્યું.

- •આ ક્ષેત્રને ઉદાર બનાવવા માટે, સરકારે ઉચ્ચ શૈક્ષણિક માટે નેશનલ એક્રેડિટેશન રેગ્યુલેટરી ઓથોરિટી બિલ અને વિદેશી શૈક્ષણિક સંસ્થાઓ બિલ જેવી પહેલ કરી છે.
- •PM eVIDYA તરીકે ઓળખાતી વ્યાપક પહેલના ભાગરૂપે, શાળા શિક્ષણ વિભાગ અને શિક્ષણ મંત્રાલયને UNESCO દ્વારા COVID-19 રોગચાળા દરમિયાન માહિતી અને સંચાર ટેકનોલોજી (ICT)ના ઉપયોગ માટે માન્યતા આપવામાં આવી હતી.
- •ડિપાર્ટમેન્ટ ઓફ સ્કૂલ એજ્યુકેશન એન્ડ લિટરેસી (DoSE&L), શિક્ષણ મંત્રાલયે ઓનલાઈન જાહેર પરામર્શ સર્વેક્ષણ દ્વારા વિવિધ હિતધારકો પાસેથી અભિપ્રાયો મેળવવાની યોજના બનાવી છે. આ રાષ્ટ્રીય અભ્યાસક્રમ ફ્રેમવર્કની રચના માટે ખૂબ જ ઉપયોગી અને મહત્વપૂર્ણ ઈનપુટ્સ એકત્ર કરવામાં મદદરૂપ થશે.
- •શિક્ષણમાં ઈન્ફ્રાસ્ટ્રક્ચર અને સિસ્ટમને પુનર્જીવિત કરવાની સરકારી યોજનાઓ (RISE) અને શિક્ષણ ગુણવત્તા અપગ્રેડેશન અને સમાવેશ કાર્યક્રમ (EQUIP) સરકારને શિક્ષણ ક્ષેત્ર દ્વારા સામનો કરવામાં આવતા અગ્રણી પડકારોનો સામનો કરવામાં મદદ કરી રહી છે.
- •કેન્દ્રીય બજેટ 2022-23 મુજબ, સમગ્ર શિક્ષા યોજના તરફની ફાળવણી આશરે 20.3% વધી છે, જે રૂ. 31,050.16 કરોડ (US$ 4.16 બિલિયન) FY22 થી રૂ. FY23 માં 37,383.36 કરોડ (US$ 5.01 બિલિયન).
- •ફેબ્રુઆરી 2022 માં, કેન્દ્ર સરકારે રાષ્ટ્રીય શિક્ષણ નીતિ 2020 અને બજેટ ઘોષણાઓ 2022-23 સાથે સંરેખિત કરવા પુખ્ત શિક્ષણના તમામ પાસાઓને આવરી લેવા માટે FY22-27 ના સમયગાળા માટે "નવા ભારત સાક્ષરતા કાર્યક્રમ" ને મંજૂરી આપી.
- •ફેબ્રુઆરી 2022 માં, શિક્ષણ મંત્રાલયે 2026 સુધી ચાલુ રાખવા માટે રાષ્ટ્રીય ઉચ્ચતર શિક્ષા અભિયાન (RUSA) ની યોજનાને મંજૂરી આપી હતી.
- •રાષ્ટ્રીય શિક્ષણ નીતિ (NEP) 2020 પ્રારંભિક બાળપણની સંભાળ અને શિક્ષણ પર ભાર મૂકે છે. શાળા અભ્યાસક્રમનું 10+2 માળખું અનુક્રમે 3-8, 8-11, 11-14 અને 14-18 વર્ષની વયને અનુરૂપ 5+3+3+4 અભ્યાસક્રમ માળખું દ્વારા બદલવાનું છે.
- •કેબિનેટે 1 એપ્રિલ, 2021 થી 31 માર્ચ, 2026 સુધી 2021 માં સમગ્ર શિક્ષા શાળા શિક્ષણ યોજના ચાલુ રાખવાનો સ્વીકાર કર્યો.
- •ઓક્ટોબર 2021માં, NSDC એ દેશના 50,000 યુવાનોને રોજગાર માટે જરૂરી કૌશલ્યો પ્રાપ્ત કરવામાં મદદ કરવા માટે, US$ 14.4 મિલિયન ફંડ સાથે ભારતમાં સૌથી મોટા 'ઈમ્પેક્ટ બોન્ડ'ની શરૂઆત કરી.
- •સપ્ટેમ્બર 2021માં, NISHTHA 3.0 ફાઉન્ડેશનલ લિટરેસી એન્ડ ન્યુમરસી (FtN) DIKSHA પ્લેટફોર્મ પર ઑનલાઈન ફેશનમાં પૂર્વ-પ્રાથમિકથી ધોરણ 5ના શિક્ષકો અને શાળા સંચાલકો માટે બહાર પાડવામાં આવ્યું હતું.

<u>મુખ્ય ફલિતાર્થો :</u>

- આગામી સમયમાં ભારતમાં ઓનલાઈન શિક્ષણમાં વૃદ્ધિ થવાની ધારણા છે.
- ઉચ્ચ શિક્ષણમાં પરિવર્તનકારી અને નવીન અભિગમ અપનાવવો આવશ્યક છે.
- સંવર્ધિત ગ્રોસ એનરોલમેન્ટ રેશિયો (GER) વધે તેવા પગલાઓ ઈચ્છનીય છે.
- GER માં રાજ્ય-વાર, લિંગ-આધારિત અને સામાજિક અસમાનતા ઘટાડવી જોઈએ.
- વિશ્વના ચારમાંથી એક સ્નાતક ભારતીય ઉચ્ચ શિક્ષણ પ્રણાલીમાંથી છે.
- સંશોધન આઉટપુટના સંદર્ભમાં વિશ્વના ટોચના દેશોમાં સ્થાન મળે તેવા પગલાઓ ઈચ્છનીય છે.
- વૈશ્વિક ટોચની 100 યુનિવર્સિટીઓમાં ભારતની યુનિવર્સિટીઓ સામેલ થાય તેવા પગલાઓ લેવા જોઈએ.
- ઈ-લર્નિંગ અને એમ-લર્નિંગ જેવી નવી શિક્ષણ તકનીકો પર ધ્યાન કેન્દ્રિત કરવા ઉપરાંત, અંતર શિક્ષણ બજારના વિકાસને વેગ આપવા માટે વિવિધ સરકારી પહેલો અપનાવવામાં આવી રહી છે.

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ગુજરાતનું ખજૂરાહો બાવકા શિવમંદિર

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પ્રાચીન સમયથી જ ભારત ઉપરાંત ગુજરાત સાંસ્કૃતિક વારસો ધરાવતા સ્થળોમાં આગવું સ્થાન ધરાવે છે. ગુજરાતમાં હડપ્પા સમયના ઘણા બધા સ્થળો અને અવશષો મળી આવ્યા છે. આ ઉપરાંત પ્રાચીન સમયના મંદિરો પણ ગુજરાતના અલગ-અલગ જીલ્લાઓમાંથી પ્રાપ્ત થયા છે. આ મંદિરોમાંથી એક એવું પંચમુખી શિવમંદિર ગુજરાતના દાહોદ જિલ્લાના બાવકા ગામે આવેલ છે. દાહોદ ગુજરાત રાજયનું મહત્વનું નગર આજે તો છે જ પરંતુ ઈતિહાસમાં પણ એવા ઉલ્લેખો મળે છે કે સૈકાઓ પહેલા પણ દાહોદ એટલું જ મહત્વનું સ્થળ હતું.


દાહોદમાં રાજા સિદ્ધરાજ જયસિંહના વખતના ઘણા પુરાતત્વીય અવશેષો આજેય હયાત છે. જે પૈકીનું એક અને આખાય પંથકમાં બહુચર્ચીત મંદિર એટલે બાવકાનું શિવમંદિર. પૂર્વાભિમૂખ બાવકાનું શિવમંદિર સદીઓથી થપાટ ખાયને આજે ખંડેર અવસ્થાએ પહોંચી ગયું છે. આ પંચમુખી શિવમંદિર જીલ્લાના મુખ્ય મથક દાહોદથી દક્ષિણે 10 કિ.મી.ના અંતરે આવેલું છે. આ શિવમંદિર તેની કલા કોતરણીકામ અને એથી વધુ મંદિરના કુંભાભાગ ઉપર કામસૂત્રના શિલ્પો જોવા લાયક છે. કામસૂત્ર રૂપી અલગ-અલગ ભગીમાંઓ સૈકા જૂના આ મંદિરની કોતરણીમાં જોવા લાયક છે. રતિક્રિડાના અનેક શિલ્પો થોડા ઘણા ક્ષતિગ્રસ્ત હોવા છતાં આજે હયાત છે. કામસૂત્રોના જુદા-જુદા કડીબંધ શિલ્પો મંદિરના ગર્ભગૃહની બહારના ભાગ ઉપર જોવા મળે છે. જે જોઈ ચકિત થઈ જઈએ તેટલા અને તેવા શિલ્પોની કોતરણી બાવકા શિવમંદિરે જોવા મળે છે. તેની સાથે મંદિરની ચારેબાજુના નાના-નાના ગર્ભગૃહના તુટેલા અવશેષો પડેલા છે. જે જોઈ એવું અનુંમાન લગાવી શકાય કે શિવજીની ચારે તરફ ગણેશજી તથા અન્ય ભગવાનના દેરા હોઈ શકે છે.

બાવકા શિવમંદિર વિશે બે લોકવાયકા સાંભળવા મળે છે. એક લોકવાયકા મુજબ આ મંદિર વારંગનાઓએ બંધાવ્યું હતું. મંદિર બાંધતા બાંધતા સવાર પડી ગઈ હોવાથી અધૂરું મુકીને વારંગનાઓ ચાલી ગઈ હતી. જયારે બીજી લોકવાયકા મુજબ સિદ્ધરાજ જયસિંહ જયારે પાટણનો રાજવી હતો ત્યારે મંદિર બંધાવવા હૈદરાબાદથી સલાટો લઈ જઈ રહ્યો હતો. આ સલાટો દાહોદથી પસાર થતા બાવકા ગામે રોકાયા હતા અને અહિંના પથ્થરો જોઈ મંદિર બનાવવાનો સલાટોને રસ જાગ્યો અને તેમણે આ મંદિરનું નિર્માણ કર્યું.

ખજૂરાહો અને કોર્ણાંકના શિલ્પકળા અને કારીગરીના કૌશલ્યોની યાદ અપાવે તેવું આ મંદિર છે. ઉપરાંત ખજૂરાહો અને કોર્ણાંકની પ્રતિમાઓમાં કામસૂત્રના શિલ્પને ઝળકાવતી વિવિધ મુદ્રાઓ અને છટાઓ ધરાવતી મનુષ્યો અને પ્રાણીઓના મૈથુન કરતી સ્વતંત્ર તથા સામૂહિક મૂર્તિઓ પથ્થરમાં કોતરાયેલી આ મંદિરમાં જોવા મળે છે. દસમી સદીના શિવમંદિરમાં તાંત્રિક યોનિમુદ્‌વામાં અનાવૃત્ત પ્રતિમાં મોજુદ છે! મંદિરની દિવાલો પર મૈથુન શિલ્પોની કલાકૃતિ આકર્ષક છે. આ મંદિર "પંચમુખી મહાદેવ" તરીકે પણ ઓળખાય છે. એટલે કે, વચ્ચે મુખ્ય મોટું મંદિર છે જયારે મુખ્ય મંદિરની આગળ બે અને પાછળ બે નાના-નાના મંદિરો છે. જે હાલમાં ભગ્ન અવસ્થામાં જોવા મળે છે. એટલે આ મંદિરને પંચમુખી મહાદેવ તરીકે ઓળખવામાં આવે છે. આ ઉપરાંત કહેવાય છે કે ચાંપાનેરના હિંદુ રાજાઓના સ્મૃતિકાળમાં આ મંદિર બંધાયું હતું. અને સોના-ચાંદીના દરવાજા હતા પણ બારીયાનો રાજા આ બધુ લઈ ગયો હોવાનું કહેવાય છે. મંદિર રેતિયા પથ્થર દ્વારા બનાવવામાં આવેલું છે.

આ પુરાત્તન શિવમંદિર પોતાની જહોજલાલી, વૈભવ અને ઐશ્વર્યની યાદોને તાજુ કરતું ઊભું છે. વિદેશી આક્રમણ વખતે અનેકશિવમંદિરો ખંડીત થયા હતા. તેમાં બાવકા શિવમંદિરનો પણ સમાવેશ થાય છે.ટૂંકમાં કહીએ તો ખજૂરાહોના મંદિરો અને કોર્ણાંકના મંદિરો જેવું કામસૂત્રાના શિલ્પોધરાવતું બાવકાનું શિવમંદિર ગુજરાતના ખજૂરાહો તરીકે ઓળખાય છે.

સંદર્ભ:

•સાધના સાપ્તાહિક, 12 માર્ચ 2016.
•ધન્ય ધરા દાહોદની, દિવ્ય ભાસ્કર.
•બાવકા મંદિરના પૂજારીની રૂબરૂ મુલાકાતના આધારે.

પ્રશિષ્ટકૃતિઃ મહાભારત

રાઠોડ અરૂણાબેન જે.
પીએચ.ડી. રીસર્ચ સ્કોલર
ગુજરાત યુનિવર્સિટી, અમદાવાદ.

પ્રશિષ્ટ સંસ્કૃત સાહિત્યમાં બે આદિકાવ્યો કે જે 'EPIC of Growth'વિકાસશીલ મહાકાવ્યો છે. તેની ઘેરી અસર ગુજરાતી સાહિત્યમાં જોવા મળે છે. પ્રાયઃ કવિઓને પ્રેરણા આપનાર, કથાવસ્તુના આશ્રયરૂપ બનેલા અને ઉપજીવ્ય બનેલા એવા મહાભારત અને રામાયણ બે મહાકાવ્યોએ ઉત્તરકાલીન કવિઓના પથદર્શક બની રહ્યાં.

અહીં મહાભારતની કથાવસ્તુથી આકર્ષાઈને જે કવિઓએ પોતાની સર્જનકલાનો પ્રારંભ કર્યો એવા સર્જકોનો પરિચય કરાવવાનો ઉપક્રમ છે. પ્રશિષ્ટ સંસ્કૃત સાહિત્યના મહાકાવ્ય મહાભારતના પ્રભાવને ગુજરાત સાહિત્ય સાથે સ્પર્શવાનો અહીં પ્રયાસ કર્યો છે.[1]

વેદ વ્યાસનાં વિરકાવ્ય મહાભારત માટે તો કહેવાયું છે. पदिहास्ति तदन्यत्र यन्नेहास्ति न तत कुत्रदित । અર્થાત્ જે અહિંયા મહાભારતમાં છે, તે વિશ્વમાં અન્યત્ર જોવા મળશે, પરંતુ જે અહિંયા નથી તે વિશ્વમાં ક્યાંય જાવા નહિ મળે. મહાભારત એ જ્ઞાનનો વિશ્વકોષ છે. તેમાં સદ્ઉપદેશનાં જંગલોને જંગલો આવેલાછે. તેની અંદર આવેલી 'श्रीमद् भगवद् गीता'જીવ, જગત અને જગદીશનાં જ તત્વજ્ઞાનનું નિરૂપણ કરે છે. આમ, આ તત્વજ્ઞાનથી ગુજરાતી કવિઓએ પોતાની સર્જનકલાનો પ્રારંભ કર્યો અને મહાભારતથી પ્રેરાઈને પોતાની કૃતિઓ આલેખી છે.

આપણું મધ્યકાલીન સાહિત્ય મહદ્અંશે મહાભારત, રામાયણ જેવા આદિગ્રંથોની અત્યંત પ્રભાવિત રહ્યું છે. આથી સ્વાભાવિક રીતે સંસ્કૃતનાં આદિ કાવ્યો મહાભારત, રામાયણ અને પછીથી કાલિદાસ આદિ કાવ્યોના પાંચ મહાકાવ્યોના મહાનાયકો રામ, કૃષ્ણ, યુધિષ્ઠિર, અર્જુન, નળ વગેરેને કેન્દ્રમાં રાખી મધ્યકાલીન સર્જકોએ સાહિત્ય સ્વરૂપોની વિવિધ રચના કરી.ખાસ કરીને પંડિતયુગના પ્રારંભથી આજદિન સુધી આ મહાનાયકોએ એમાં આધુનિક દૃષ્ટિકોણનું આરોહણ કર્યું. સ્વાભાવિક રીતે આજ ઘટના આ મહાનાયકોની પ્રસ્તુતતા અને શાશ્વતીને ચીંધે છે. આ દૃષ્ટિએ જોતાં આ લેખમાં ગુજરાતી સાહિત્ય પર સંસ્કૃત મહાકાવ્યના નાયકો કેટલા પથરાયેલા છે. એની ભૂમિકા રૂપે અલબત્ત વિશેષ વિગતે નહીં પણ આવશ્યકતા પ્રમાણેનું આલેખ આપવાનો પ્રયત્ન કર્યો છે.

સ્વાભાવિક રીતે જ મધ્યકાલીન સાહિત્યના સર્જકો પર મુખ્યત્વે આદિકવિ વાલ્મીકિ, મહર્ષિ વ્યાસ તથા કવિ કુલગુરૂ કાલિદાસનો વિશેષ પ્રભાવ પડ્યો છે. બંન્ને આદિ કવિઓના મહાકાવ્યો, રામાયણ તથા મહાભારત ઉપરાંત ભાગવત હરિવંશ અને અન્ય પુરાણોની કથાઓને લોકમાનસમાં ઝીલી શકાય એ રીતે ઢાળીને મધ્યકાળના કવિઓએ જે તે કૃતિઓની કથાઓનું લોકભાગ્ય રૂપાંતરણ કર્યું છે. એ જ રીતે મહાકવિ કાલિદાસની ઉત્તમ કૃતિઓનો લાભ પણ મધ્યકાળમાં લેવાયો છે.

આખ્યાન પ્રણેતા ભાલણે પૌરાણિક કથાસાહિત્યને મુખ્ય વિષય બનાવી આખ્યાનો રચ્યા છે. જેમાં દ્રૌપદી 'વસ્ત્રાહરણ - તૂટક', 'કૃષ્ણ બાળલીલાને લગતાં પદો', 'દુર્વાસા આખ્યાન', રામબાણ – ચરિત્રને લગતા પદોનો સમાવેશ થાય છે.ભાલણે આખ્યાન અનુવાદ અને પદ એમ ત્રણેય સ્વરૂપોની રચનાઓ દ્વારા મધ્યકાલીન ગુજરાતી સાહિત્યને વિકસીત કર્યું છે.

સંસ્કૃત મહાકાવ્યોના નાયકોનો પ્રભાવ પ્રેમાનંદની કૃતિઓમાં 'અભિમન્યુ આખ્યાન','સુદામા ચરિત્ર', 'રણયજ્ઞ', 'પાંડવોની ભાંજગડ' જેવી કૃતિઓનો સમાવેશ થાય છે. પ્રેમાનંદને સંસ્કૃત સાહિત્યનું કેટલે અંશે જ્ઞાન હતું. અથવા પૌરાણિક સાહિત્યનો તેમણે કેટલો પ્રત્યક્ષ અભ્યાસ કરેલ તે કહેવું મુશ્કેલ છે. તેમ છતાં આખ્યાનોમાં તેમણે પૌરાણિક સાહિત્યના કથાતત્વનો જે વિપુલતાથી ઉપયોગ કર્યો છે. મધ્યકાળમાં રામાયણ, મહાભારત કે ભાગવતમાંથી વસ્તુ કે પ્રસંગ લઈ મૂળ ગ્રંથોના કથાસાર મુજબ કથાવસ્તુને વિકસાવી આખ્યાનકારોએ આખ્યાનની રચના કરી છે. રામાયણ, મહાભારત આદિ પુરાણકાવ્યોના પ્રસંગોએ તત્કાલિન સમાજજીવન પર સારી અસર પાડી છે અને જીવનોપયોગી મૂલ્યોની સમજ આપી છે.

ગુજરાતી સાહિત્યક્ષેત્રે પૌરાણિક કથા આધારિત નવલકથાની શરૂઆત ક. મા. મુનશી દ્વારા થાય છે. તેઓએ મહાભારત આધારિત 'કૃષ્ણ અવતાર' પૂરા કથા પર આધારિત તત્કાલિક સમય સંદર્ભમાં આકાર પામતી નવલકથા છે. શ્રીકૃષ્ણના જીવનને પૂર્ણપણે સાકાર કરતી મુનશીની નવલકથા 'કૃષ્ણાવતાર' નોંધપાત્ર કૃતિ છે. જીવનના અંતિમ અધ્યાયમાં મુનશી 'કૃષ્ણાવતાર'માં શ્રીકૃષ્ણની કથા માંડે છે. આ નવલકથા શ્રીકૃષ્ણને ભક્તિપૂર્વક છતાં વિશિષ્ટ દૃષ્ટિકોણથી રજૂ કરવાનો પ્રયત્ન કર્યો છે.

કવિશ્રી ઉમાશંકર જોશીના સાહિત્યમાં પણ આપણને સંસ્કૃત સાહિત્યના નાયકોનો પ્રભાવ જોવા મળે છે, તેમણે પૌરાણિક કથાવસ્તુ પર આધારિત પદ્ય નાટકોમાં સંસ્કૃત મહાકાવ્યના નાયકોને કેન્દ્રમાં કર્યો છે, જેમ કે 'કર્ણ અને કૃષ્ણ', 'યુધિષ્ઠિર', 'સૂત', 'દ્રૌપદી', 'ગાંધારી અને કુંતી'જેવા પૌરાણિક પાત્રો દ્વારા કવિએ નવા માનવીને દુર્દમ નિયતિ 'પ્રાચીન'માં આલેખી છે.

આ ઉપરાંત નવલકથા ક્ષેત્રે ઉત્કૃષ્ટ યોગદાન આપનાર ગુજરાતી સાહિત્ય સમર્થ સર્જક પન્નાલાલ પટેલનું પૌરાણિક કથાવસ્તુ આધારિત નવલકથામાં વિશેષ પ્રદાન છે. મહાભારત, રામાયણ, શ્રીમદ્ ભાગવત, શિવપુરાણ અને અન્ય પુરાણોના ગુજરાતી અનુવાદો વાંચીને એ કથાનાયકોને નવેસરથી પ્રસ્તુત કરવાનો પ્રયાસ પન્નાલાલ પટેલે કર્યો છે.

'પાર્થને કહો ચડાવે બાણ' ભાગ 1 થી 5, 'કૃષ્ણજીવન લીલા' ભાગ 1 થી 5, 'ભીષ્મની બાણશૈયા' ભાગ 1 થી 3, ઉપરાંત 'સત્યભામા', 'ભીમ-હિડમ્બા''અર્જુન', 'શિખંડી', કૃષ્ણા, બળદેવ, સહદેવ, ઊર્વશી – પુરુવા વગેરે પાત્રો પર સતરેક જેટલી ચરિત્રકેન્દ્રી વાર્તાઓ એમણે લખી છે.

ભારતીય સંસ્કૃતિના ઉત્તમ મૂલ્યોને જાળવવાનાં પ્રખર હિમાયતી શ્રી મનુભાઈ પંચોળી 'દર્શક' કે 'મહાભારતનો મર્મ' અને 'કુરુક્ષેત્ર' જેવા પુસ્તકો લખ્યા છે. 'કુરુક્ષેત્ર'ની કથા કૃષ્ણના સંદર્ભમાં સમજવા જેવી છે. આ નવલકથામાં મહાભારતના કુરુક્ષેત્ર પરના 18 દિવસના યુદ્ધની વાત વિગતે સમજાવી છે. જેમાં ખાસ કરીને લેખકને કૃષ્ણનું દર્શન કરવું છે. યુદ્ધ એ દર્શકની નવલકથાની મુખ્ય ધરી છે.

આમ, ગુજરાતી સાહિત્યમાં અર્વાચીન કાળના આરંભથી આજ દિન સુધી અનેક કૃતિઓમાં મહાકાવ્યોના નાયકો અને નાયિકાઓ જુદા-જુદા સર્જકોની પોતપોતાની ક્ષમતા અનુસાર નોંધપાત્ર રીતે ઝિલાયા છે. આખરે તો આપણા મહાકાવ્યો આ મહાપાત્રોની કાળજથી વ્યક્તિમત્તાનું જ આ પરિણામ છે.

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A RESEARCH PAPER ON IMPACT OF GST ON STATE GOVERNMENT REVENUE

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ABSTRACT

The objective of this paper is to analyze the impact of newly introduced Goods and Services Tax (GST) on tax revenue in India. To analyse and check the impact data pre GST and post GST is taken for better understanding. This paper helps in analysing the impact of GST on tax revenue of the state government. I have studied ANOVAs and regression model in which have introduced Value Added Tax (VAT) and GST as dummy variables. The study potrays that post introduction of GST there is some reduction in the tax burden on the consumers and corporate which supports the government's justification behind the introduction of GST. The study is expected to help the government in deciding the future course of action towards effective policy making for revenue generation .

INTRODUCTION

The Goods and Services Tax (GST) was introduced in India on 1st July, 2017 by central govt., after more than a decade of efforts. It replaced an existing system of fragmented and complex indirect taxes, consisting of multiple central and state taxes.Under the earlier tax system, states unilaterally levied 'entry taxes' on all goods that entered its territory, resulting in inefficiencies and huge costs to the economy. The new GST was designed to bring about a common policy and administrative framework for taxation of the supply of goods and services across the entire country while causing minimum tax based restrictions on trade, besides harmonizing the rates on goods and services. This note provides a brief description of the GST and benchmarks it against other countries. It was expected by the central government that there may be positive impact of gst on their revenue before the launch of GST.GOI also expected that the income from tax of state government might also see a surge.

LITERATURE REVIEW

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2.Arun Gautam, Shivani Kampani Gaurav Lodha VaderaML (2019) Public policy of GST in India :A study on pharmaceutical sector with Special reference to Healthcare. In the research paper they have concluded The GST Tax rate of a service or product is decided according to its corresponding HSN code. Overall , in the health care sector, GST has been a boon.It has led to better transparency in the system.

3..Pallavikapila (2018): In her study she mentioned that GST is implemented by the government of India since 1st April, 2017. Its introduction by the Indian constitution Act, 2016 was considered to be one of the most crucial steps in the field of Indirect tax reform structure of India. GST was defined as a comprehensive consumption based tax levied upon manufacturer, sale and consumption of goods as well as service which helped in transforming the country into one unified common market. Many inexplicit arguments were raised about GST after its implementation. She mentioned that how GST would help in reducing the existing complexity of taxes in India as its included in VAT, excise duty, service tax and sales tax.

4.Yadav (2017): In her study she mentioned that the main idea of GST is to replace existing taxes like Vat, excise duty, Service tax and sales tax. It will be levied on manufacturer and consumption of goods and service. GST would be worthwhile to assess its positive impact on the various development areas like agriculture, manufacturing industry, MSME , housing, poverty reduction, employment, price level EXIM trade ,GDP, government revenue etc.

5..Dr. S. Shaik , Dr. S. A. Sameera, Sk. C. Firoz (2015): In this research study mention that GST is a Comprehensive tax levy on manufacture, sale and consumption of goods and service in national level. Currently company and business give the government a lot of Indirect taxes such as VAT, Service tax, Sales tax etc, but once GST is implemented all these indirect taxes would come under an umbrella. At present separate tax rates are applied to goods and service but under GST these would be one tax rate for goods and service. GST is to maintain a business friendly environment and it also improve government fiscal health and tax collection system would become more transparent

6. M. Sehrawat and U. Dhanda (2015): Studied that “GST INDIA: A KEY TAX REFORM” GST is one of the most crucial tax Reforms in India which has been long pending. It is a comprehensive tax system that will include all indirect taxes of state and central government and unified economy into a seamless national market. This paper is focused on advantages of GST and challenges of faced by India in execution.

OBJECTIVES

1.To study the needs of GST.

2.To Study the impact of GST on Gujarat Government revenue.

RESEARCH METHODOLOGY

This study is descriptive in nature and it used the exploratory technique. The data for the study were gathered from the secondary sources such as journals, articles published online and offline on various newspapers and websites.

NEED OF GST IN INDIA

1. Imposing several taxes on goods and services can lead to high cost and inefficient tax structure which can subject to shirking and revenue disclosures. The need for **GST** in Indian Taxation System will add value at each stage and will set off the rates both at state and at central level. Introducing GST, will increase the efficiency of taxation, improves the economic growth and it will bring whole nation to one national market.

2. Our present taxation system is very complex and very confusing, corruption chance is there, which leads to distrust of government, there are hidden tax for exports, whereas no charge applicable on Importing of Goods/Services from one state to another.

3. Just to overcome these issues, Rajya Sabha introduced **GST** bill, which will bring transparency to taxation and consumer will get to know how much tax amount they are paying to government for sale/ purchase/ manufacturing.

4. At present, there are huge number of taxes that has to pay by consumers, with GST it will single tax to pay, which is much easier to understand. For businesses, accounting complexities will reduce and results less paperwork, which will save both time and money. GST will increase economic **GDP** by 2%-2.5%.

5. Simple tax structure will bring more tax payers and in return it will be revenue for government.

6.Well, it will eliminate all other taxes of indirect taxes and this will effectively mean that tax amount paid by end users (consumers) will reduce. As in Economics, lower will the prices, more will be demand for that product, results in more consumption of goods, which will be benefited to companies.

STATE GOVERNMENT REVENUE FROM GST

The gross GST revenue collected during December 2022 is **Rs 1,49,507 crore**, of which CGST is **Rs 26,711 crore**, SGST is **Rs 33,357 crore**, IGST is **Rs 78,434 crore** (including Rs 40,263 crore collected on import of goods) and Cess is **Rs 11,005 crore** (including Rs 850 crore collected on import of goods).The Government has settled Rs 36,669 crore to CGST and Rs 31,094 crore to SGST from IGST as regular settlement. The total revenue of Centre and the States after regular settlements in the month of December 2022 is Rs 63,380 crore for CGST and Rs 64,451 crore for the SGST.

The revenues for the month of December 2022 are **15% higher** than the GST revenues in the same month last year. During the month, revenues from import of goods was **8% higher** and the revenues from domestic transaction (including import of services) are **18% higher** than the revenues from these sources during the same month last year. During the month of November, 2022, 7.9 crore e-way bills were generated, which was significantly higher than 7.6 crore e-way bills generated in October, 2022.The chart below shows trends in monthly gross GST revenues during the current year. The table shows the state-wise figures of GST collected in each State during the month of December, 2022 as compared to December, 2021.

Top 10 GST Collections from states

		Dec-21	Dec-22	
1	Jammu and Kashmir	320	410	**28%**
2	Himachal Pradesh	662	708	**7%**
3	Punjab	1,573	1,734	**10%**
4	Chandigarh	164	218	**33%**
5	Uttarakhand	1,077	1,253	**16%**
6	Haryana	5,873	6,678	**14%**
7	Delhi	3,754	4,401	**17%**
8	Rajasthan	3,058	3,789	**24%**
9	Uttar Pradesh	6,029	7,178	**19%**
10	Bihar	963	1,309	**36%**

BEFORE GST IMPLEMENTATION (2016-17)

Before the implementation of GST, indirect taxes included service Tax, Central Excise, and customs duties. After GST implementation, except for petroleum products service tax and duties concerning Central Excise were replaced with GST. On petroleum products, levy of central Excise continued; on tobacco, both GSTas well as Central Excise were levied.In comparison to FY 2016-17, the union Government overall revenue collection increased by Rs 6,41,999 crores Approximately in FY 2017-18. As per the total revenue receipts, the portion of indirect taxes has remained nearly constant and accounts for 38.76% in FY 2017-18, in comparison to 38.95%in FY 2016-17.With regards to indirect taxes, the growth rate dipped to 5.80% in FY 2017-18 when compared toFY 2016-17.During FY 2016-17, the growth rate was 21.33%.

Before GST implementation

Tax Component Type	FY 2016-17 (Before GST) (In crores)
A. Total Revenue Receipts	
1. Direct Tax Receipts	8,49,801

2. Non-Tax Receipts	5,06,721
3. Grants-in-aid & contributions	1,299
4. Indirect Tax Receipts including other taxes	8,66,167
B. Miscellaneous Capital Receipts	47,743
C. Public Debt Receipts	61,34,137
D. Recovery of Loans and Advances	40,971
Receipts of Government of India **(A+B+C+D)**	84,46,839

Comparison of Pre and Post GST Collection and its effect.

The aggregate state and central taxes subsumed in the GST exhibited a CAGR of 11.53 per cent in the pre-GST period (FY13 to FY17). The nominal GDP grew at a CAGR of 11.54 per cent during this period. Since the growth of the subsumed taxes was marginally less than the growth of GDP, the buoyancy was just below one and could be taken as one for practical purposes.
The post-GST period experienced many headwinds, most notably the exogenous shock of the Covid pandemic. The nominal GDP grew at a slower CAGR of 9.6 per cent in the post-GST years (FY19 to FY23). However, GST collections have grown at a CAGR of 10.9 per cent, implying aggregate GST collections buoyancy of around 1.1.
This has occurred even though the effective GST rate has fallen from inception (from 14.4 per cent in 2017 to 11.6 per cent in 2019, according to RBI.

DIRECT TAX AND INDIRECT TAX COLLECTIONS.

The details of total Direct Tax and Indirect Tax collected over the last three years along with the differentcomponent-wise are as under:

DIRECT TAX

			(Rs. in crore)
Financial Year	**Corporation Tax**	**Taxes on Income**	**Total**
2015-16	453228	288717	741945
2016-17	484924	346789	849713
2017-18	571202	431539	1002741

AFTER GST IMPLEMENTATION

Tax Component Type		FY 2017-18 (After GST) (In crores)
A. Total revenue receipts		
	Direct Tax Receipts	10,02,738
	Non –Tax Receipts	4,41,383

	Grants-in-aid & contributions	3,582
	Indirect Tax Receipts	9,16,445
B .Miscellaneous Capital Receipts		1,00,049
C. Public Debt Receipts		65,54,002
D .Recovery of Loans and Advances		70,639
Receipts of Government of India (A+B+C)		90,88,838

(Source: https://news.cleartax.in.)

As per June 2018, the revenue collected was netted to 95,610 crore approx.. But as per GST, government is expecting to exceed the revenue collection more than 1.1 lakh crore monthly. And approximately 13 lakh crore this 2018 fiscal year.The collection of money which is collected by government of india is totaly depends on the income if the income is high then government will get high collection of money or if the income is lower government will get lower collection of money. After two months of negative growth, GST revenues witnessed an impressive recovery with a positive growth of 6% in November, 2019 compared to November, 2018 collections. During the month, the GST collection on domestic transactions witnessed a growth of 12%, highest during the year. The GST collection on imports continued to see negative growth at (-)13%, but was an improvement over last month"s growth of (-)20%.This is the eighth time since the inception of GST in July 2017 that monthly collection has crossed the mark of Rs 1lac crore Also, November 2019 collection is the third highest monthly collection since introduction of GST, next only to April 2019 and March 2019 collections.

CONCLUSION

Goods and Service Tax, with end-to-end IT enabled tax mechanism, is likely to bring good amount of revenue to government. It is can be expected that the ill activity of tax theft will be reduced under GST in order to benefit both governments and the consumers. In reality, that extra revenue that the government is expecting to generate would come from the reduction of tax theft instead from the consumer's pocket. Though the structure of GST might not be a perfect one but once it is placed, this tax structure will make India a better economy advantageous for foreign investments. GST avoid with multiple tax rates by central and states Tax collection in India is dependent on indirect taxes. Corporation tax is the major contributor in direct tax revenue collection. General sales tax is the major contributor in indirect tax revenue collection. The contribution of indirect tax in GDP is more than that of direct tax. Government should try to increase the share of direct tax in total tax revenue collection and structural reforms should be brought by the government. There is high need to consolidate and simplify the tax laws.Indian tax structure is a bit complex.GST collections for financial year 2019-20 for central government was approximately more than 10 lakh crore.

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"APPRAISAL OF INDIAN INSURANCEMARKET- Appraisal of Life Insurance Market Life Insurance Premium(Premium Underwritten by Life Insurers)"

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Abstract:

Life insurance industry recorded a premium income of 6.93 lakh crore during 2021-22 asagainst 6.29 lakh crore in the previous financial year, registering growth of 10.16 per cent. While private sector insurers posted 17.36 per cent growth in premium, LIC recorded 6.13 per cent growth. The market share of LIC decreased by 2.34 per cent to 61.80 per cent in 2021-22 while market share of private insurers has increased to 38.20 per cent.This study include few of variables like; premium underwritten by insurer, new business premium and total premium of life insurers and Segment wise data too. This gives an idea about the Indian Insurance Market performance on different variables. It is comparative analysis.

Key Words: Premium, Underwritten and Insure

INTRODUCTION:

Life insurance industry recorded a premium income of 6.93 lakh crore during 2021-22 as against 6.29 lakh crore in the previous financial year, registering growth of 10.16 per cent. While private sector insurers posted 17.36 per cent growth in premium, LIC recorded 6.13 per cent growth. The market share of LIC decreased by 2.34 per cent to 61.80 per cent in 2021-22 while market share of private insurers has increased to 38.20 per cent. In 2021-22, new business and renewal premium accounted for 45.46 per cent and 54.54 per cent of the total premium received by life insurers respectively. New business premium recorded 12.98 per cent growth while renewal business had a growth of 7.92 per cent. Single premium roducts continue to play a major role for LIC as they contributed 37.91 per cent of total premium while it was 15.87 per cent for private life insurers. LIC continued to have a higher market share at 63.18 per cent in new business and 60.65 per cent in renewal business premium. LIC of India is the only Indian insurer underwriting life insurance business outside India. The total premium underwritten outside the country by LIC stood at 419.70 crore in 2021-22 as against 400.34 crore in 2020-21 registering a growth of 4.83 per cent against growth of 5.84 per cent in 2020-21.It is therefore, necessary to study the business performance of Life Insurance Corporation of India (LIC) after the liberalization policy regime and as also the changes that might have occurred or any restructuring that might have been done by the LIC in the wake of entry of private players in the life insurance sector. Hence it becomes imperative to evaluate the performance of Life Insurance Corporation of India. Therefore, the researcher has conducted a study of Performance Evaluation of Life Insurance Corporation of India. Therefore researcher has conducted a study of an in depth study of policies of life insurance in India.

LITERATURE REVIEW:

MitraDebabrata (2000)3 in the thesis entitled "Employees and the PSU: A Study of their Relationship with Special reference to Jalpaiguri Division of the Life Insurance Corporation of India" opines that the State-owned Undertakings provide all sorts of facilities and amenities to employees along with usual emoluments. But, their productive rate is low when compared it with the private sector undertakings. In the Jalpaiguri Division, the employee relationship with the LIC is clearly discussed and some suggestions are also given in the thesis.

Srivastava, D.C. and Srivastava, S. (2001)6 in their book on "Indian Insurance Industry– Transition and Prospects" discuss analytically the financial significance of insurance industry, its contribution to Indian economy and also the transitory prospects and challenges of insurance industry due to liberalization and the opening up of the sector to private players

Deloitte &ToucheTomhatsu India (2003)16, the Global Management Consultancy, advises the LIC of India, to ramp up its long- term strategies by closely linking them with the short and medium-term plans and to strengthen them both asset-liability machinery and also risk management system. The Consultant expresses satisfaction over the guaranteed products offered by LIC and mentions that there was no comparison with Unit Trust of India. The report further touches upon major restructuring issues like corporization, removal of sovereign guaranties and increase in the paid-up capital from Rs.5 crores to Rs.100 crores.

NageswaRao, R. (2005)39 in his article on "Deregulation of Banking and Life Insurance Sector in India – A Comparative Study of the Market Leaders‟ Challenge" explains clearly the impact of the deregulation process of the Government on the Banking and Insurance organizations. The Challenges so accompanying this deregulation and also suitable remedial measures are discussed.

Chandarana, Harish M., 2008, in the thesis entitled "Performance Evaluation of Life Insurance Corporation of India", , Saurashtra University covered the few topics like; performance of LIC of India, Concepts of Insurance, evaluation process, functions, satellite SAMPARK, etc. are discussed.

Mishra, K.C. and Kumar, C.S.(2009)97 in their book on "Life Insurance Principles and Practice" explain the origin of insurance and its elementary aspects, principles of life insurance, life insurance products, policy conditions, underwriting, pricing, policy servicing and policy benefit payments in a more clear and analytical manner so that a layman can understand the same without any ambiguity.

OBJECTIVE OF THE STUDY:

- **To know performance of premium underwritten by life insurers(LIC and Private Sector)**

RESEARCH PROBLEM:

The various studies conducted by various researchers have covered many aspects of insurance business. But there were no research work has been carried out plan wise details and analysis so in this context researcher has selected following problem for the research.

"APPRAISAL OF INDIAN INSURANCEMARKET- Appraisal of Life Insurance Market Life Insurance Premium(Premium Underwritten by Life Insurers)"

RESEARCH METHODOLOGY:

TYPES OF RESEARCH:
The research will totally base on the comparison of LIC and Private Sector in India.

SOURCE OF DATA:
The research would be based on secondary data and it would be collected from the Annual Report and other Journals of insurance sectors of India of current year 2021-2022.

STATISTICAL TOOLS & TECHNIQUES:
ANNOVA test will be selected for the study

INVESTIGATIVE QUESTIONS:
The global environment has thrown the challenges for the companies especially for finance and Insurance. The more and more players are coming forward with competitive operating strategies for the business. In this background researcher would like to investigate the following distance.

- o Whether the life insurance sector is comparatively sound or not?

DATA COLLECTION:
The secondary data used for this study and would be collected from the internet, catalogues and brochures and magazines and annual reports of the companies.

HYPOTHESIS:

- Ho: There would be no significance difference in the performance of premium underwritten by life insurers(LIC and Private Sector)
- H1: There would be significance difference in the performance of premium underwritten by life insurers(LIC and Private Sector)

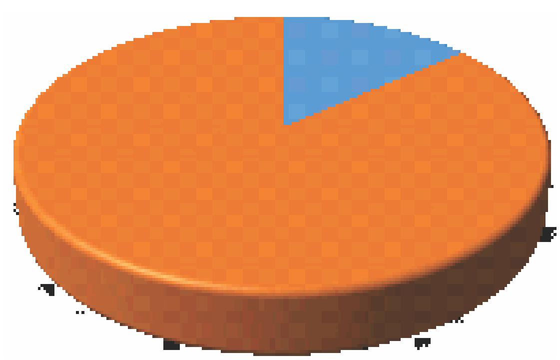
DATA ANALYSIS & INTERPRETATION

Segment-wise Premium Underwritten by Life Insurers

Segment-wise Premium Underwritten by Life Insurers (Rs.Crore)				
	Linked Premium		Non-linked Premium	
Segment	2020-21	2021-22	2020-21	2021-22
Annuity	0	0	31,594.43	27,855.71
Health	185.22	163.64	634.43	634.04
Life	82,150.38	88,625.45	4,00,526.24	4,45,678.26
Pension	8,671.04	11,537.61	1,01,158.54	1,12,987.92
Variable	0	0	3,810.77	5,131.51
Total	91,006.64	1,00,326.69	5,37,724.41	5,92,287.45
Mean	18201.328	20065.34	107544.882	118457.49
SD	35942.53911	38647.52341	17032.04088	14592.43994
Cov	197.4720697	192.6083655	15.83714684	12.31871445

Analysis:
The traditional products registered a growth of 10.15 per cent in 2021-22, with premium of □5.92 lakh crore as against □5.38 lakh crore in previous year. On the other hand, Unit-linkedproducts (ULIPs) registered a growth of 10.24 per cent with increase in premium from □0.91 lakh crore in 2020-21 to □1.00 lakh crore in 2021-22. The share of unit-linked products in otal premium was 14.48 per cent. Life insurance segment constitutes 77 per cent of total life insurance premium followed by pension and annuity segments together about 22 per cent in 2021-22. Life, pension and variable segment recorded growth of 10.70 per cent, 13.38 per cent and 34.66 per cent respectively while annuity and health segment witnessed decline of11.83 per cent and 2.68 per cent respectively during 2021-22.

Linked and Non-linked Premium of Life Insurers (2021-22)



FINDINGS:
The traditional products registered agrowth of 10.15 per cent in 2021-22, with premiumof □5.92 lakh crore as against □5.38 lakh crore inprevious year. On the other hand, Unit-linkedproducts (ULIPs)

registered a growth of 10.24 percent with increase in premium from □0.91 lakhcrore in 2020-21 to □1.00 lakh crore in 2021-22. Theshare of unit-linked products in total premium was14.48 per cent

LIMITATIONS OF THE STUDY:

1.Secondary Data

2.Limited Scope

CONCLUSION

Total capital of the life insurers increased by 25.40 per cent to □35,547 crore as on March 31,2022. During 2021-22, an additional capital of □7200 crore was brought in the life insuranceindustry and about 86 per cent of this was by LIC. Under the provisions of IRDAI (Other formsof Capital) Regulations, 2016, six private life insurers have raised Other Forms of Capital amounting to □1,984 crore during 2021-22 i.e. □350 crore by Aditya Birla Sun Life Insurance Co. Ltd., □125 crore by IndiaFirst Life Insurance Co. Ltd., □496 crore by Max Life Insurance Co. Ltd., □400 crore by PNB MetLife India Insurance Co. Ltd., □125 crore by Star Union Dai-ichi Life Insurance Co. Ltd., and □488 crore by Tata AIA Life Insurance Co. Ltd.

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THE IMPACT OF HINDENBURG REPORT ON ADANI ENTERPRISE'S STOCK PRICE: AN EVENT STUDY WITH REFERENCE TO BSE

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ABSTRACT

The present study used event study methodology to evaluate stock return of the company of third richest person in the world -2022, Adani Enterprise. The sample of the study consist of daily historical data of the Adani Enterprise from Yahoo Finance, 25 days before and 25 days after the announcement of the Hindenburg Report on 24th January,2023. A t-statistics was used to examine the significance of the stock return of the Adani Enterprise and BSE. This analysis was irrelevant with event announcements that state they do have an effect on the stock market return. The findings showed that there was negative abnormal return stated in many of event cycle days as stock return affected by the event. But after the event +9 day there is significant effect of an event on stock return identified.

(Key Words: *Event study, Stock market, Normal return, Abnormal return)*

INTRODUCTION

In the marketplace, where buyer demand and seller supply are balanced, stock prices are formed. Due to shift in supply and demand, stock prices are continuously fluctuating. The market price of a stock will rise if more individuals desire to purchase it and decrease if more people are attempting to sell it. However, there is not a simple formula that can accurately predict how a stock's price will move. Stock prices are driven by a variety of factors, but ultimately the price at any particular time is determined by the market's supply and demand conditions at that precise moment. Having said that, we have a certain knowledge of the factors that influence stock price movement, fundamental, technical and the market attitude elements form the three group of these factors. Based on a company's earnings and profitability from manufacturing and selling goods and services, fundamental variables determine stock values. Technical factors include chart patterns, momentum and investor and trader behaviour, they are related to a stock's price history in the market.[1]

Sometime stock value affects by some events which fluctuates stock prices from high to low or low to high. The particular event could be good or bad for the company and shareholders. People usually sell the stocks when there is bad news. An unfavourable earnings report, a breach in corporate governance, generalised economic and political uncertainties, and unfortunate events all result in selling pressure and a decline in the prices of many of stocks. They buy stocks when good news is released. Positive economic indications, good earnings reports, the introduction of a new product, corporate acquisitions, and buying demand, all result in rising stock values.[1]The present study identifies the impact of an event on stock price of particular company's by event study methodology.

HINDENBURG RESEARCH REPORT AND ADANI ENTERPRISE

In the united states of America Hindenburg itself a company that specialised in forensic financial research.The Hindenburg research report on the Adani Group, which was published in January 24,2023, is a critical examination of financial and operational procedures used by the Indian company. The article has sparked a controversial discussion over one of India's leading corporations' business practices and raises significant concerns about the morality and legality of Adani Group's operations. A global company, Adani Group has holding in ports, logistics, agribusiness, energy, real estate and defence. The company is a significant actor in the Indian business community with revenues of over $11 billion in the F.Y. 2021. The Hindenburg report asserts that the business overvalued its wealth and understand its liabilities by using unethical accounting techniques. The report's in-depth analysis according to the Hindenburg study, Adani Group inflated its profits and understand its debt by employing aggressive and unusual accounting methods. According to the research, the company has accrued significant revenue from joint ventures and subsidiaries that aren't included in its consolidated financial statements, which presents an inaccurate picture of the company's financial condition and profitability. In addition to these financial issues, the Hindenburg report also charges Adani Group with insider trading and tax evasion. The report cites papers received from Indian government and regulatory bodies as evidence for its allegations. The report also blames Adani Group for its environmental operations, like deforestation, harming ecosystems, air and ground water pollution.[2]

LITERATURE REVIEW

(Xiuping Ji, Naipeng Bu, Chen Zheng, Honggen Xiao, Caixia Liu, Xuesheng Chen, Kangping Wang, 2022) The findings of the event study imply that the stock markets reacted rapidly and negatively to the COVID-19 pandemic when lockdown restrictions were announced to contain the spread of novel coronavirus. The Asian stock indices experienced more negative abnormal earnings than the stock indices of the countries outside Asia. Moreover, investor sentiments act as a wedge between financial investment decisions, returns, and fear of uncertainty caused by the pandemic. Furthermore, the panic experienced by investors may be an effective transmission channel through which the COVID-19 outbreak affects the returns on the stock market indices.[3]

(Abbas Kesgari, Keyvan Sheykhi, 2014) evaluate the fluctuation in stock prices before disclosure indicate that information was released to the market before official disclosure. Stock prices react to the unofficially released information and rumours to the market around the releasing new officially disclosure date. This fraudulent attempt was initiated by price manipulation in cases which we don't see significant price change during forecasted disclosure even if there are significant change in report earning values. The study indicates that there is a significant relationship between releasing forecasted information and stock price fluctuations in the selected listed companies in TSE. [4]

(Vincent O. R., Bamiro K., 2013) The study defines a method of training that provides a forecast of stock growth over a period of 52 weeks. The earning per share, price earnings ratio and the closing prices are calculated. It is resolved that fluctuations can be averted if past knowledge is well studied and made active. They concluded that the fluctuation rate has very serious implications on the Nigeria Economy. Hence, for any serious development of the stock market there is need to stabilize the exchange rate movement. If exchange rate depreciation reduces stock market return, fluctuations can be averted if past knowledge is well studied and made active, increase in government participation in the market will make the Nigeria stock market strong again. [5]

OBJECTIVES

The objective of this study is to analyse the impact of Hindenburg Research Report on Adani Enterprise's stock price movements.

RESEARCH METHODOLOGY

Sample Period

The period of the study is of 25 days before the event and 25 days after the event. The event date is 24^{th} January, 2023.

Sampling Technique

Purposive sampling method has been selected for the study of stock reactions.

Sources of Data

The present study is completely based on secondary data and the data was collected from the official website of selected company, NSE, BSE, research report, articles, magazines and books.

Tools for Analysis

Event study Methodology and t-statistics of ARare being used here to analyse the stock price fluctuations because of the Event.

Hypothesis

H_0 = There is no significant impact of Hindenburg Report event on stock return of Adani Enterprise.

At 5% significance level if,

t- calculated value > table value (1.96): H_0 Reject

t- calculated value < table value (1.96): H_0 Accept

DATA ANALYSIS

Date	Stock Return	Market Return	Normal Return	AR	t- stat. of AR
20-12-2022	0.021843879	-0.00193736	-0.020039459	0.041883338	0.524947174
21-12-2022	-0.065311839	-0.012552439	-0.072730233	0.007418394	0.092978859
22-12-2022	-0.008596643	-0.006369235	-0.042038252	0.033441609	0.419142285
23-12-2022	-0.060291891	-0.025193443	-0.135477226	0.075185335	0.942339618
26-12-2022	0.020261749	0.016478401	0.071372082	-0.051110333	-0.640594227
27-12-2022	0.014132502	0.007923437	0.028907236	-0.014774733	-0.185179949
28-12-2022	0.007413474	0.001188404	-0.004523895	0.01193737	0.149617694
29-12-2022	0.003391075	0.003427913	0.006592504	-0.003201428	-0.04012528
30-12-2022	0.012452974	-0.002236871	-0.021526162	0.033979136	0.425879404
02-01-2023	-0.004454851	0.004713769	0.012975196	-0.017430047	-0.218460474
03-01-2023	-0.002672004	0.002177095	0.000383736	-0.00305574	-0.038299284
04-01-2023	-0.001018517	-0.010732286	-0.063695417	0.0626769	0.785564439
05-01-2023	0.000718311	-0.000599469	-0.013398482	0.014116793	0.176933614
06-01-2023	-0.001450226	-0.00734171	-0.046865391	0.045415166	0.569213528
09-01-2023	0.008086468	0.011643999	0.047375239	-0.039288771	-0.492428019
10-01-2023	-0.055571373	-0.008213267	-0.051191596	-0.004379777	-0.054894178
11-01-2023	-0.003048282	-0.001352109	-0.017134411	0.014086129	0.176549291
12-01-2023	0.003130554	-0.001512545	-0.017930776	0.02106133	0.263973359
13-01-2023	0.020072997	0.004322524	0.011033145	0.009039853	0.113301505
16-01-2023	-0.027613945	-0.002599926	-0.023328282	-0.004285663	-0.053714596
17-01-2023	0.005386332	0.005949913	0.019111124	-0.013724792	-0.172020448
18-01-2023	-0.011788376	0.004600513	0.012413016	-0.024201392	-0.303329505
19-01-2023	-0.037722656	-0.002892262	-0.024779371	-0.012943285	-0.162225385
20-01-2023	-0.002138864	-0.004727639	-0.033889752	0.031750887	0.397951527
23-01-2023	-0.005745334	0.003600408	0.00744873	-0.013194064	-0.165368544
24-01-2023	0.001642808	-0.001132169	-0.016042679	0.017685487	0.221662042
25-01-2023	-0.015532573	-0.014015635	-0.079993195	0.064460622	0.807920825

27-01-2023	-0.204764238	-0.019860569	-0.109006087	-0.095758151	-1.200190167
30-01-2023	0.046486323	-0.001767777	-0.019197689	0.065684011	0.823254246
31-01-2023	0.027631981	0.005537964	0.017066308	0.010565673	0.132425454
01-02-2023	-0.331243576	-0.00627283	-0.041559722	-0.289683854	-3.630768853
02-02-2023	-0.310585058	-0.000409723	-0.012456627	-0.298128431	-3.736609426
03-02-2023	0.013673885	0.008123537	0.029900486	-0.016226602	-0.203377021
06-02-2023	-0.008925584	-0.001985381	-0.020277821	0.011352237	0.142283901
07-02-2023	0.136630329	-0.002297107	-0.021825161	0.15845549	1.986010775
08-02-2023	0.182649696	0.00829873	0.030770103	0.151879593	1.903591403
09-02-2023	-0.116784369	1.16818E-05	-0.01036487	-0.106419499	-1.333814761
10-02-2023	-0.041753909	-0.001207787	-0.016418028	-0.025335881	-0.317548691
13-02-2023	-0.072578512	-0.00756624	-0.047979907	-0.024598605	-0.308307992
14-02-2023	0.018487225	0.004544478	0.01213487	0.006352355	0.079617594
15-02-2023	0.016663288	0.00454409	0.012132947	0.004530341	0.056781289
16-02-2023	0.009788371	0.003153488	0.005230323	0.004558049	0.057128559
17-02-2023	-0.042003177	-0.005369546	-0.037076029	-0.004927148	-0.061754689
20-02-2023	-0.060572019	-0.004289811	-0.031716477	-0.028855541	-0.361662546
21-02-2023	-0.031544785	-0.001562567	-0.018179073	-0.013365712	-0.167519899
22-02-2023	-0.111845477	-0.014487588	-0.08233586	-0.029509618	-0.36986045
23-02-2023	-0.015928553	-0.00213725	-0.021031668	0.005103114	0.06396017
24-02-2023	-0.049671107	-0.00277201	-0.024182464	-0.025488642	-0.319463331
27-02-2023	-0.097440692	-0.005745209	-0.038940734	-0.058499958	-0.733212507
28-02-2023	0.133421398	-0.002179204	-0.021239918	0.154661316	1.93845629
01-03-2023	0.137126906	0.009967577	0.039053871	0.098073035	1.229203892
02-03-2023	0.027086173	-0.00514228	-0.035947931	0.063034104	0.790041485
03-03-2023	0.125684541	0.012019007	0.049236693	0.076447848	0.958163397

- Std. Deviation 0.06298
- Slope (B) 4.963766639
- Intercept (A)0.010422856
- R^2 0.185730594

Here, Before the event there is no significant impact of event on stock returns as before the event window there is no value greater than 1.96. But the t- statistics in +9 day after the event has greater value than table value of t- statistics (1.96) and it is 1.98 on 7th February,2023. So, it can be said that after the announcement of Hindenburg Research Report, the stocks of Adani Enterprise affected as its return differs. So, here the stock return of Adani Enterprise affected by the Event of Hindenburg Research Report by negatively.

CONCLUSION

When the Hindenburg Report criticizes Adani Group, the Adani Group has pointed out that it is fully compliant with all Indian Laws and regulations. But here it is important to note that Hindenburg Research is short selling research firm, and its reports are often critical of the companies it covers. This research firm has great interest on Group's stock declining, as it has shorted the stock. In our data analysis there is significant effect of event on stock return but the perfection of Hindenburg Research clears that how they make all the ways clear to short sell the Adani Enterprise stocks. Here in this situation the research firm gets benefitted if the stock price falls. So, the all allegations in the report should be treated with some caution, and it is important to identify independent verification of the claims made by the Hindenburg Research Firm. As the event affects the stock return after the event, we can say that the stock prices of Adani Enterprise slowly affected by the Event as returns are declines after the 24th January, 2023.

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A Review Study on Influential Factors towards Online Food Delivery Services

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Abstract:

OFDS have become increasingly popular in recent years, with the rise of technology and the changing lifestyles of consumers. This review paper aims to explore the literature on online food delivery services and provide a comprehensive understanding of the key factors that influence consumer behaviour in this industry.

One of the key factors that have contributed to the growth of OFDS is the convenience they offer. Consumers can order food from their favourite restaurants from the comfort of their homes, without having to go through the hassle of driving or parking. This has led to increased demand for OFDS, with many restaurants partnering with third-party platforms such as Zomato and Swiggy etc. to meet this demand.

However, the quality of the food and service offered by OFDS can vary, and this can affect consumer behaviour. Consumers rely heavily on online reviews and ratings to make their purchasing decisions, and negative reviews and price can have a significant impact on a business's reputation and discount offers. Therefore, it is essential for OFDS to maintain high standards of quality and ensure timely delivery and attractive Offers to avoid negative reviews and Increased Profitability.

Additionally, the impact of OFDS on the overall profitability of the restaurant industry requires further examination. Overall, online food delivery services are likely to continue to grow in popularity, and it is important for businesses to adapt to this changing landscape to remain competitive.

Objectives:

The objective of the study is to understand the most influential factors in both way; positively and negatively as well and to know the Future scope of OFDS which creates an impact on restaurant and consumer as well which leads to new start-ups and Innovation.

KeyWords:OFDS – Online Food Delivery Service, Third-party Delivery Service.

Introduction:

The Online Food Delivery Service (OFDS) industry, i.e., the purchase and delivery of freshly prepared meals from restaurants to the customers' home enabled by the use of online platforms, has been steadily growing all over the world in the last few years. This novel and disruptive business – based on factors made by the platform, restaurants, riders and customers – is both very significant (as the related market is growing) and critical (due to very peculiar complexities that characterise it). Accordingly, it has gained the attention of practitioners, policymakers and academics. Considering practitioners operating in the food and grocery industry, OFDS is a very attractive market to new and technology-driven players, while being a threat to the incumbents in the more traditional non-delivery food, grocery, and hospitality industry (He et al., 2019). What once was a limited niche sector populated by start-ups and innovation, is now a flourishing business ruled by big players, which is changing consumers' habits related to a fundamental part of their daily lives: eating. (Wang and Somogyi, 2018). As ODFS companies rapidly gain market share, they are increasingly seen as rivals of two well-established, profitable businesses: grocery – since ready to-eat meals promptly delivered are a true alternative of buying and prepare food – and offline only restaurants – since customers may conveniently opt for ordering food from the Internet rather than going out to eat (Ray et al., 2019).

The expansion of such services often leads to a question as to what are the factors which influence the consumers to adopt online food delivery services. To answer this question, this paper reports the findings of descriptive study to get insights about the concept of online food ordering and delivery services and to identify which factors are influencing the consumers to order food online. This is a review paper which is based on descriptive study and data is sourced from articles, journals, news and the reviews of practitioners etc. It has been found from the literature that the factors behind its adoption and popularity are convenience, doorstep delivery, reduced time & efforts, plethora of options, changing lifestyle and demographics, better promotional offers, ease of payment, presence on social media, effective customer relationship management.

Background descriptions:

Before beginning the conceptual analysis with literature review, a broader background discussion is needed. Practically, the broader background constitutes: Factors influencing Consumer buying decision while they order food online, which satisfies customers need. And some factors also which affect their buying decisions Online-to-Offline.

Literature Review:

Direct and Indirect factor: This study identified the factors important to consumers in the online food delivery service business. Findings suggest that factors that customers are concerned about can be grouped into two: direct factors and indirect factors. Direct factors include delivery time, service quality, price and condition of food delivered asthese are directly linked to the core service delivery process. The indirect factors include the variables variety and number of restaurants, menu, delivery tracking service and attitude of the delivery person which can be considered to be the peripheral factors that come together to form the complete package benefits. (Ahmed TausifSaad, 28 August 2021)

Technology: This study shows some limitations and suggestions for future research should be discussed. First, the sample of this study is the online food delivery service users in the United States, which may limit the generalization of the findings to other countries. Results may vary across countries due to cultural differences, technology acceptance, and other factors. As a result, the research model employed in this study should be replicated and tested in other countries to confirm its validity and usefulness. In the future, longitudinal research will be needed to fine-tune the findings of this study and compare the COVID-19 pandemic to post-COVID-19 conditions. Second, other variables such as the frequency with which an online food delivery service is used and demographic traits (such as age and gender) could be regarded as moderating factors. The relationship between variables related to TAM and customers' intention to use online food delivery services could be different depending on the level of food delivery user experience. For example, the relationship between perceived ease of use (EOU) and attitude could be supported for customers who use online services infrequently. (Kyungyul Jun, Borhsm Yoon, Seungsuk Lee, Dong-SooLee., 28 December 2021.)

Food Quality Namkung& Jang (2007) described the quality of food as a concept that includes "taste, freshness, variety, healthy options, and temperature". According to the study of Annaraud& Berezina (2020), food quality is an indispensable factor in the foodservice industry, it greatly affects customer satisfaction. It is also a "necessary condition" to meet the needs and expectations of customers, then make them feel satisfied (Peri, 2006).

Word of mouth: The main objective of the study is to analyze the factors affecting customer satisfaction when using an online food delivery application in Vietnam. The results show that the majority of users are quite satisfied with the service they are using. Research results show that there are six factors affecting customer satisfaction when using online food delivery services. However, only five factors impact on customer satisfaction. In which, Service Quality has the most significant impact, followed by Food Quality, Price, Promotion, and Privacy. The results also show that customer Repurchase, Positive Word of Mouth, or Switching is also directly affected on satisfaction.It also helps provide a perspective for them to consider the factors that impact customer satisfaction. From there, they can visualize and redesign the customer experience to encourage repeat purchases or attract more and more customers through positive word of mouth and reduce the switching rate.(Yi Hsu, Thi Loan Le, November 2021)

Ease of Payment is the biggest advantage to consumers who opt for online food delivery services (Jadhav, 2018; Saxena, 2019). These services provide a variety of options to pay for your order and also it is the need of the hour to pay hassle-free. Secured modes of payment have made the online food ordering very trendy, consumers feel secured and safe in making payment through online modes such as debit card, e-wallet, credit card, UPI payments etc. (Sumathi&Josephin, 2017). In addition to the online payment medium, there is also the facility of cash on delivery payment for people who do not want to get entangled in online payment problems and want to make convenient cash payments and it proved as the helping hand to such customers (Sudha&Raghunath, 2019). Various payment options have become one of the primal factors that influence buying behaviour (Kumari, 2019). All these options have buildup trust and enhanced the ease of payments.

Efficient Customer Relationship Management techniques of these service providers are influencing the customers to stick to them. Customer support system helps in resolving the complaints and answering the query of consumers which is available 24/7 with a few clicks (Gupta, 2019). Consumers can always give and see others' feedback, reviews, rating about the services and they are relying on the published consumers' reviews, ratings, photographs etc. for the choice of food and restaurants (Sharma &Waheed, 2018). These companies are successfully utilising the social networking sites not only to do marketing and but to interact with their customers which is available 24×7 hours and it has seen that consumers are investing plenty of time in interacting and sharing their experiences with these companies. Use of social media platforms to interact and attract consumers is resulting in high satisfaction (Mehta, 2019) as information regarding food quality, services, contests, offers and interesting feed, uploads are always available there. (Fathelrahman&Basarir, 2018).

Customer Satisfaction East, Wright, &Vanhuele (2013) depict that customer satisfaction with the product is an experience and attitude, people are satisfied for measurable reasons. They also claim that companies that increase customers' satisfaction in order to increase profitability and reputation of the company.

Service quality is a factor that directly affects customer satisfaction (Lau & David, 2019). Additionally, the study of Devaraj, Fan, &Kohli (2002) showed that Service Quality is the dominant factor that influences customer satisfaction. Moreover, the research of Kedah, Ismail, Ahasanul& Ahmed (2015)suggested that companies need to consider service quality as a vital issue, and have specific strategies and plans to maintain and improve service quality. Because service quality directly affects and has a positive relationship with customer satisfaction, thereby bringing many benefits to businesses.

Promotion (coupons, multiple-item discounts, and gifts) is a traditional method of customer care but is popular and highly effective. Zhang & Tang (2010) showed that the promotion activity positively and directly affects customer satisfaction and recommended that firms need to pay more attention to the effect of promotions in marketing. Especially during the epidemic season, customers always consider the cost, so the promotion deals and discount codes are even more useful and are constantly sought by customers.

Privacy Belanger, Hiller, & Smith (2002) defined that privacy is adopted as the ability to manage information about oneself. Today, the main concern of online customers is Internet-related privacy issues, customers always worry about their personal information not being protected. Companies use IP addresses and cookies to personalize communications, informing users that data collection and mining are really important and necessary. It helps companies better understand their customers, design personalized features, and enhance the customer experience. Hence, the companies that provide verification systems on their websites increase a sense of security for their customers (Belanger et al., 2002).As mentioned factors which influence customer to order food online and restaurants to earn more profit, but also it has many disadvantages also which can change customer's mind from online to offline buying from consumers and sales from customers.

Packaging and Delivery Consideration One of the primary consideration food consumers take into account when making a purchase decision online involves packaging and delivery. According to Chen et al. (2019), the modern consumer is more interested in food products that utilize sustainable packaging and delivery systems. Hu et al. (2019) add that most customers today are more focused on recyclable packaging systems. Grace (2015) further notes that sustainability is one of the primary sustainability attributes online shoppers look for. For example, over 33% of online consumers believe that packaging and recyclability are more important to them when ordering food items online (Gutberlet et al., 2013). Additionally, 13% of online shoppers cite a lack of packaging information available online, which suggests that there is an existing opportunity for e-retailers to increase their sustainability information (Quartey et al., 2015).

Value Co-creation With Stakeholders From a business perspective, getting partners and investors on board is not easy and most restaurants tend to stay away from technology. Thus, the preposition made involves conducting research aimed at developing a better understanding of the customer and business' perspectives. According to Chen et al. (2018), setting the commission rates with restaurants is a major problem within the online food industry. Moreover, the majority of startups are depended on restaurants to deliver food at the customer's doorstep (Onyeneho and Hedberg, 2013). Hwang et al. (2020) argue that relying on technology is not the main focus of a restaurant because preparing food is its main core business. As such, even if an investor trusts a food startup, integrating technology within its business process will always be perceived as a high risk. The lack of sufficient evidence on the business' perspective toward technology and online platforms make it more difficult for rescuers to tailor their studies to generate crucial insights that help in making better business decisions.

Analysis of the factors:

If we consider this factors, it is automatically classified under the major types of segmentation; 1. Demographic, 2.Geographic, 3.Psychographic and 4.Behavioral Factors.

Research & Methodology:

This descriptive study is based on literature reviews and articles, and also conduct an interviews with practitioners to get reviews related to current influential factors.

Limitations and Suggestions:

Firstly, the model in this study does not fully list the factors affecting customer satisfaction. However, this article has tried to avoid such inherent limitation by conducting the conceptual analysis with as many practical examples as possible. Additionally, our analysis focuses on the online ordering foods only. Future studies can also take a similar approach but discuss other characterized industries, such as online shopping for precious metals, intangible services, and so on. And as the name suggests here we consider only factors influencing customer buying decisions, not from business perspective.

Conclusion:

The majority of this review study examining online food ordering services has provided sufficient evidence highlighting both the satisfying and dissatisfying factors while consumer using online food delivery services. This work has two main limitations. First, it may not be considered as all-inclusive in terms of analysed contributions, since some works could have inadvertently been missed. Nonetheless – also thanks to comprehensive interviews with practitioners we conducted – we are confident that the general insights and conclusions from our review are reliable, and that the presented results are representative of the current state of research on the topic.

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Chat GPT– Revolutionary Technology

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Abstract

This Paper Provides An Overview Of Key Definitions Related To ChatGPT,ChatGPTIs A State-Of-The-Art Language Model Developed By OpenAIThat Uses Deep Learning Techniques To Generate Human-Like Responses To Text-Based Conversations. Trained On A Massive Corpus Of Text Data, ChatGPTIs Capable Of Understanding And Generating Text In A Wide Range Of Domains And Languages. This Paper Provides An Overview Of The Architecture And Process Of ChatGPT, As Well As Examples Of Its Applications In Various Fields, Including Natural Language Processing, Dialogue Systems, And Language Translation.

This Paper Provides An Overview Of Key Definitions Related To ChatGPT,And Also Discuss The Limitations Of This Technology And Its Potential Impact On Society. Overall, ChatGPTRepresents A Significant Breakthrough In The Field Of Artificial Intelligence And Has The Potential To Revolutionize The Way We Communicate And Interact With Machines.

1. **Keywords:** ChatGPT , Artificial Intelligence, Conversational AI, Chatbot, Machine Learning.

Introduction:

ChatGPT(Generative Pre-Trained Transformer) Is A Language Model Developed By OpenAI That Uses Deep Learning Techniques To Generate Natural Language Responses To Text Inputs. It Is Based On The Transformer Architecture, Which Allows It To Process And Generate Natural Language Text With Remarkable Accuracy And Fluency. ChatGPT Has Been Trained On A Massive Dataset Of Internet Text, Allowing It To Generate Responses That Are Contextually Relevant, Grammatically Correct, And Semantically Meaningful. The Model Has Several Different Versions, With The Largest And Most Recent One Containing 175 Billion Parameters, Making It One Of The Largest And Most Powerful Language Models In Existence. ChatGPT Has Numerous Applications, Including Chatbots, Language Translation, And Content Creation, And Has The Potential To Impact Various Fields, Such As Healthcare, Education, Customer Service, And More. Its Ability To Understand And Generate Natural Language Text Has Made It A Popular Tool For Various Industries, And Its Continued Development And Improvements Will Likely Have A Significant Impact On The Future Of Natural Language Processing And Artificial Intelligence.

Property	**Description**
Name	ChatGPT
Developer	OpenAI
Language Model	Transformer-Based
Architecture	Multi-Layer Bidirectional Transformer Encoder And Transformer Decoder
Training Data	A Large Corpus Of Text Data From The Internet, Including Websites, Books, And Articles. The Largest Model, Gpt-3, Was Trained On 45tb Of Data
Training Method	Unsupervised Learning Using A Variant Of The Transformer Architecture And The Unsupervised Language Modeling Task
Input	Text-Based Input In Natural Language

Output	Text-Based Response In Natural Language
Applications	Natural Language Processing, Dialogue Systems, Language Translation, Question-Answering, Chatbots, And More
Limitations	Still Has Limitations In Understanding Complex Language Structures, Can Generate Biased Or Inappropriate Responses Depending On The Training Data
Future Directions	Developing More Advanced Models That Can Understand And Generate More Complex Language Structures, Improving The Model's Ability To Understand Context And Generate Coherent Responses, Addressing Ethical Concerns Related To The Impact Of Ai On Society

ChatGPT World Record

ChatGPT Has Achieved Several World Records In The Field Of Natural Language Processing. Here Are A Few Examples:

Largest Language Model: In June 2020, OpenAI Released A New Version Of ChatGPT, Called GPT-3 (Generative Pre-Trained Transformer 3), Which Became The Largest Language Model To Date, With 175 Billion Parameters. This Allowed GPT-3 To Perform A Wide Range Of Natural Language Tasks, Such As Translation, Summarization, And Question-Answering, With High Accuracy And Fluency.

Human-Like Conversations: In A Study Conducted By OpenAI In 2019, Participants Were Asked To Rate The Quality Of Conversations Between ChatGPT And Humans On A Scale Of 1 To 5. ChatGPT Received A Score Of 4.1, Which Was Higher Than Any Other Conversational AI System Tested, And Was Often Rated As Being "Human-Like" In Its Responses.

Multi-Turn Dialogue System: In 2021, ChatGPT Was Used To Create A New Conversational AI System Called DALL·E 2, Which Was Capable Of Generating Multi-Turn Dialogues That Involved Complex Reasoning And Inference. This Allowed DALL·E 2 To Generate Creative And Engaging Responses To User Input, Such As Writing Poetry Or Creating Visual Art.

Overall, These World Records Demonstrate The Impressive Capabilities Of ChatGPT And Its Ability To Perform A Wide Range Of Natural Language Tasks With High Accuracy And Fluency.

Process Of ChatGPT

ChatGPT Works By Using A Deep Learning Technique Called The Transformer Architecture. This Architecture Enables ChatGPT To Understand Natural Language And Generate Human-Like Responses To Text-Based Input.

The Basic Working Of ChatGPT Involves The Following Steps:

- **Input Text:** ChatGPT Receives Text-Based Input In Natural Language, Which Can Be A Question, Command, Or Statement.
- **Tokenization:**The Input Text Is Broken Down Into Tokens, Which Are Smaller Units Of Text That ChatGPT Can Process.
- **Encoding:**The Tokens Are Then Encoded Into A High-Dimensional Vector Representation That Captures The Meaning Of The Input Text.
- **Processing:**The Encoded Input Text Is Then Processed By A Multi-Layer Bidirectional Transformer Encoder, Which Uses Attention Mechanisms To Understand The Context And Relationships Between The Words In The Input Text.
- **Decoding:**After The Input Text Is Processed, A Multi-Layer Transformer Decoder Generates A Response Based On The Encoded Input Text And The Model's Learned Knowledge From Its Training Data.

- **Output:** ChatGPT Generates A Text-Based Response In Natural Language, Which Can Be A Direct Answer To A Question, A Suggestion, Or A Statement That Continues The Conversation.

Overall, ChatGPT Works By Processing Natural Language Input Through A Sophisticated Neural Network Architecture That Has Been Trained On A Vast Amount Of Text Data, Allowing It To Generate Responses That Are Relevant, Accurate, And Natural-Sounding

Uses Of ChatGPT

ChatGPT Has Numerous Uses, Some Of Which Include:

- **Chatbots:** ChatGPT Can Be Used To Develop Chatbots That Can Understand And Respond To Natural Language Queries And Conversations.
- **Language Translation:** ChatGPT Can Be Used To Develop Language Translation Tools That Can Accurately Translate Text From One Language To Another.
- **Content Creation:** ChatGPT Can Be Used To Generate Written Content, Such As News Articles, Product Descriptions, And Social Media Posts.
- **Customer Service:** ChatGPT Can Be Used To Develop Customer Service Chatbots That Can Provide Instant Support And Answers To Frequently Asked Questions.
- **Personalized Recommendations:** ChatGPT Can Be Used To Provide Personalized Recommendations For Products, Services, Or Content Based On User Preferences And Behavior.
- **Medical Diagnosis:** ChatGPT Can Be Used To Assist Healthcare Professionals In Diagnosing Illnesses And Providing Treatment Recommendations.
- **Education:** ChatGPT Can Be Used To Provide Personalized Learning Experiences For Students, Generate Ideas For Lesson Plans, And Assist With Grading Assignments.
- **Public Safety And Security:** ChatGPT Can Be Used To Assist Law Enforcement And Security Personnel In Monitoring Social Media And Identifying Potential Threats.

These Are Just A Few Examples Of The Many Uses Of ChatGPT. As The Model Continues To Evolve And Improve, It Is Likely That Even More Applications Will Emerge.

Top of Form

Uses Of ChatGPT For Various Fields

<u>ChatGPT Potential Impact On Society</u>

- **Healthcare:** ChatGPT Can Be Used To Assist Healthcare Professionals By Providing Real-Time Responses To Patient Queries, Offering Diagnosis Recommendations, And Assisting With Medical Research.
- **Education:** ChatGPT Can Be Used To Assist Teachers By Providing Personalized Learning Experiences, Generating Ideas For Lesson Plans, And Grading Assignments.
- **Finance:** ChatGPT Can Be Used To Assist Customers In The Financial Industry By Providing Real-Time Responses To Queries, Offering Investment Recommendations, And Fraud Detection.
- **Customer Service:** ChatGPT Can Be Used To Provide Customer Service In Various Industries, Including Retail, Transportation, And Hospitality.
- **Marketing:** ChatGPT Can Be Used To Assist Marketers In Creating Personalized Marketing Campaigns, Generating Content Ideas, And Predicting Customer Behavior.
- **Social Media:** ChatGPT Can Be Used To Enhance Social Media Interactions By Generating Engaging Content, Predicting Social Media Trends, And Monitoring Social Media Sentiment.
- **Legal:** ChatGPT Can Be Used To Assist Legal Professionals By Providing Real-Time Responses To Legal Queries, Researching Legal Cases, And Drafting Legal Documents.
- **Government:** ChatGPT Can Be Used To Assist Government Agencies In Providing Citizen Services, Enhancing Public Safety And Security, And Informing Policy Making.

Overall, ChatGPT Has A Wide Range Of Applications Across Different Industries And Fields, And Its Potential Uses Are Constantly Expanding As Researchers And Developers Explore New Possibilities.

How Different ChatGPT With Google Or Other Search Engine

ChatGPT And Search Engines Such As Google Serve Different Purposes And Have Different Functionalities.

Google And Other Search Engines Are Designed To Provide Users With Relevant Web Pages And Documents That Match Their Search Queries. They Use Complex Algorithms To Analyze The Content Of Web Pages, Identify Keywords And Topics, And Rank Them Based On Relevance And Popularity.

On The Other Hand, ChatGPT Is A Language Model That Is Designed To Generate Natural Language Responses To Text-Based Input. It Uses Deep Learning Techniques To Understand The Context And Relationships Between Words And Generate Human-Like Responses That Are Relevant To The Input.

While Search Engines Can Provide Users With A Wide Range Of Information And Resources, ChatGPT Is Focused On Engaging In Conversations With Users And Providing Them With Personalized Responses That Are Tailored To Their Specific Needs And Interests.

In Summary, ChatGPT And Search Engines Serve Different Purposes And Have Different Strengths. ChatGPT Is Designed For Natural Language Processing And Generating Text-Based Responses, While Search Engines Are Designed For Retrieving And Ranking Relevant Documents And Resources Based On User Queries.

Security Of ChatGPT

The Security Of ChatGPT, Like Any AI Technology, Is An Important Consideration. Here Are Some Potential Security Concerns And Ways To Address Them:

Privacy: ChatGPT May Collect And Store User Data In Order To Improve Its Performance And Personalize Its Responses. However, This Data Could Be Vulnerable To Privacy Breaches Or Misuse. To Address This, It's Important To Ensure That Appropriate Security Measures Are In Place To Protect User Data, Such As Encryption And Access Controls.

Bias: ChatGPT Is Trained On Large Datasets Of Text, Which May Contain Biases Or Discriminatory Language. This Can Result In Biased Or Offensive Responses. To Address This, It's Important To Carefully Curate The Training Data And To Implement Mechanisms To Detect And Correct Bias In The Model's Responses.

Malicious Use: ChatGPT Could Be Used For Malicious Purposes, Such As Generating Fake News Or Impersonating Individuals In Order To Commit Fraud. To Address This, It's Important To Implement Measures To Detect And Prevent Such Misuse, Such As Identifying Patterns Of Suspicious Behavior Or Requiring Additional Verification For Sensitive Tasks.

Adversarial Attacks: ChatGPT Could Be Vulnerable To Adversarial Attacks, In Which An Attacker Deliberately Crafts Inputs To Deceive The Model Or Cause It To Produce Undesirable Outputs. To Address This, It's Important To Implement Defenses Against Adversarial Attacks, Such As Input Sanitization Or Detecting Unusual Patterns In The Input Data.

Overall, The Security Of ChatGPT Depends On Careful Design And Implementation, As Well As Ongoing Monitoring And Updating To Address Emerging Threats And Vulnerabilities.

How To Testing Of ChatGPT

Testing ChatGPT Involves Evaluating Its Performance Across Various Metrics To Determine Its Accuracy And Reliability. Here Are Some Key Steps That Can Be Followed To Test

ChatGPT:

- **Identify The Objectives:**Determine The Purpose Of Testing ChatGPT, Whether It's To Evaluate Its Conversational Abilities Or To Test Its Performance In A Specific Application, Such As Language Translation Or Text Summarization.
- **Select The Testing Data:** Choose Appropriate Data Sets For Testing ChatGPT, Such As Conversational Data Or Language-Specific Data Sets For Language Translation.
- **Determine The Metrics:** Decide On The Metrics To Be Used For Evaluating ChatGPT's Performance, Such As Accuracy, Fluency, Coherence, Or Perplexity. These Metrics Help To Quantify The Effectiveness Of ChatGPT.
- **Develop Test Scenarios:**Create Different Test Scenarios To Evaluate ChatGPT's Performance Under Varying Conditions. These Scenarios Could Involve Testing The Chatbot's Ability To Handle Complex Questions, Its Ability To Handle Multiple Language Translations, Or Its Ability To Maintain A Coherent Conversation.
- **Conduct Testing:**Use The Selected Testing Data And Test Scenarios To Evaluate ChatGPT's Performance Across The Chosen Metrics. This Can Be Done Manually Or By Using Automated Testing Tools.
- **Evaluate Results:**Analyze The Results Obtained From The Testing, Identify Areas Of Strengths And Weaknesses, And Determine Whether The Performance Of ChatGPT Meets The Desired Objectives.

- **Improve And Iterate:** Use The Insights Gained From Testing To Improve ChatGPT's Performance And Iterate The Testing Process Until Desired Results Are Achieved.

Overall, Testing ChatGPT Involves A Combination Of Manual And Automated Testing Procedures That Help To Ensure Its Effectiveness And Reliability In Real-World Applications.

Limitations Of ChatGPT

Like Any Other Technology, ChatGPT Has Certain Limitations That Can Impact Its Performance And Effectiveness. Some Of The Limitations Of ChatGPT Include:

- **Bias:** ChatGPT Is Trained On A Large Corpus Of Text Data, Which May Contain Biases And Stereotypes That Are Reflected In Its Responses. This Can Result In Biased Or Inappropriate Responses, Especially In Sensitive Or Controversial Topics.
- **Understanding Context:**While ChatGPT Can Understand The Context Of A Conversation To Some Extent, It Can Still Struggle With Understanding The Broader Context And Relationships Between Topics, Which Can Lead To Irrelevant Or Inaccurate Responses.
- **Lack Of Common Sense:** ChatGPT Can Generate Responses Based On Its Learned Knowledge, But It May Not Always Have Common Sense Or Practical Knowledge To Draw Upon When Responding To Certain Situations.
- **Language Complexity:** ChatGPT Can Struggle With Understanding Complex Language Structures Such As Sarcasm, Irony, And Metaphors, Which Can Lead To Incorrect Or Inappropriate Responses.
- **Data Dependency:** ChatGPT's Performance Is Highly Dependent On The Quality And Quantity Of Its Training Data. In Situations Where The Training Data Is Limited Or Not Representative Of Real-World Conversations, ChatGPT's Performance May Be Limited.
- **Privacy Concerns:** ChatGPT Can Potentially Store And Use Sensitive User Data, Raising Concerns About Privacy And Security.

Overall, While ChatGPT Represents A Significant Breakthrough In Natural Language Processing And Dialogue Systems, Its Limitations Should Be Considered When Developing And Deploying Applications That Use This Technology. Addressing These Limitations Will Be Critical To Ensuring That ChatGPT And Similar Language Models Can Be Used Effectively And Ethically In A Wide Range Of Applications.

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"Locating Personal Experiences of Disabled in select autobiographies of Indian women: A Disability Studies"

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Abstract

As literature is a reflection of a human being and living lives, it represents many shades of the people in the society. The exact expression of emotions can create moral & social values in literature. The readers through experiencing those emotions can get connected with the subject matter of the text and comprehend presented ideas. As good literature comes from within, most writers who portray their experiences of life, pain, joy, suffering, waiting, which resulted in an autobiography. In this context, in the Indian scenario, autobiographies by women have a special place as women have innate feelings of communicating with others. There are multidimensional aspects in literature to understand and analyse it. In recent times, many significant approaches to the literary field have been emerging. These approaches are effective to produce new aspects, new directions in analysing literary texts. Disability Studies is one of many branches of literary study. Literary scholars made this field more visible and inspired thinking not only about identity but also about social attitudes toward disability and human rights. They demonstrated that disability, which might initially seem marginal, is actually central, illuminating a critical category. Through this present study, researcher aim to evaluate autobiographies in the light of Disability Studies.

For the present study, researcher have selected recently published two autobiographies *Naseema : The Incredible Story* by Naseema Harzuk (2005) and *No Looking Back : A True Story* By Shivani Gupta (2016). Both the autobiographies represent human emotions through real life experiences of both the female Naseema and Shivani. How the reader can sensitise with the character and understand their feelings and needs.

Key Words: Disability, Disabled Women of India, Autobiography, Personal experiences

Introduction

As literature is a reflection of a human being and living lives, it represents many shades of the people in the society. There are various ideologies through which literature is formed. Reality with imaginative effect shows humans nature and their actions. The exact expression of emotions can create moral & social values in literature. The readers through experiencing those emotions can get connected to the presented matters. This is how the purpose of literature is fulfilled. But to understand those perspectives and in order to acquire knowledge of those central messages, there are several existing theories and critical concepts. In recent times, many significant approaches to the literary field have been emerging. These approaches are effective to produce new aspects, new directions in analysing literary texts. Disability Studies is one of many branches of literary study. Literary scholars made this field more visible and inspired thinking not only about identity but also about social attitudes toward disability and human rights. They demonstrated that disability, which might initially seem marginal, is actually central, illuminating a critical category.

In the field of humanities, writing of autobiography has emerged. These autobiographies, especially of people with disabilities, have been placed in contemporary literature. For disabled, this form of narrative increasingly becomes a medium to introduce the 'self' as it is suitable to represent the 'self experience' of those disabled lives. In this context, in the Indian scenario, autobiographies by disabled women have a special place as women have innate feelings of communicating with others. Moreover, "Writing autobiography, preferably without assistance, may enable individuals with disabilities to cross back over the border into the mainstream or, better yet, to cross out that border" (Couser, 292). In recent years, there are many well-known autobiographies emerging in Indian context such as *One Little Finger* by Malini Chib, *The Other Senses: An Inspiring True Story of a Visually Impaired* by Preeti Monga, *As the Soul Flies* by Yasmin Sawhney, *River of Time* by Jeeja Ghosh etc. Thus, lots of emotions of these lives are incorporated in works which gave spark to analyse them in the light of critical theory of Disability Studies.

For this study, researcher have selected recently published two autobiographies of Indian women authors who are suffering from different kinds of disabilities. They are *Naseema : The Incredible Story* by Naseema Harzuk (2005) and *No Looking Back : A True Story* By Shivani Gupta (2016). Both the autobiographies represent human emotions through real life experiences of both the female Naseema and Shivani. Through the literature, they have centralised their voices in the society and tried to inspire many disabled lives. Hence it aims to see how the reader can sensitise with the character, understand their feelings & needs and give them moral support to live with dignity.

Aims of the study

The present study purpose is to locate various experiences of Disabled Women of India though select works. It has the purpose of highlighting and to change the perspective about people with disabilities. It also aims to evaluate how they are portrayed themselves in autobiographies, the portrayal influences the way society looks at them, treats them and has a social attitude towards them.

Research Questions

1. What is the nature or behaviour of portrayal of disabled characters?
2. What are the various types of disabilities described in the autobiographies?
3. What are the societal responses towards the disabled characters ?
4. How do women as a disabled face people to get existence at different levels of society?

Understanding of Disability

A very first thought we have when we hear the word 'disability' or 'disabled' is that a person who is not 'normal' or one who is physically not able to do basic human acts (talk, walk, seeing and listening etc). But in fact the term is wide in its own sense. The terminology is in debate as there are some scholars and activists who are using 'Differently abled' instead of 'Disable' which was taken as 'handicap' before. In common sense we can say that it is a condition of the body or mind that makes it more difficult for the person to do some activities and interaction with others. WHO(World Health Organisation) defines this marginalised group of disabled people, "It is a complex phenomenon, reflecting an interaction between features of a person's body and features of the society in which he or she lives" (Disabled World). There are 15 % of the world population who have been suffering from one or the other types of disability. In the present time, it is just not concerned with the medical or science field, it is more linked up to the societal question of identity. People with disabilities are sometimes negatively placed in our society. In literature also they are portrayed somehow to generate hatred. Looking into the current scenario, like other marginalised groups, people with disabilities too come in the closer picture in the society and are also focused upon. And it is clear that having a disability does not mean not having great potential. By giving support, providing accessibility through the technology and by accepting it as humanely one can enable individuals with different disabilities. While researchers in the field of disability studies utilise a historical method to examine the situation of the disabled in the past, this study looks at how disabled life narratives, such as those of Dalits, Tribals, Transgender people, Refugees and document the history of disability.

Disability in India

Disabled men and women are always considered to be dependent and in India, it is rooted back to Hindu mythologies. There is a great history of Disability. Even scriptures like *Ramayana* and *Mahabharata* have references about disability. Sometimes it is taken as a curse of God to have deformed body while others are taking it as a result of bad Karma of last birth. There is a very conservative approach of the people with disability to consider them 'uncommon' and it is deeply rooted in society. The premier organisations like National Human Rights Commission, Planning Commission of India and the Census Commission did not pay any attention to the disabled till 2000. Not Even many people in India know that yellow is the colour of disability. As per the Census 2011, out of the 121 crore population in India 2.68 crore persons were enumerated as ‘disabled’ which was 2.21% of the total population (Government of India Ministry of Statistics and Programme Implementation National Statistical Office Social Statistics Division). Many people would be surprised with the size of numbers but this is the number of the population which have been severely humiliated and facing isolation in the so called Society. For that, it is true to say that we need to make disabled-friendly india. In other words, there are requirements of the yellow revolution in terms of Disabled World.

Summarising Autobiographies:

1) Naseema : The Incredible Story by Naseema Harzuk

Naseema Hurzuk lost the use of her lower body at the age of 16. After an injury, she turned from being a bubbly junior college student to being unable to even turn around in bed. She spent her days in a wheelchair sobbing and considering suicide. She managed to rebuild her life out of the depths of her suffering and powerlessness. She overcame several rejections, impassable challenges, and humiliations, and together with Rajani Karkare, a Polio patient, she co-founded the organisation known as Helpers of the Disabled. The story of Naseema, a Muslim lady, overcame obstacles and difficulties brought on by higher caste Hindus in her never-ending fight for the rights of the disabled. Her is a timeless story of perseverance that is driven exclusively by faith in life. It is true; it is not simply a story. It is a new world, fresh air, agony, and inspiration.

Here, this will attempt to uncover Naseema's incredible struggles to promote the countless disabled at a time when there was no legal protection for the disabled, by reading her life story as a document of disability. This all is the result of her actual experiences of living life with a disability. The book is an autobiographical collection of reminiscences written by a physically challenged lady social worker who oversees a group in Maharashtra for persons just like her.

2)No Looking Back : A True Story By Shivani Gupta

Shivani, a 22-year-old young girl, awoke in the hospital the next morning with her spine and her hopes crushed after throwing a party one evening. Shivani spent years in pain, struggle, and determination before she was able to regain control of her life and body, demand and get respect from others, find love, and live a happy life after being paralysed and subsequently confined to a wheelchair. Then another catastrophe occurred. Shivani, who had just got married, was travelling to Manali with her family when an oil tanker struck their vehicle head-on. Shivani, who was now bedridden once more, helplessly watched as her father-in-law and then her husband, Vikas, died from their wounds. Shivani was unable to walk, but she refused to let that stop her from reaching her goals. Shivani, however, would not give up; she was determined to pursue her goals despite her inability to walk. No Looking Back is a profoundly moving and inspirational account of overcoming the difficulties of disability in a nation that does not adequately address the daily struggles and indignities. It is faced by 15% of the global population. Shivani Gupta, who was unfazed by the hand fate dealt her, made the decision to advocate for the rights of all people with disabilities and is now one of India's most well-known accessibility consultants. Her life is a remarkable example of true bravery and the invincibility of the human spirit in the face of challenges. Her motto is ‘Access = Ability’.

Thus it will locate the rollercoaster experiences of Shivani Gupta and her positive approach towards life which is inspiring. The story title itself is indicative and messages do 'Not look back' same as Shivani did and overcome whatever the obstacles might come throughout her life.

Experiences at various levels in the society

Naseema Huzruk, a disability activist and the creator of the well-known organisation (Helpers of the Handicapped) for physically disabled people, was born into a middle-class Muslim family in the state of Maharashtra. She found paraplegia while in college. Due to her disability's unexpected occurrence and the lack of knowledge about how to accept it in her family and society, she had to endure several hardships. At some point, she becomes negative as she said in her autobiography:

> So when the tremors shook the house again, Rehana, Aziz, and Ma wanted to carry my bed outside. But I said, "Just leave me alone, you're wasting time. Why don't you let me die? I'm already disabled and bedridden. Just save yourselves." (30)

It seems to be difficult to be dependent upon others no matter how careful and lovable they are with us. Naseema was nicely brought up in her family and she was loved by all the members in her family in her childhood. That love and affection make her strong and confident to face the world which is 'different' from her. Her father was also a strong pillar of her side. She always gets positive attitudes from her own people as she pointed out in her story,

> "I always remember Baba's words which he often repeated. "Khudhi ko kar buland ina ki har taqdeer se pehle khuda bande se khud pooche beta teri raca kya hai? It meant-Make yourself so strong that God himself will ask you, Son, what is your wish?" But how could I ever become so strong? I would sit in the courtyard and gaze at the stars till late at night thinking, thinking" (37)

At the societal level, she was not comfortable in her early days. It is challenging to come up with a special weakness (which is by birth) in front of the people. How they behave, how they talk, how they react all these questions are constantly pinching in the heart of the person. The unpleasant reality for disabled people in India is that they are concentrated in rural regions and suffer from severe poverty. Naseema belongs to a minority and on top of that she is disabled, she has experienced even harshness in comparison to other disabled lives. Sometimes she feels sensitised and pitied by the people around her. In one of the general experience of her life during travelling, she wrote:

> "They wanted to knew how I came to be this way. When I told them my story, they clucked sympathetically. "Poor girl. so young and see what she has to go through! A curse for the whole family, no doubt! Must be the sins of a previous birth. what else!" "(33-34)

Thus, it can be understood that still, people are considering this unusual thing as a 'sins' of last birth. How proper society is in awareness! In the matter of accommodation also there is a lack of facilities in society , especially in our country. It is required to do more in accessibility of public places for the differently abled people. As a girl, Naseem could not feel communal help from other females of her age. When she visited abroad, she experienced a lady who behaved rudely with her. Naseema wrote that:

"As usual she was rude, "All my patients are scleliant. You should learn to manage on your own"." (50)

This shows how helpless we are to be in a stranger place, where we couldn't get help. She felt uncomfortable by not finding any of her own people around her but somehow it is a tough period to learn to be independent. Apart from these people, Naseema also has some unpleasant experiences with men. She switched herself and began to wear white sari which gave her lots of compliments, even some of them were proposed by many male as a most suitable candidate for marriage.

She still dreams despite all the disappointments. She dreams of people with and without disabilities studying together and supporting one another. And in her life, she fulfilled it by envisioning more caring facilities for the poor and crippled. She wants to create a commune where individuals with disabilities can live happily ever after and find a life spouse. She said,

"Actually, my dreams are higher than the skies"(123)

but this is how she celebrates her life in the service of needy people. This is the reason her story is titled as Incredible Story. Shivani Gupta was a glamorous, independent, 22-year-old woman with a reliable partner. Her boyfriend was the one who was driving the automobile, and everyone in her family blamed him for the clash. On the eve of her accident, her family disliked her boyfriend's hospital visits, but she wanted him to come every day. To her, he stood for "normalcy". Although everything seemed hopeless, his presence gave her a reason to struggle through her circumstances. She said,

"After all, he was "a man once attracted to me, a light at the end of the tunnel"." (54).

A vibrant girl of twenty-two was suddenly faced by the potential of a wheelchair-bound, lonely existence due to a strange accident. Despite the fact that she was aware of the sudden changes between them, his visits saved her from despair.

There are unexpected individuals who were worried for her and were curious about what had happened to her as Shivani heard from them :

"such a young and pretty girl on a wheelchair - who will marry her now?" (76)

Gupta was persuaded that the possibility of love and romance simply did not exist for wheelchair-bound individuals like her. it is ridiculous to feel alienated from the society of common people even if we have coexistence in the world. In India, being a girl, it is difficult to be dependent upon her family. In one of the parties, a disabled man with a beautiful physiotherapist made her think of the marriage thing. At this point she felt that:

"Was this really possible, I wondered the entire evening, gazing at them with a sense of envy" (79).

Shivani discusses her painful experiences of being excluded from social gatherings by friends and coworkers because they were unwilling to make accommodations for her special needs. At the workplace she experienced much embarrassment as she had to ask for help to complete her private activities. As she shared in her autobiography:

> "It meant helping me in grooming and using the toilet, apart from pushing the wheelchair around and facing discrimination with me" (138).

Despite this, Shivani tells about the horrible experience of lack of accessibility in India. It is more notable to focus upon how social treatments are responsible to make their condition rather worse than the actual. About her visit at the Kanyakumari temple:

"A couple of years ago I had visited the temple with colleagues from the centre. I wasn't allowed to enter the temple in my wheelchair as it was considered impure. After a great deal of hesitation, I allowed one of my colleagues to carry me in his arms to get a darshan. I didn't know better, so I agreed to be carried, but it was one of the most humiliating and embarrassing experiences of my life" (Gupta 119-120).

While working at the Indian Spinal Injury Centre, she met Vikas, an occupational therapist. She was aware that her impairment in some way affected his feelings of sympathy, care, favouritism, or any other kind towards her. She was inspired by Vikas to go beyond the restrictions placed on her by her handicap. But somehow she was insecure. This dilemma she mentioned in her autobiography :

> "She felt, "He would abandon me… as soon as he realised exactly how much assistance I needed in my activities of daily living"." (116)

Shivani is a confident lady, who manages her life by facing challenges and obstacles which troubled her. As time passed she developed her thinking and acted maturely. She is an inspiring account of the rest of the class of her age group having impiredness.

Concluding remarks of the Study

The focus of the autobiographies is the pain people experience as a result of their mobility limitation, rather than the physical suffering brought on by their impairment. They contend that people must recognise handicapped people's identities beyond their physical deformity or impairment and counter stereotypes that portray disabled people as being utterly dependent and helpless. Both Shivani's and Naseema's writings serve as more than just a disabled woman's reality and voice; they also act as a tool for comprehending the lived realities of women with disabilities.

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Transforming future and expanding horizon of higher education

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DEPARTMENT OF EDUCATION

Introduction:

Today man has got designation of modern from ancient behindthere remain the nature of mans eagarcuridsity and ochieveness. Thisnaturehas inspired the man towards different and new field there remains thenecessity approaches.

Problem:

Study of affectivity of OHP transparency as an educational device

in the education of management unit in B.E.d. training.

Objetives of the study

Present research hud been taking up by perusing these objeclives

Prepare transparency lor education of managemcnt of education unit,

Arrange a test for examine trainee's pre knowledge and education

achivement.

Examine the affectivity of OHP transparency for managemental

education unit.

Null hypothesis of the study:-

Null hypothesis of present research is as below.

There is no difference between mean of obtained marks of posttest and pre test of experimental group.There is no difference between boys and girls in subject of themean obtained mark ofpost test in management ofeducation.

Population and sampling:

Population and sampling B.Ed. College of porbandar city had beenchosen in it is boys and girls total 30 trainees year 2013-2014 had beenselected. As an experimental group by random cluster sampling method.

Conclusions of study:

Present study's purpose had been examining the affectivity OHPtransparency as educational device in the education of management unit inB.Ed. training in it. Pre test one group experimental design has been chosenand as a changeable variable in study boys and girls had been taken. Here instudy the results are placed by examining the null Hypothesis.

Ho of study:

There is no acceptance of Ho means educational achivement in thepost testis found hogher them in the pre test of experimental group. So, teaching with OHP transparence is effective.

Ho of study:

There is no effect of gender in the affectivity of education through OHP transparency.

The sum of these above three poles becomes the effective teachingtoday to make teaching point effective unbasic improvements are being donein curriculam but in the opposite side, we find less number of improvementsin teaching method, of improvements, we make use of narration method as ateaching method or Teaching. and we also making use of OHP hardware andTransparency Software for teaching in place of narration method.

Problem

STUDY OF EFFECTIVITY OF OHP TRANSPERANCY AS AN

EDUCATIONAL DEVICE IN THE EDUCATION OF

MANAGEMENT UNIT IN B.Ed. TRAINING

Objectives of the study:

Present research had been taking up by perusing these objectives. Prepare transparency for education of management of education unit. Arrange a test for examine trainee's pre knowledge and educationachievement.

Examine the affectivity of OHP transparency for managementeducation unit.

Examine the gender on learning teaching through transparency

Null Hypothesis of study:

Null hypothesis of present research is as below

There is no difference between mean of obtained marks of posttest and pre test of experimental group.There is no difference between boys and girls in subject of themean of obtained mark ofpost test in management ofeducation.

Included variables in study:

Independent variable

Education through the OHP ransparency which is chosen forteaching

Dependent Variable

Educational achievement which is obtained through the post test

and this post test is resulted from the teaching by OHPtranspareney

Controlling variable

As a controlling variables

1.Environment of college

2.Standard of trainees
3.Unit of study etc...

Changeable Variable

1.Gender-Boy and girls
2.Population and sampling:
3.Population and sampling B.Ed. College of porbandar city had beenchosen in it is boys and girls total 30 trainees year 2013-2014 had beenselected. As an experimental group by random cluster sampling method.

Limitation of study:

Present study was only limited for 30 trainees of Godhania B.Ed.

college Porbandar

Present study was limited for the management unit of education of

subject to the school management.

Having produced self production software OHP transparency. The

limitation of self production instrument software become the

limitation of present study.

Research Design:

Present research had been touched to the educational teachnology and

teaching learning field. Experimental work is being methodical and field for

the study. He had been chosen one group pre-test post-test of pre

experimental design. whose presentation has been declared in the following

table no.1.1 with symbolic and more explanation.

Table 1.1

Symbolic and expanation presentation for experimental Design

Symbolic presentation

E

T

Explanation Presentation

Post test

Pre test

Independent

Group

Variable

I2

E

T

Where,

E

Experimental group

Pre-Test

T

Treament- Teachingwith OHP Transparency

T2

Post-Test

Research design had been prepared in the following steps.

First of all sample, subject and unit had been decided.

Education of management unit had been divieded in to sub-unit and then transparency had been produced by paying aitention to the rules of production of transparency.

Then research has bcen taken pre test of 20 marks in 30 minutes lor the experimental group.

Aller pre est as a treatment teaching had been done through OHP transparency in it the time of the period was one hour.

After treatment post test has been taken.

One the comparison of the result of pre-test and post test.

After examining of affectivity of teaching through transparency the element of the result has been taken aside.

Analysis and interpretation of the study :

Presentation analysis and interpretation of data present experiment had been taken through the transparency for examining the teaching one group pre-test and post test

HO

There is no difference between mean of obtained marks of post test and pre test of experimental group.

In table no.1.2 the mean of obtained marks, the difference between the mean

and value of which are got from the above data are shown.

Table-1.2

The 2verage of obiain mean S.D., the ditierence between mean and the value

of the experiimental groups pre-test post-test

Difference Value

No. o

Group

Mean

SD

between

of-t

Test

person

mean

30

3.27

0.77

Pre-Experimental

4.23

4.27

30

7.5

1.71

PostExperimental

Here in the above table there are 30 person in pre test its mean

is 3.27 and S.D. is 0.77 where in the post test there are 30 person mean is 7.5

and S.D. is 1.71 and difierence between mean is 4.23 we can also get the

value of t- as 4.27 is significant. The value of t is more then 2.46 we can

not accept the null hypothesis.

HO:

There is not proper difference between the average of obtained

marks of post test. which taken on boys and girls of experiments group in

subject to the education of management unit. In table 1.3 the value of t,

mean S.D. difference between mean and average of obtained marks which

is got from the information of post test.

Table 1.3

Value of t, mean,S.D., and average of boys and girls post test

for experimental group

Value

No.

Group

Mean

SD

of-1

person

7.4

1.59

Boys

0.29

Girls

15

7.6

2.08

Here seeing the table number of the person of the boy is

whose mean is 7.4, S.D. is 1.59 and the number of the person of girls is 15,

mean is 7.6 and S.D. is 2.08 and the value of t is 0.29 which is less than the

value of t at 0.05 stage so the different between both the group is not

proper. Therefore here we can not accept null Hypothesis.

Conclusions of study:

Present study's purpose had been examining the affectivity of OHPtransparency as educational device in the education of management unit inB.Ed. training in it. Pre test one group experimental design has been chosenand as a changeable variable in study boys and girls had been taken. Here instudy the results are placed by examining the null Hypothesis.

Ho of study:

There is no acceptance of Hoj means educational achivement in thepost test is found hogher them in the pre test of experimental group. Soteaching with OHP transparence is effective.

Ho of study:

There is no effect of gender in the affectivity of education through OHP transparency.

Creativity and Innovation Focus on Holistic Education: NEP 2020

Presented By

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Introduction:

Creativity, innovation and entrepreneurship remain at the heart of the Policy. The Ministry of Human Resource Development (now, the Ministry of Education) has recognized that India lags behind when it comes to research, innovation and entrepreneurship. This lack of creative and critical thinking mainly stems from the fact that the current educational framework does not award such thinking. This has resulted in stagnation of Intellectual properties, local manufacturing and self-sustainability. Creativity leads to innovation and innovation eventually results in the generation of Intellectual Property and further can be taken up to entrepreneurship and start-ups.The National Education Policy (NEP) was approved by the Union Cabinet of India on July 28th, 2020. After a gap of 34 years, the Indian government consolidated feedback from 2.5 lakh village-level stakeholders to two national parliamentary level committees, over more than 50 months of consultations and workshops. However, the extent to which the policy has incorporated recommendations remains unknown.

A multi-disciplinary approach to develop 21st century skills

A multi-disciplinary approach that eases the divide between arts, science and technical colleges is a welcome move to prepare students for jobs in the future. In the longer run, the NEP aims to make education flexible and broad-based to develop equivalence of vocational and academic streams. The purpose is to create useful capabilities while offering specializations across disciplines. The focus of the framework is to allow flexibility to students to select their field of study that aligns with their area of interest. For example, a student pursuing music will be able to learn coding and science together. The result will be a creative combination as well as a flexible curriculum for students. More importantly, NEP signals the end of rote learning. The comprehensive framework brings in assessments based on the application of core concepts to inculcate a problem-solving mindset. The focus will be on revamping the curricula in tandem with global standards. Integrating vocational and academic courses will help develop industry-ready professionals, equipped with ‘21st century skills’. With the introduction of many transformational reforms, the NEP will undoubtedly result in the increased generation of ideas leading to increase in SME and MSMEs in future. The policy envisions a holistic education by bringing an integration of sciences, social sciences, arts, humanities and sports to actualize multidisciplinary culture in academia. Conceptual understanding, creativity and critical thinking will be the foundation of research and innovation in the new vision. It is aimed at producing revolutionary research and preventing the reproduction of similar works lacking pioneering prospects. The policy also envisions the transformation of India into an equitable and vibrant knowledge society by providing high-quality education to all. The 'demographic dividend' of India can be fully utilized by inspiring and encouraging a considerable number of committed scholars to quality research in various fields. The policy also aims to build a holistic approach to the preparation of professionals by ensuring broad-based competencies, understanding of the social-human context, a strong ethical compass, in addition to the highest quality professional capacities.

Proliferation of Intellectual Property:

1. Establishment of the National Research Foundation (NRF).
2. The abolishment of Rote Learning
3. Streamlining PhDs and Degrees with Research
4. Fueling Research and Innovation in Colleges and Universities
5. Education 4.0 and the National Education Technology Forum
6. Disruptive Technologies

Preparing a roadmap for entrepreneurship

Given the explosive pace of technological development allied with the sheer creativity, the NEP, promotes student entrepreneurs with the exposure to vocational education in partnership with industry and in alignment with the Sustainable Development Goal 4.4 (SDG) [2]. Integration of vocational education with educational offerings in all institutions by choosing focus areas based on skills gap analysis and mapping of local opportunities will develop entrepreneurial competencies besides capacities and will go a long way to make vocational education a part of the larger vision of holistic education.

Framework for 21st Century Learning and Era of specializations

NEP 2020 will ensure the holistic development of learners. We have to advance our students with 21st-century skills. These 21st Century skills will be: Critical Thinking, Creativity, Collaboration, Curiosity, and Communication. The new NEP is a means of fulfilling New India, New Expectations, and New Requirements. NEP will bring in a reduction in curriculum content to enhance essential learning and critical thinking. Stress will also be given to removing language barriers in order to achieve better results in learning. Further, as part of a holistic education, the ideas of imaginative and flexible curricular structures enable creative combinations of disciplines for study. NEP provides for rigorous research-based specialization by giving opportunities for multi-disciplinary work including industry; opportunities for internships with local industry/businesses-houses; actively engaging with the practical side of learning, all of which are bound give impetus to entrepreneurship.

Focus on technical education for the overall growth and development

Also, the focus on technical education is decisive for India's overall growth and development, and is well addressed in NEP. The technical sectors like engineering, technology, management, architecture, town planning, pharmacy, hotel management and catering technology continue to demand well-qualified individuals and hence closer collaboration between industry and institutions to drive innovation and research is actively encouraged in NEP. Soliciting inputs from national and international entrepreneurs and practitioners; integrating vocational education programs into mainstream education, complementing with a parallel voluntary and more business-focused approach; creating entrepreneurship oriented programs with expanded high-quality opportunities that can make effective use of these qualifications would allow breakthroughs to be brought into NEP and/or implementation in an optimal fashion. Besides, as part of multi-disciplinary education, the focus will be on research & innovation by setting up start-up incubation centers, technology development centers, centers in frontier areas of research, greater industry-academic linkages. These initiatives will go a long way in preserving and promoting entrepreneurial acumen and will also vastly strengthening the existing entrepreneurial sector. The idea of infusing entrepreneurship into education has spurred much enthusiasm in the past few decades. A myriad of effects has been stated to result from this, such as economic growth, job creation and increased societal resilience, but also individual growth, increased engagement and improved equality. Putting this idea into practice will however, pose significant challenges alongside the stated positive effects. However, the NEP provides a novel path to the education system so as to make India a global knowledge-power and economic-giant.

Conclusion:

In a nutshell NEP aims to usher producing prolific, productive and contributing young minds for building an inclusive, equitable, and self-reliant Nation. The New National Education Policy NEP promotes a participatory, holistic, and inclusive approach into education. The policy released is the result of field experiences, factual research, feedback from stakeholders, and lessons learned from best practices. Its progressive march is a shift to a more scientific approach to education.

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A DETAILED ANALYSIS OF THE LAW : A CRITICAL STUDY

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Abstract

Regulatory regulation is a different part of regulation and a subject for scholastic concentrate however since most recent couple of many years, it has acquired full height as a 'capable' field of study for the law understudies and experts. Along these lines, to perceive its autonomous presence, individuals of Britain utilized the weapon of Sketchy's Idea of Law and order to strike the development of authoritative regulation. The idea of 'Law and order' is a structure block of our cutting edge vote based society.

This term is no place characterized in the Indian Constitution yet has been in many cases involved by the Indian Legal executive in their decisions. 'Law and order' is neither a 'rule' nor a 'regulation', rather it is a teaching of 'state political profound quality' which keeps a 'right harmony' between the 'freedoms' and 'powers' between the people and between the people furthermore, the state to make it a free and common society. It is a consequence of battle made by individuals since hundreds of years for acknowledgment of their intrinsic privileges. The principal objective of this paper is to give a nitty gritty investigation of 'Law and order' specifically its starting point, highlights, position in U.S Constitution, position in Indian Constitution, essential standards and its special cases. Accordingly, finally in the paper, end has been given. During the time spent making this exploration paper, a few diaries, books and articles were alluded and thought about. Web has likewise been a help in this interaction. Thus, this paper is a consequence of Doctrinal Exploration System.

Keywords- rule, regulation, state political ethical quality, right equilibrium, privileges, powers.

Introduction

Managerial regulation is a different part of regulation and a subject for scholastic concentrate yet since most recent couple of many years, it has acquired full height as a "mindful" field of study for the law understudies and experts. Along these lines, to perceive its autonomous presence, individuals of Britain utilized the weapon of Unpredictable's Idea of Law and order to strike the development of regulatory regulation. 'Law and order' is a new 'most widely used language' of worldwide moral idea and the Preeminent sign of human progress and culture. Accordingly, Law and order increases the value of the Constitution and an intrinsic trait for a vote based system and great administration. This idea is a liveliness of normal regulation and stays a verifiable thought which makes a strong allure not by an influential man but rather by Law and order. Thus, it tends to be well cited by Lal Bahadur

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“The Rule of Law ought to be respected with the goal that the basic structure of our democracy is maintained and further reinforced”.'

Importance and Idea of 'Law and order'

The idea of 'Law and order' is a structure block of our cutting edge popularity based society. This term is no place characterized in the Indian Constitution however has been in many cases involved by the Indian Legal executive in their decisions. 'Law and order' is neither a 'rule' nor a 'regulation', rather it is a convention of 'state political profound quality' which keeps a 'right harmony' between the 'privileges' and 'powers' between the people and between the people and the state to make it a free and common society. The 'right equilibrium' is made by 'regulation' which depends on opportunity, equity, uniformity and responsibility. Hence, Law and order makes balance between the requirements of society and the person. The Standard of Law and order is gotten from the French expression "la prinicipe de legalite" and that implies a Government in view of the standards of regulation. Edward Coke is supposed to be the originator of the Idea of Law and order.

He said that the Ruler should be under God and Regulation. Edward Coke had three significant focuses in regards to 'Law and order'. Law and order, first and foremost, is expected to guarantee that there is no tyrant rule of the crown; Furthermore, that's what it guarantees there is no inconsistent power of the Public authority; and in conclusion, it is expected for the assurance of People and their Freedoms.

Objects in view of Edward Coke's Hypothesis of "Law and order" are

1. To confine Government from dictator rule.
2. To bar erratic power of Government.
3. Equivalent utilization of regulations and orders independent of status/rank and so forth.
4. To get things done in legitimately right manner.
5. Assurance of People and their Freedoms.
6. Regulation is Incomparable
7. Authoritative activities can be addressed by regulation

Law and order is a feasible and dynamic idea like numerous other such ideas, isn't able to do any correct definition. The term Law and order is utilized in contradistinction to Run of Men and Rule as per regulation. Law and order implies that the law rules, which depends on the Standards of Opportunity, Equity, Non-separation, Organization, Responsibility and Non-intervention and it is sure, ordinary and unsurprising. By and large, Law and order is utilized in two faculties, for example in Formatic Sense and Philosophical Sense. Formatic Sense alludes to the coordinated power rather than a rule by one man and Philosophical Sense alludes to the guideline of the relationship of the residents and the Public authority. Consequently

"Rule of Law is the most important element in any civil society"

It's Starting point

Law and order is a consequence of battle made by individuals since hundreds of years for acknowledgment of their inborn freedoms. The idea is exceptionally old and old and was examined by the Greek thinkers Aristotle and Plato at the hour of 350 BC. The idea changed the thoughts of the general public and changed the insight and translation of law and order by many creators. Plato characterized Law and order by expressing that 'it is preeminent in nature and no one is exempt from the laws that apply to everyone else'. As per Aristotle 'regulation ought to be the last sovereign of the State'. The German Standard regulation proposed the rule that the Lord is consistently under the law and it is the free wellspring of law and order in the middle age period. As per John Locke, the public authority acts as per the law.

Elements of Law and order

1. The standard of Law and order is maintained when the specialists while practicing their powers are not permitted to act as per their impulses and likes.

2. Under the standard of Law and order, no individual can be rebuffed or made to endure, except if and until he has serious the break of regulation.

3. As per Law and order, everybody is equivalent under the steady gaze of the law, for example regulation can't be founded on a class of people.

4. Law and order is fundamental bedrock of the greater part of the majority rule governments as it is widespread in its application and furthermore it has been the a vital part of the majority of the overall sets of laws on the planet.

5. As per the guideline of Law and order, an individual can be rebuffed provided that he is charged of committing a wrongdoing and that charge is demonstrated by a free council like that of a court.

Sketchy's Idea on 'Law and order'

Albert Venn Sketchy (an English law specialist and established scholar) fostered the Idea of Law and order in his book 'The Law of the Constitution' (1885). He expresses that one ought to know the contrast between managerial regulation and Law and order. As per him, Law and order is equivalent for everybody whether he is a State leader or a typical bank representative working in an office. In this way, same regulations ought to be made relevant to everybody, segregation ought to be finished subject to regulation and law and order is preeminent in nature. A.V Uncertain propounded three proposes of Rule of Regulation, which are-

1. Incomparability of Regulation
2. Correspondence under the watchful eye of the law
3. Transcendence of a legitimate soul

1. Incomparability of Regulation

The main propose of AV Uncertain states that Law and order alludes to the lacking of assertion or wide tact of force. As such, every man ought to be represented by regulation. Regulation is undeniably the unique and overwhelming rather than effect on impact of inconsistent power and optional power. A individual can be rebuffed of the standards of regulation and by nothing else.

2. Correspondence under the watchful eye of the law The second propose of Law and order expresses that there should be correspondence under the watchful eye of regulation and equivalent coercion of all classes to the common law of land regulated by normal regulation courts. Hence, it suggests nonattendance of exceptional honors for an administration official or some other individual. It expresses that there is no requirement for remarkable councils or extraordinary courts to manage the instances of Government and its workers.

3. Power of Lawful Soul

The third hypothesize of Law and order expresses that the Privileges, for example, Right to Individual Freedom, Independence from erratic capture and so forth are the aftereffect of legal choices in Britain. What's more, the Constitution of Britain is the consequence of standard tradition that must be adhered to and the singular privileges are laid out by legal choices. The courts are the underwriters of the freedom.

Benefits and Negative marks of Sketchy's Idea

Merits

1. The hypothesis created by A.V. Uncertain aided in making cutoff points to the force of managerial specialists.
2. Sketchy's hypothesis of Law and order assumed a significant part in development and acknowledgment of regulatory regulation.
3. The hypothesis goes about as a scale for the trial of regulatory activity.

Bad marks

1. Unpredictable's hypothesis of Law and order was not totally acknowledged during that period too.
2. Unpredictable, through his hypothesis, neglected to recognize optional and inconsistent power.
3. Unpredictable managed the right of individual just and overlooked powers of organization.

Law and order in U.S Constitution

America took on the idea of Law and order from middle age Britain, which was communicated as "An administration of regulations, not of men". The administrative Constitution of 1787 changed the idea of established government and presented the "Guideline of Established Incomparability". As per Article VI of the American Constitution, "Constitution ought to be the incomparable tradition that must be adhered to". It tends to be seen from the renowned instance of Marbury v Madison that the American Constitution and the force of legal survey are the augmentations of law and order. In this case, the Equity Marshall held that a demonstration of Congress in opposition to the Constitution was not viewed as a regulation. The significant basics of the American Constitution are Federalism, Partition of Abilities and Law and order. They are moreover alluded as the core of the American Constitution as they add to accomplish freedom, correspondence, request and equity.

There are essentially three fundamental standards of the American Constitution.

1. The American Constitution requires its administration to be politically dependable to both the state and the individuals who are administered by it.

2. The American Constitution accepts that the real assumption is the one which begins with individuals what's more, constrained by individuals and a similar rule is portrayed in the Preface which expresses that the Constitution is laid out by individuals and not by the public authority.

3. Political matchless quality and distinguishing proof of all regulations with the governing body are unfriendly to the American Constitution as it announces it be the preeminent law of regulation

Law and order in Indian Constitution

The standard of Law and order plays had a significant impact in creating Indian Vote based system. At the hour of outlining of Constitution, the composers embraced a portion of the arrangements from USA and a portion of the arrangements from USA and some of the arrangements from Britain. Our protected dads embraced the idea of Law and order from Britain and a large number of its arrangements are consolidated in the Indian Constitution. In India, the Constitution is viewed as preeminent and nobody is above it. The Introduction of Indian Constitution plainly sets out the Standards of Law and order To some extent III of the Constitution. The Indian Constitution is preeminent than its three wings, for example Parliament, Chief and Legal executive. It is advanced with equity, balance and freedom. Article 14 of the Constitution gives Balance under the steady gaze of Regulation and Equivalent Security of Regulation. Basic Privileges are accessible to each resident of India through Articles 13, 14, 15, 19, 21, 22, 25, 28 and 31A. In the event that a singular faces infringement of such privileges then he can move toward High Court or High Court under Article 32 and 226 of the Constitution of India. It is obligatory that any regulation made by the Focal Government or State Government ought to be gone along as per the Constitution of India yet in the event that found contradicting with the arrangements of the Constitution, such regulation will be pronounced void. As indicated by Article 32 of the Constitution, the High Court has the ability to give writs in particular Habeas Corpus, Mandamus, Disallowance, Quo Warranto and Certiorari. In this way, the force of legal survey likewise comes in the hands of High Court to safeguard Law and order and to forestall any ultra vires regulations.

Essential Standards on Law and order

There are sure essential standards of regulation. They are

1. Regulation is preeminent, above everything and everybody. No one is above regulation.
2. All things ought to be finished by regulation and not as indicated by impulses and likes.
3. No individual ought to be made to languish besides over a particular break of regulation.
4. Nonappearance of inconsistent power being essence of Law and order.
5. Balance under the watchful eye of regulation and Equivalent Security of Regulation.
6. Optional powers ought to be practiced inside sensible cutoff points set by regulation.
7. Sufficient defend against leader maltreatment of abilities.
8. Free and Unbiased Legal executive.
9. Fair and Just Methodology.
10. Expedient Preliminary.

Significant cases

- ❖In the well known instance of Kesavananda Bharati Sripadagalvaru and Ors v Territory of Kerala and Anr2 , the court propounded the standard of essential design and held that any piece of the Constitution can be changed without adjusting the essential design of it.
- ❖On account of Indira Nehru Gandhi v Raj Narain, the court concluded that 'Law and order' is likewise a piece of the essentialMconstruction of the Constitution and subsequently, it can't be revised.
- ❖On account of Bihar v Sonawati Kumari , the court held that according to the idea of 'Law and order', all the specialists working inside the State including leader government will undoubtedly comply with the principles.
- ❖On account of Bachan Singh v Punjab, the five seat judges containing Equity Y Chandrachud, Equity A Gupta, Equity N Untwalia, Equity P Bhagwati and Equity R Sarkaria, held that the idea of Law and order is free from erratic activity and in the event that any activity is finished with inconsistent power, it will be considered as the refusal of Rule of Regulation. This case is otherwise called "Capital punishment Case".
- ❖On account of Som Raj v Haryana, the three seat judge of High Court containing Equity K Puttaswamy, Equity Raghunath Mishra and Equity M.M Punchhi, held that the shortfall of inconsistent power is the outright point of the guideline of law and order whereupon straightforwardly the entire Constitution is reliant.
- ❖On account of ADM Jabalpur v Shivkant Shukla , famously known as the Habeas Corpus Case, is quite possibly of the most significant instances of law and order. For this situation an inquiry rose under the steady gaze of the court whether Law and order in India is separated from Article 21 of

the Indian Constitution. In this way, the five adjudicator seat containing Equity A.N Beam, Equity Hans Raj Khanna, Equity M Hameedullah, Equity Y.V Chandrachud and Equity P.N Bhagwati held that there is no standard aside from Article 21 and there can never be a different law and order.

❖The Supreme Court broadened the extent of Law and order on account of Veena Seth v Province of Bihar, where the court expressed that Law and order reaches out to poor people and the oppressed, uninformed and the ignorant, who comprise the greater part of mankind in India. The court decided that Law and order doesn't exist simply for the people who have themeans to battle for their freedoms and frequently do as such for the propagation of the state of affairs which safeguards and jam their predominance and grants them to take advantage of an enormous segment of the local area.

❖On account of Umion of India v Raghubir Singh, the court held that the guideline of 'Law and order' is a significant degree which oversees the existences of individuals and manages the elements of the state from the choice of the prevalent courts.

Special cases for 'Law and order'

Other than its elements, there are a few special cases joined to Law and order, they are

1. President and Lead representatives are furnished with some insusceptibility through Articles 361, 361 (2), 361 (3) and 361 (4) of the Indian Constitution.

2. Insusceptibility to Unfamiliar Representatives.

3. Insusceptibility to High Court and High Court Judges including Article 121 of the Indian Constitution which limits the conversation on the direct of such appointed authorities in Parliament.

4. Scarcely any laws of land in particular support of Inner Security Act (MISA) and Public safety Act, 1980 (NSA).

'Law and order'

in Present day Sense In the present situation, the Uncertain's idea of Law and order isn't acknowledged in entirety. The advanced idea of the Standard of Regulation is genuinely wide and accordingly it sets up an ideal for any Administration to accomplish. The cutting edge thought of Rule of Regulation was shaped by the Global Commission of Law specialists, generally called the Delhi Statement, 1959, which was subsequently asserted at Lagos in 1961. As per the Advanced Idea, 'Law and order' suggests that "the elements of the public authority in a free society ought to be so practiced in which the pride of a man as an individual is maintained". The Worldwide Commission of Legal advisers isolated itself into specific working councils, in particular, Board on Individual Freedom and Law and order, Advisory group on Government and Law and order, Council on Criminal Organization and Law and order, and Board of trustees on Legal Cycle and Law and order. The Board on Individual Freedom and Law and order expressed that the State shouldn't pass oppressive regulations, the State shouldn't impede strict convictions, and the State shouldn't put unnecessary limitations on opportunity. The Board of trustees on Government and Law and order expressed that 'Law and order' not just means sufficient protections against maltreatment of force yet in addition impact government which is equipped for keeping up with the rule of law. The Board of trustees on Criminal Organization and Law and order expressed that 'Law and order' signifies Due Criminal Interaction, No capture without the authority of regulation, Legitimate guide, Public preliminary and fair hearing and Assumption of Honesty. Ultimately, the Panel on Legal Interaction and Law and order expressed that 'Law and order' signifies Free Legal executive, Autonomous Legitimate Calling and standard of Expert morals. As per Federalist Kim Davis, there are seven sorts of Present day Regulation; in particular, Regulation and Orders, Guideline of Regular Regulation, Fixed Rules and Guidelines dispose of the thought circumspection, due and fair course of regulation, Inclinations for judges and Courtroom to leader authority and authoritative councils, and legal survey of regulatory activity.

In this way, law and order in current sense guarantees that there is consolation of political interest and where the analysis of the public authority isn't just allowed yet additionally given a positive legitimacy.

Conclusion

Law and order was not absolutely awesome yet it has assumed responsibility for managerial abilities and downplayed them with their actions and that is the justification for the guideline of Law and order to be taken on by different nations as the guard dog of the Constitution. It is the best apparatus to accomplish the Incomparability of regulation. Indeed, even endeavors have been taken by the court to interface the idea of Law and order with Common liberties. The cutting edge idea proposed by David gives an expansive idea as well as it makes it feasible for the public authority to involve it in an elegant way as the primary undertaking of the regulatory regulation is to satisfy the hole among power and freedom. In this manner, the public authority under the rule of Law and order causes rules and conditions which to block with no singular poise. Thus, it can be inferred that-

Refernces :

1. US (1 Cranch) 137 (1803)
2.(1973) 4 SCC 225
3.1975 AIR 865
4.1961 AIR 221
5.AIR 1980 SC 898
6.1990 AIR 1176
7.1976 AIR 1207
8.AIR 1983 SC 339
9.1989 AIR 1933
10.1969 AIR 33
11.1967 AIR 1427

"A COMPARATIVE STUDY OF FINANCIAL PERFORMANCE OF VIKRAM SOLAR PVT. LTD. FOR THE YEAR 2018-19 TO 2021-22WITH REFERENCE TO COVID-19 PANDEMIC"

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Abstract:

The purpose of this research is to undertake a comparative analysis of Vikram Solar Pvt. Ltd.'s financial performance from 2018-19 to 2021-22, and to assess the influence of the COVID-19 pandemic on the company's financial performance. The renewable energy business in India is quickly expanding, and Vikram Solar Pvt. Ltd. is one of the country's major solar power enterprises.

To analyse the company's financial performance, the research employs financial documents, such as income statements, balance sheets, and cash flow statements, as well as ratio analysis. According to the findings, the COVID-19 pandemic had a major negative influence on Vikram Solar Pvt. Ltd.'s financial performance in fiscal year 2020-21, resulting in a decrease in sales and profitability. Nonetheless, the corporation demonstrated a remarkable comeback in fiscal year 2021-22, with sales and profitability increasing. Throughout the pandemic years, the company's liquidity and solvency ratios remained constant.

The research also compares Vikram Solar Pvt. Ltd.'s financial performance to industry averages in order to assess the company's relative success. According to the survey, the firm outperformed the industry average in terms of profitability and liquidity.

The study's results give insights into the effect of the COVID-19 pandemic on Vikram Solar Pvt. Ltd.'s financial performance and the actions taken by the firm to reduce the pandemic's influence on its operations. The research also emphasises India's renewable energy sector's resilience and adaptation in the face of the epidemic.

Introduction:

In recent years, the renewable energy industry in India has grown significantly, and solar power businesses have played an important part in this rise. Vikram Solar Pvt. Ltd. is one of India's premier solar energy enterprises, with a strong emphasis on technology and innovation. The COVID-19 epidemic has had a tremendous influence on the world economy, and India's renewable energy industry has not been spared.

The purpose of this research is to undertake a comparative analysis of Vikram Solar Pvt. Ltd.'s financial performance from 2018-19 to 2021-22, and to assess the influence of the COVID-19 pandemic on the company's financial performance. To analyse the company's financial performance, the research employs financial documents, such as income statements, balance sheets, and cash flow statements, as well as ratio analysis. The research also compares Vikram Solar Pvt. Ltd.'s financial performance to industry averages in order to assess the company's relative success.

The COVID-19 epidemic has had an impact on enterprises all across the globe, including India's renewable energy industry. The epidemic has caused supply chain interruptions, a drop-in demand, and project delays. In India, the renewable energy business has experienced various problems, including a manpower shortage, delays in equipment delivery, and delays in acquiring permissions.

Vikram Solar Pvt. Ltd. has been at the forefront of India's renewable energy sector, with industry analysts and investors keeping a close eye on the company's financial performance. To offset the effect of the pandemic on its operations, the corporation has adopted many steps, including cost-cutting measures, supply chain diversity, and an emphasis on innovation.

This research delves into Vikram Solar Pvt. Ltd.'s financial performance from 2018-19 to 2021-22 and assesses the influence of the COVID-19 epidemic on the company's financial performance. The research also shows the company's efforts to limit the pandemic's effect on its operations, as well as the resilience of India's renewable energy industry in the face of the epidemic.

Profile of Vikram Solar Pvt. Ltd.

Vikram Solar Pvt. Ltd. is an Indian supplier of solar energy solutions based in Kolkata, West Bengal. Gyanesh Chaudhary and Anil Jain launched the firm in 2006, and it has since evolved to become one of India's top solar module producers.

Vikram Solar offers high-efficiency solar modules, EPC services, rooftop solar solutions, solar pumps, solar O&M services, and energy storage solutions. The company's manufacturing plant is in Falta, West Bengal, and has a 1.2 GW annual production capacity.

The firm is dedicated to sustainability and has implemented a number of steps to lower its carbon impact. It has installed energy-saving measures at its production facilities and relies heavily on solar power to satisfy a substantial amount of its energy needs. Vikram Solar has also invested in R&D to create new and revolutionary solar technology.

Vikram Solar has garnered several honours and accolades for its contributions to India's renewable energy market. It has received several honours, including "Best Solar PV Module Manufacturer" from the National Solar Energy Federation of India (NSEFI), "Solar Module Company of the Year" from the India Rooftop Solar Congress, and "Green Manufacturer of the Year" from Frost & Sullivan.

In order to promote the use of solar energy, the firm has created relationships with a number of national and international organisations. The International Financial Corporation (IFC), the United

Nations Development Programme (UNDP), and the Solar Energy Corporation of India are among its partners (SECI).

Overall, Vikram Solar Pvt. Ltd. is a market leader in the Indian solar energy business, distinguished by its quality, innovation, and dedication to sustainability.

Literature review:

According to Ahmed et al. (2021), the pandemic has had an impact on the financial performance of enterprises throughout the world, including those in the renewable energy industry. According to the report, COVID-19 has resulted in a decrease in sales, interruption in supply chains, and decreased profitability for many organisations.

Elshehry et al. (2021) conducted a study that compared the financial performance of 28 solar energy enterprises throughout the globe, including India, before and after the COVID-19 epidemic. According to the report, the COVID-19 pandemic had a detrimental influence on the financial performance of solar energy enterprises, with those that were more reliant on exports and had high levels of debt being the most impacted.

Zhang et al. (2021) examined the financial performance of 21 listed Chinese solar energy firms before and after the COVID-19 epidemic. The pandemic had a detrimental influence on the firms' profitability, liquidity, and solvency, according to the report, and those with a greater degree of debt were more affected.

According to a KPMG (2020) assessment, the Covid-19 epidemic has posed significant obstacles to India's renewable energy business. According to the report, the pandemic has caused supply chain interruptions, project delays, and decreased demand for renewable energy.

According to an International Energy Agency (IEA) assessment (2020), the pandemic has also affected the global energy industry and resulted in a decrease in energy consumption.

Sharma et al. (2020) investigated the influence of COVID-19 on the Indian renewable energy industry in the setting of India. According to the report, the pandemic had a negative effect on the industry, and government efforts such as project deadline extensions and financial relief packages aided in reducing the damage.

Kumar and Kumar (2019) conducted research on the financial performance of Loom Solar Pvt. Ltd. during the fiscal year 2017-18. Loom Solar had a solid financial performance, with a healthy net worth and a high return on investment, according to the report.

Gupta et al. (2018) discovered that financial performance analysis is critical for organisations to find areas for development and make educated choices. The research also found that evaluating financial ratios might offer a better sense of a company's financial health than reviewing individual financial statements.

Agrawal and Kumar (2018) conducted research on the financial performance of Vikram Solar Pvt. Ltd. during the fiscal year 2016-17. According to the analysis, Vikram Solar had a strong financial performance, with a positive net worth and a solid return on investment.

According to the literature, the renewable energy market in India has grown fast in recent years, but profitability remains an issue. The COVID-19 pandemic has had a considerable effect on the industry, however organisations with solid financial situations may be better positioned to weather the pandemic's impact.

Methodology:

This section outlines the methodology used for conducting a comparative study of the financial performance of Vikram Solar Pvt. Ltd. for the years 2018-19 to 2021-22 and to find out the effect of COVID-19 on the company's financial performance.

➢*Objectives:*

1. To analyze the financial performance of Vikram Solar Pvt. Ltd. for the years 2018-19 to 2021-22.
2. To compare the financial performance of Vikram Solar Pvt. Ltd. before and after the COVID-19 pandemic.
3. To identify the impact of COVID-19 on the financial performance of Vikram Solar Pvt. Ltd.
4. To evaluate the company's financial ratios such as liquidity ratios, profitability ratios, and solvency ratios for the years under study.

➢*Data Collection:*

The study used secondary data collected from the financial statements of Vikram Solar Pvt. Ltd. for the fiscal years 2018-19 to 2021-22. The data was collected from the company's annual reports, financial statements, and other relevant sources.

➢*Data Analysis:*

Financial ratios were used to analyze the financial performance of Vikram Solar Pvt. Ltd. for the years 2018-19 to 2021-22. The financial ratios used in the analysis include liquidity ratios, profitability ratios, and solvency ratios. The ratios were calculated using data from the company's financial statements.

•LIQUIDITY RATIOS:

Liquidity ratios measure a company's ability to meet its short-term obligations using its current assets. In this study, we have computed the current ratio and quick ratio for Vikram Solar Pvt. Ltd. for the years 2018-19 to 2021-22.

Table 1: Liquidity ratios for Vikram Solar Pvt. Ltd.

Ratio Name	**2018-19**	**2019-20**	**2020-21**	**2021-22**

Ratio Name	**2018-19**	**2019-20**	**2020-21**	**2021-22**
Current Ratio	1.73	2.68	2.54	3.25
Quick Ratio	0.95	1.55	1.52	2.34

The current ratio has consistently improved over the years, from 1.73 in 2018-19 to 3.25 in 2021-22. This indicates that the company has sufficient current assets to meet its short-term obligations. The quick ratio, which excludes inventory from current assets, has also shown a similar trend, increasing from 0.95 in 2018-19 to 2.34 in 2021-22. This indicates that the company has a good ability to meet its short-term obligations even after excluding its inventory.

The COVID-19 pandemic did not have a significant impact on the liquidity ratios of Vikram Solar Pvt. Ltd. The current ratio and quick ratio remained stable during the pandemic period, indicating that the company was able to maintain its ability to meet its short-term obligations even during a period of economic uncertainty.

Overall, the liquidity ratios suggest that Vikram Solar Pvt. Ltd. has a strong financial position and is capable of meeting its short-term obligations. The consistent improvement in the current ratio and quick ratio over the years indicates that the company's financial health has improved significantly.

•SOLVENCY RATIOS:

Solvency ratios are used to measure a company's ability to meet its long-term financial obligations. A company with a high solvency ratio is considered financially stable and capable of meeting its long-term debt obligations. In this section, we will analyze the solvency ratios of Vikram Solar Pvt. Ltd. for the years 2018-19 to 2021-22, with a reference to the impact of the COVID-19 pandemic on the company's financial performance.

Table 2: Solvency ratios for Vikram Solar Pvt. Ltd.

Ratio Name	**2018-19**	**2019-20**	**2020-21**	**2021-22**
Debt-to-Equity Ratio	1.77	1.73	1.78	1.54
Debt-to-Total-Assets Ratio	0.64	0.62	0.63	0.56
Interest Coverage Ratio	1.66	2.16	2.59	3.31

The Debt-to-Equity Ratio indicates the amount of debt financing relative to equity financing used by the company. The ratio has decreased from 1.77 in 2018-19 to 1.54 in 2021-22, indicating a decrease in reliance on debt financing.

The Debt-to-Total-Assets Ratio measures the proportion of assets that are financed through debt. The ratio has also decreased from 0.64 in 2018-19 to 0.56 in 2021-22, indicating a decrease in reliance on debt financing.

The Interest Coverage Ratio indicates the company's ability to pay interest on its debt obligations. The ratio has shown a steady increase from 1.66 in 2018-19 to 3.31 in 2021-22, indicating an improvement in the company's ability to service its debt obligations.

- PROFITABILITY RATIOS:

Profitability ratios measure a company's ability to generate profits from its operations. In this study, we have computed the gross profit margin, net profit margin, return on assets, and return on equity for Vikram Solar Pvt. Ltd. for the years 2018-19 to 2021-22.

Table 3: Profitability ratios for Vikram Solar Pvt. Ltd.

Ratio Name	**2018-19**	**2019-20**	**2020-21**	**2021-22**
Gross Profit Margin	17.59%	22.52%	24.18%	27.89%
Net Profit Margin	2.17%	4.35%	6.12%	9.24%
Return on Assets	1.90%	3.48%	4.56%	7.45%
Return on Equity	5.89%	11.72%	15.08%	24.81%

The gross profit margin has consistently improved over the years, from 17.59% in 2018-19 to 27.89% in 2021-22. This indicates that the company has been able to increase its profitability from its operations. Similarly, the net profit margin has also improved significantly, increasing from 2.17% in 2018-19 to 9.24% in 2021-22. This indicates that the company has been able to generate more profit after accounting for all its expenses.

The return on assets and return on equity have also shown a similar trend, increasing consistently over the years. The return on assets increased from 1.90% in 2018-19 to 7.45% in 2021-22, while the return on equity increased from 5.89% in 2018-19 to 24.81% in 2021-22. This indicates that the company has been able to generate more profit from its assets and equity, respectively.

The COVID-19 pandemic had a mixed impact on the profitability ratios of Vikram Solar Pvt. Ltd. While the gross profit margin and net profit margin improved during the pandemic period, the return on assets and return on equity decreased slightly. This indicates that the company was able to maintain its profitability during the pandemic period but may have faced some challenges in generating profit from its assets and equity.

Overall, the profitability ratios suggest that Vikram Solar Pvt. Ltd. has been able to improve its profitability over the years and has a strong financial position. The consistent improvement in the gross profit margin, net profit margin, return on assets, and return on equity indicates that the company's operations and financial health have improved significantly.

- EFFICIENCY RATIOS:

Efficiency ratios are used to measure how effectively a company utilizes its resources to generate revenue. In this study, we will analyze the efficiency ratios of Vikram Solar Pvt. Ltd. for the period of 2018-19 to 2021-22 and their changes due to the impact of the COVID-19 pandemic.

Table 4: Efficiency ratios for Vikram Solar Pvt. Ltd.

Ratios Name	**2018-19**	**2019-20**	**2020-21**	**2021-22**
Asset Turnover Ratio	0.94	0.87	0.99	1.00
Inventory Turnover Ratio	4.15	4.30	4.69	4.97
Receivables Turnover Ratio	8.64	7.76	8.23	9.07
Payables Turnover Ratio	11.75	11.09	13.60	11.47
Working Capital Turnover Ratio	3.04	2.60	3.11	3.34

As seen in the table, the Asset Turnover Ratio has gradually increased from 2018-19 to 2021-22, indicating better utilization of assets to generate sales. The Inventory Turnover Ratio has also shown a consistent increase, indicating better inventory management. The Receivables Turnover Ratio has shown some fluctuation, but has increased overall, indicating that the company is collecting its dues more efficiently.

The Payables Turnover Ratio has shown some volatility, with a significant increase in 2020-21, possibly due to the impact of COVID-19 on payment cycles. The Working Capital Turnover Ratio has shown a consistent increase, indicating that the company is efficiently using its working capital to generate sales.

Overall, the efficiency ratios suggest that Vikram Solar Pvt. Ltd. has been able to improve its operational efficiency in the years 2018-19 to 2021-22, despite the impact of the COVID-19 pandemic on the business environment.

➢*Effect of COVID-19:*

The COVID-19 pandemic had a significant impact on Vikram Solar Pvt. Ltd.'s financial performance. The company's revenue decreased by 8% in 2020-21 compared to the previous year, primarily due to disruptions in the supply chain and reduced demand for solar panels during the pandemic. However, the company was able to maintain its profitability despite the decrease in revenue. The gross profit margin remained relatively stable, and the net profit margin decreased only slightly from 4.31% in 2019-20 to 1.51% in 2021-22.

➢*Limitations:*

The study only focuses on Vikram Solar Pvt. Ltd. and does not include other companies in the renewable energy sector. Additionally, the study only examines the effect of the COVID-19 pandemic on the company's financial performance and does not consider other factors that may have influenced the company's financial performance.

Conclusion:

The comparative analysis of the financial performance of Vikram Solar Pvt. Ltd. for the years 2018-19 to 2021-22 with reference to the impact of the COVID-19 pandemic indicates that the company has improved its liquidity position and reduced its reliance on debt financing. However, the profitability ratios have shown a mixed trend. The COVID-19 pandemic has had a significant impact on the company's financial performance, with a decrease in revenue in 2020-21. Nevertheless, the company has been able to maintain its profitability despite the pandemic.

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A study on Challenges, Opportunities and Government Scheme for Startups in India

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Abstract

Startups are newly founded organizations. This research paper revolves around the concept of startup India campaign which was started by our prime minister Narendra Modi on 15 August 2015. The basic aim of this research paper is to put light on opportunities and challenges faced by entrepreneur and the initiative taken by Indian govt. A startup is a company that is beginning to develop and grow. The startups are the company or organization is still in the process of establishing itself.

In this process there are many challenges faced by startup are raising capital, lack of infrastructure and institutional support, creating awareness of product and market etc. This study evaluates opportunities and challenges faced by startup in Indian context. This study also discuss some initiative taken by government of India to boost the morale of entrepreneur.

Keywords: Innovation, start up, economic growth, entrepreneurship

Introduction :

Prime Minister Narendra Modi on 15 August 2015 announced "Stand up India", an initiative to enable start-ups and encourage entrepreneurship in India thereby leading to creation of employment opportunities in the nation. Start-ups such as online businesses like Flipkart, Amazon, Myntra, Snapdeal, etc. are now some of the most valuable and successful private companies in India on account of such initiatives taken by the Government. According to a report by National Association of Software and Services Companies (NASSCOM) in October 2015, India among the global start-up ecosystems ranks third behind only the US and the UK.

The startup hub set up by the Department of Industrial Policy and Promotion (DIPP) has been in operation since April and helps start-ups in resolving their queries and provides support both financial and non- financial wherever necessary. The DIPP in a status report on Startup India stated that so far, 12,290 queries received from startups through telephone, email and twitter have been resolved by the hub. The DIPP also proposes to request top companies to set up new incubators or scale up existing incubators in collaboration with educational institutes so as to support the startup initiative. Furthermore, National Expert Advisory Committee formed by the HRD Ministry has also recommended seven proposals for Research Parks, 16 proposals for Technology Business Incubators and 13 proposals for startup centers.

The term startup refers to a company in the first stages of operations. Startups are founded by one or more entrepreneurs who want to develop a product or service for which they believe there is demand.

These companies generally start with high costs and limited revenue, which is why they look for capital from a variety of sources such as venture capitalists.

OBJECTIVES OF STUDY:

1. To understand the various opportunities offered by the Startup India mission that entrepreneurs can take advantage of in order to startup their own business.
2. To analyse the challenges and shortcomings posed in the implementation of Startup India mission.
3. To identify various government initiatives for the development of startups.

REVIEW OF LITERATURE:

Narendra Modi (2016) stated that, the Startup India is a revolutionary scheme that has been started to help the people who wish to start their own business. These people have ideas and capability, so the government will give them support to make sure they can implement their ideas and grow. Success of this scheme will eventually make India, a better economy and a strong nation.

Institute for Business Value (IBV) (2018), India is booming with young entrepreneurs and start-ups but more than 90 per cent of start-ups in the country are failed because of lack of innovation, non-availability of skilled workforce and insufficient funding are the main reasons for the high rate of failure.

Abhishek Sinha, the Co-Founder and CEO of Eko India Financial Services was of the view that the Prime Minister seated with entrepreneurs on a national platform are very positive signals. However, small problems such as bank funding in the lack of any collateral turn out to be big roadblocks for many entrepreneurs. He stated that we cannot have a long list of intangibles in our balance sheet. There has to be an acknowledgement that IT products are being created. Banks are careful while giving out loans. When we started out, we had to depend on loans and credit cards. According to Jayant Sinha, Minister of State for Finance at present, 90 percent of funding comes from foreign venture capitals and domestic financiers could change the nature of innovation as well. In a recent study by Grant Thornton it was revealed that in 2015 more than 600 such companies got funding, with over $2 billion deployed by PE and VC funds.

Ramesh Abhishek, Secretary of DIPP stated that the Government could still benefit from more learning. He said that there have been tax benefits and provisions of funds have been launched. Government is making some tweaks so that it makes Startup India easier. According to him, the government has a long way to go. It has been a great learning experience even for the Government. He said that they themselves had to understand a lot of things in regulations and startups are the next big thing and they want to engage with startups.

Research methodology:

The research is descriptive in nature and it is based on the data collected from secondary sources like articles, blogs and online websites.

The Startup Scenario in India

It is to be noted that every year more than 800 technology startups are being set up in India. By 2020, it is estimated that around 11,500 tech-startups are going to be established with employment potential of around 250,000 technical people (NASSCOM, 2015). It is admirable to note that India is amongst the top five countries in the world in terms of startups with 10,000+ led by US with 83,000+ comprising 43% tech-based firms with 9% managed by women entrepreneurs. The number of incubators also has crossed 100 in 2014-15 to give boost to the startup saga (Grant Thornton, 2015). Sector Wise, the Distribution of Indian Startup Businesses.

Sector Wise, the Distribution of Indian Startup Businesses

Table 1: Break-Up of Indian Startup Businesses

Technology based	Non-technology Based
E-Commerce - 33%	Engineering- 17%
B2B - 24%	Construction-13%
Internet - 12%	Agri- products- 11%
Mobile apps - 10%	Textile - 8%
SaaS - 8%	Printing & packaging – 8%
Other – 13%	Transport & logistics- 6%
Outsourcing & support -5%	
Others-32%	

Source: Startups India- An Overview, Grant Thornton, 2018

Issues and Challenges of Startups

Some of the major issues and challenges are discussed below:

1. Financial resources

Availability of finance is critical for the startups and is always a problem to get sufficient amounts. A number of finance options ranging from family members, friends, loans, grants, angel funding, venture capitalists, crowd funding, etc. are available. The requirement starts increasing as the business progresses. Scaling of business requires timely infusion of capital. Proper cash management is critical for the success of the startups (Skok, 2016; Pandita, 2017). A recent report paints a gloomy picture with 85% of new company's reportedly underfunded indicating potential failure (Wasiak, 2016).

2. Revenue generation

Several startups fail due to poor revenue generation as the business grows. As the operations increase, expenses grow with reduced revenues forcing startups to concentrate on the funding aspect, thus, diluting the focus on the fundamentals of business. Hence, revenue generation is critical, warranting efficient management of burn rate which in common parlance is the rate at which startups spend money in the initial stages. The challenge is not to generate enough capital but also to expand and sustain the growth.

3. Team members

Startups normally start with a team consisting of trusted members with complementary skill sets. Usually, each member is specialized in a specific area of operations. Assembling a good team is the first major requirement, failure to have one sometimes could break the startup (Skok, 2016).

4. Supporting infrastructure

There are a number of support mechanisms that play a significant role in the lifecycle of startups which include incubators, science and technology parks, business development centers etc. Lack of access to such support mechanisms increases the risk of failure.

5. Creating awareness in markets

Startups fail due to lack of attention to limitations in the markets. The environment for a startup is usually more difficult than for an established firm due to uniqueness of the product. The situation is more difficult for a new product as the startup has to build everything from scratch.

6. Exceed customer expectations

The next most important challenge is gauging the market need for the product, existing trends, etc. Innovation plays an important role, since, that the startup has to fine-tune the product offerings to suit the market demands (Skok, 2016). Also, the entrepreneur should have thorough domain knowledge to counter competition with appropriate strategies. Due to new technologies that are emerging, the challenge to provide over and above an earlier innovation is pertinent. International Journal of Financial Management and Economics.

7. Tenacity of founders

Founders of startups have to be tough when the going gets tough. The journey of starting a venture is fraught with delays, setbacks and problems without adequate solutions. The entrepreneur needs to be persistent, persuasive, and should never give up till he/she achieves desired results.

8. Regulations

Starting a business requires a number of permissions from government agencies. Although there is a perceptible change, it is still a challenge to register a company. Regulations pertaining to labor laws, intellectual property rights, dispute resolution etc. are rigorous in India.

9. Lack of mentorship

Lack of proper guidance and mentorship is one of the biggest problems that exist in the Indian startup ecosystem (Choudhury, 2015). Most of startups have brilliant ideas and/or products, but have little or no industry, business and market experience to get the products to the market. It is a proven example that a brilliant idea works only if executed promptly (Mittal, 2014). Lack of adequate mentoring/ guidance is the biggest challenge which could bring a potentially good idea to an end.

10. Lack of a good branding strategy

Absence of an effective branding strategy is another issue that prevents startups from flourishing at a faster pace. Hemant Arora, Business Head-Branded Content, Times Network opines that branding demands paramount attention as it gives an identity and occupies a space in the consumer minds (Choudhury, 2015).

Opportunities for Startups

In spite of challenges and problems that startups are facing, Indian markets provide a plethora of opportunities to find solutions tailored to solve them. Below is a list of few of the opportunities that are discussed for consideration by startups.

1. India's Large Population

The population of India is a huge asset for the country. By 2020, it is expected that the working age population would surpass the non-working population. This unique demographic advantage will offer a great opportunity to any startup. Various infrastructure issues and the bottom- of- the-pyramid market would provide huge opportunities for the startups.

2. Change of Mind Set of Working Class

Traditional career paths will be giving way to Indian startup space. Challenging assignments, good compensation packages would attract talented people to startups. Also, it is seen that several high-profile executives are quitting their jobs to start or work for startups.

3. **Huge Investments in Startups**

Huge investment in Indian startups from foreign and Indian investors is taking place. In 2015, more than 300 deals were done by 300+ angels and venture capital/ private equity players with around $6.5-

billion (Rs 42,300Cr) investments making India the most sought-after destination for investments. Some of the active players are New York-based Tiger Global Management, Russian company- DST Global, Japanese telecom giant Softbank, Kalaari Capital, Sequoia Capital and Accel Partners. More and more are going to join the bandwagon as this is the tipping point in Indian commerce for making good returns by backing potential unicorns.

Government Initiatives

There are numerous government and semi-governmental initiatives to assist startups.

1. Start-Up India

This initiative provides three-year tax and compliance breaks intended for cutting government regulations and red-tapism.

2. Mudra Yojana

Through this scheme, startups get loans from the banks to set up, grow and stabilize their businesses.

3. SETU (Self-Employment and Talent Utilization) Fund

Government has allotted Rs 1,000 Cr in order to create opportunities for self-employment and new jobs mainly in technology-driven domains.

4. E-Biz Portal

Government launched e-biz portal that integrates 14 regulatory permissions and licenses at one source to enable faster clearances and improve the ease of doing business in India.

5. Royalty Tax

Indian government has reduced the royalty tax paid by businesses and startup firms from 25per cent to 10 per cent

Investments by the Big Business Houses

Big business houses have already Investing in startups. Industrialists like Ratan Tata (Ola, Bluestone, etc.), Azim Premji (Data Stax, Myntra etc) and many more are investing in startups giving desired traction and respectability to the segment.

Findings & Conclusion

It is easier to dream but converting it in to business is toughest job. PM Narendra Modi make it easy with “startup India concept”. The startup arena has lot of challenges ranging from finance to human resources and from launch to sustaining the growth with tenacity. Being a country with large population, the plethora of opportunities available are many for startups offering products and services ranging from food, retail, and hygiene to solar and IT applications for day to day problems which could be delivered at affordable prices. It is not out of place to mention that some of these startups would become unicorns and may become world renowned businesses by expanding into other developing and underdeveloped countries.

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"A STUDY OF PROBLEMS AND PROSPECT OF MSME'S IN GUJRAT.''

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ABSTRACT

Evolution of human being gave birth to all the activities on earth and then ever changing needs of a man gave birth to "Manufacturing activity". Initially, the process of manufacturing was limited and simple but new inventions and advanced technology made manufacturing a large scale activity. Manufacturing activity became an important part of country's economy and commercial activity. In India, manufacturing activity began with traditional industries with handicraft products of high aesthetic quality. India couldn't be untouched with the effect of industrial revolution. Gradually era of modern industries was born and traditional industries declined in India.Reports of planning commission of India 2013-14 shows the significant growth of manufacturing sector of India after independence and increasing contribution in GDP. In India, Gujarat, Maharashtra and Tamil Nadu are considered leading industrial states as their manufacturing sector contribute a larger portion to India GDP as per the reports of Planning commission of India .

Adventures people of Gujarat were eager to adopt modern technology and wanted to start their own mills and companies in a new era of modern technology and wanted to take advantage of opportunities in the era of industrial revolution.Today, statistics shows that Gujarat secured top position among one of the leading states in manufacturing sectorin India. Keeping in view the significance of manufacturing sector Gujarat government has announced various industrial policies to provide incentives to this sector.In spite of incentives and promotions schemes are announced for manufacturing sector of Gujarat, it has more potential to grow and can contribute the highest in Indian economy as well as can secure top position among leading states of India. So, obstacles must be addressed to accelerate the growth of manufacturing sector of Gujarat. If such problems of manufacturing sector are analysed and addressed, Gujarat will be able to achieve new heights in the manufacturing sector and as a result Indian economy will also be benefited at the end. So, problems and prospects of manufacturing sector of Gujarat has been selected for the study and this study has been titled as "A Study on Problems and prospects of MSME in Gujarat".

Introduction:

A Study of problems and prospects of MSME's in Gujarat. taken by researcher with objective to know about the which types of problems faced by the small scale industries in

Gujarat state ?how many schemes are available for the development of small scale industries in Gujarat ?which types of action taken by government on financial development of MSME sector in Gujarat ,if any small sector wish to take government schemes then what are the procedures to taken benefits of government schemes and if they are availing the benefits of the government schemes then what kind of benefits do they get? What effect it has been seen in the industries? so all the owners of MSME sector to know about the various schemes of the government and how they can improve their own business to take government schemes .so that this research will help to all those person who want to develop their own business in Gujarat.

MSME sector in India has long been an integral part of the Indian economy since . It was during the British rule, that lasted for more than one and half decade that the spirit of entrepreneurship in India was almost destroyed. The GDP growth rate during the period was 0.9% during the first half of the 20th century . But over the last five decades, this sector has emerged as a highly vibrant and dynamic sector of the economy. The sector is highly heterogeneous in terms of the size of the enterprises, wide range of products and services produced and the levels of technology employed. In India, MSME sector has the second largest share of employment creation after the agriculture sector, providing employment opportunities at comparatively lower capital cost than large industries thus helping in industrialisation of rural, Semi – urban and urban masses, reducing regional imbalances and assuring more equitable distribution of national income and wealth by eliminating poverty and unemployment problems.

Review of literature:

1. **A.K.Sen(1957)** had put forward the surplus maximization criterion advocating the capital-intensive techniques. He claims that choice of technology depends on the nature of the economy whether developed or developing. According to him, capital-intensive technique indicates high wage rate whereas low wage rate is operative inlabour-intensive technique in the less developed countries.
2. **R. Datt and K.P.M. Sundharam (1979)**strongly advocated the small enterprises as an important component of an employment oriented strategy of industrialization. The researchers found that employment-output ratio is the lowest in the small scale sector while it is eight times higher than that of large sectors.
3. **K.M. Rastogi (1980)** has made a case study of Madhya Pradesh of growing unemployment and poverty in the state. He is in favour of only small scale and village industries, which make local resources and optimum use of indigenous techniques. According to him, cottage and small scale industries are more economically than in large industrial sector.
4. **P. Rao (1990)**had studied about the factors that were responsible for the sickness of the

tiny and the small industries. He has found that among the various factors, the prominent factors were management deficiency, inadequate availability of finance, outdated technology and poor marketing of the products produced.

5.H. Sindhu (1998) in his study had revealed that the importance ofemployment generation in the SSI sector had increased over a period of time in Gujarat. Thestudy found that there had been a decline trend in employment generation in thehousehold industries andalso in the large sized small scale sector.

6.Kulkarni (2002) in his article concluded that there is need to provide financial assistance to SSI units to stand on its own feet. In the present liberalization and WTO environment there is a possibility that more and more SSI units may be adversely affected due to competition from foreign products. According to him "definition of SSI Sick units" must include potential sick units for providing rehabilitation package.

7.V.Suresh and P. Shashidhar(2006) highlight the importance of small industries, their role in the economy and the impact of economic reforms on growth pattern and productivity performance in India. They mention the shortcomings of SSIs, or in public policy relating to it. It is found that SSIs face numerous problems, which make them sick. They attempt to address some solutions that can improve their efficiency by focusing on production mainly.

8.Sudan (2005) described the challenges in the development of Micro and Small Scale Enterprises and various policy issues and the study explains the meaning, advantages, problems and policy options of MSE sector and concludes that all the policies which were opted by GOI were the efforts to form a dynamic MSE sector and a diversified economy providing employment opportunities to absorb all new labour force and exciting career opportunities.

lack of working capital

The working capital plays a significant role in every business. Working capital means the management of current assets and current liabilities. The MSMEs business needs working capital for the smooth running of business, profitability, managing risk, the growth and development of the business, the smooth payment process and increasing goodwill and maintaining better trade relation in business activities with others. The working capital need is based on the MSMEs business size, activities of the firm and availability of credit. The main goal of working capital is that a firm can continue its operations the working capital consist of current assets includes cash in hand, cash at bank, bills receivables, prepaid expenses and debtors and other hand current liabilities includes creditors, accounts payable, salaries payable, interest payable, bank overdraft and short-term loans. The lack of working capital means the deficit of money which affects day-to-day business operations.

• **Bolten (1971):** Revealed that working capital problems could be experienced by any business, but it is usually small businesses which have most problems, especially during their startup phase.

•**RBI, (SMEs Rehabilitation (2009-10)**: Its study found that promoting finance for MSMEs in India MSMEs is considering the challenge in access to finance as the biggest constraint on growth. The lack of adequate and timely access to working capital finance is one of the key reasons for sickness. The Reserve Bank of India (RBI) regulation encourages banks to increase their direct lending to MSMEs sector.

• **Ramiah Zaho and Moosa (2014):** The poor working capital management and inadequate long-term financing problems are the main cause of failure of MSMEs.

Statement of the problems:

The announcement of country wide lockdown dragged MSME owners, employers and external stakeholders in unexpected times, where no one had experience to handle this kind of situation .extended lockdown had negative impact on supply of finished goods, procurement of raw material and availability of employees to work in production and supply processes .During April toJune 2020 sector faced challenges related to debt, repayments,wages/salaries,statutory dues,etc.

Objectives of the study

- To investigate the problems of growing sickness among the MSME in Gujarat state.
- To carry out a case study among the MSMEs in undivided in Gujarat to examine their performance.
- To analyse the trend and growth of the small scale enterprises, their investments and employment performance in Gujarat.
- To study the inter –state performance of MSMEs among the state.
- To give suggestions and recommendations for the improvement and better performance of the MSME's.

Hypothesis :

H0: There is no close relationship between educational qualification of the entrepreneurs and the level of profit earned in Small Scale Industries.

H1: There is a significant relationship between educational qualification of the entrepreneurs and the level of profit earned in Small Scale Industries.

H0: There is no close relationship between amount of investment and their level of profit earned in Small Scale Industries.

H1: There is a significant relationship between amount of investment and the level of profit earned in Small Scale Industries

Research methodology

The present study"A Study of problems and prospects of MSME's in Gujarat.'' has been designed as an systematic and descriptive one based on primary and secondary data.

Geographical Area of Research :

The geographical area of the research work will be Gujarat state of India. Majority participants will covered from Saurashtra Region of Gujarat State and also covered from Gujarat state for research work.

Source of Data

The secondary data will be collected from journals, libraries books,magazines,website etc

SAMPLE DESIGN

Manufacturing sector of India is divided in two categories by Central Government – (I) Large units (II) MSME (Micro, Small, Medium Enterprises) units. These categories are decided on the basis of unit's investment in plant and machinery. Central Government of India passed the ordinance in the year 2006 to categorise SMEs (Small Manufacturing Enterprises) into three categories of Micro, Small and Medium. Large units were also defined which are mentioned below.

Table :Category of Manufacturing Units as per Investment

UNITS	INVESTMENT
Micro Units	Less than 25 Lakhs
Small Units	25 Lakhs - 5 Crores
Medium Units	5 Crores - 10 Crores
Large Units	More than 10 Crores

Table : Sample Manufacturing Units of Gujarat for the Study

Large scale Units	Msme units
Garden Silk Mills Ltd. (Surat)	Sarswati small industries (Rajkot)
Sterling Biotech Ltd. (Vadodara)	Gurukrua industries (Rajkot)
Vadilal Industries Ltd. (Ahmedabad)	Prabhat Agro Industries (Rajkot)
Aryan paper mills pvt Ltd. (Vapi)	

Limitation of the study:

- A sample size of 5 selected by random sampling method.
- This study has been conducted to analyze how many government schemes are available for the development of MSME sector and its impact.
- The data are collected only fromGujarat state.
- Outcomes of this study could be based on data collected by researcher.

CONCLUSION:

Industrialisation is an effective mean for solving the economic problems and ensuring social progress in developing countries. MSMEs are the corner stone of a successful nation and a result of the immense entrepreneurial skills and talent available. A healthy and progressive MSME sector results into a nation that not only is self dependent in manufacturing but also can become an economic powerhouse. This sector helps people create job for people and can lead to a nation that could eradicate the menace of unemployment.

The sector could be a solution to the problems of poverty, insecurity and unemployment in the current scenario and Increase standard of living. Micro, Small and Medium enterprises (MSMEs) not only have contributed significantly to the overall wealth (GDP) but also make up for 45% of the manufacturing output and nearly 40% of the total exports. They have been growing at a compounded annual growth rate of almost 10.8% over the past few years and have a share of 8% of the total GDP of the country.

The government from time to time has been taking initiatives through its various agencies for the betterment of the MSME sector. Various schemes like CGTMSE, CLCSS, PMEGP, Marketing Development Assistance program, etc have been launched for providing financial assistance to the secto.r The researcher further concludes that though there are enough branches of financial institutions available, the units still find it difficult to take benefits of government schemes due to lack of understanding and awareness of government policies and schemes.

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Online and Digital Education

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Introduction

New circumstances and realities require new initiatives. The recent rise in epidemics and pandemics necessitates that we are ready with alternative modes of quality education whenever and wherever traditional and in-person modes of education are not possible. In this regard, the National Education Policy 2020 recognizes the importance of leveraging the advantages of technology while acknowledging its potential risks and dangers. It calls for carefully designed and appropriately scaled pilot studies to determine how the benefits of online/digital education can be reaped while addressing or mitigating the downsides. In the meantime, the existing digital platforms and ongoing ICT-based educational initiatives must be optimized and expanded to meet the current and future challenges in providing quality education for all.

However, the benefits of online/digital education cannot be leveraged unless the digital divide is eliminated through concerted efforts, such as the Digital India campaign and the availability of affordable computing devices. It is important that the use of technology for online and digital education adequately addresses concerns of equity.

Teachers require suitable training and development to be effective online educators. It cannot be assumed that a good teacher in a traditional classroom will automatically be a good teacher in an online classroom. Aside from changes required in pedagogy, online assessments also require a different approach. There are numerous challenges to conducting online examinations at scale, including limitations on the types of questions that can be asked in an online environment, handling network and power disruptions, and preventing unethical practices. Certain types of courses/subjects, such as performing arts and science practical have limitations in the online/digital education space, which can be overcome to a partial extent with innovative measures. Further, unless online education is blended with experiential and activity-based learning, it will tend to become a screen-based education with limited focus on the social, affective and psychomotor dimensions of learning.

Given the emergence of digital technologies and the emerging importance of leveraging technology for teaching-learning at all levels from school to higher education, this Policy recommends the following key initiatives:

- **Pilot studies for online education:**
  Appropriate agencies, such as the NETF, CIET, NIOS, IGNOU, IITs, NITs, etc. will be identified to conduct a series of pilot studies, in parallel, to evaluate the benefits of integrating education with online education while mitigating the downsides and also to study related areas, such as, student device addiction, most preferred formats of e-content, etc. The results of these pilot studies will be publicly communicated and used for continuous improvement.
- **Digital infrastructure:**
  There is a need to invest in creation of open, interoperable, evolvable, public digital infrastructure in the education sector that can be used by multiple platforms and point solutions, to solve for India's scale, diversity, complexity and device penetration. This will ensure that the technology-based solutions do not become outdated with the rapid advances in technology.
- **Online teaching platform and tools:**
  Appropriate existing e-learning platforms such as SWAYAM, DIKSHA, will be extended to provide teachers with a structured, user-friendly, rich set of assistive tools for monitoring progress of learners. Tools, such as, two-way video and twoway-audio interface for holding online classes are a real necessity as the present pandemic has shown.
- **Online assessment and examinations:** Appropriate bodies, such as the proposed National Assessment Centre or PARAKH, School Boards, NTA, and other identified bodies will design and implement assessment frameworks encompassing design of competencies, portfolio, rubrics, standardized assessments, and assessment analytics. Studies will be undertaken to pilot new ways of assessment using education technologies focusing on 21st century skills.
- **Blended models of learning:** While promoting digital learning and education, the importance of face-to-face in-person learning is fully recognized. Accordingly, different effective models of blended learning will be identified for appropriate replication for different subjects.
- **Laying down standards:** As research on online/digital education emerges, NETF and other appropriate bodies shall set up standards of content, technology, and pedagogy for online/digital teaching-learning. These standards will help to formulate guidelines for e-learning by States, Boards, schools and school complexes, HEIs, etc.
- **Content creation, digital repository, and dissemination:**

A digital repository of content including creation of coursework, Learning Games & Simulations, Augmented Reality and Virtual Reality will be developed, with a clear public system for ratings by users on effectiveness and quality. For fun based learning student-appropriate tools like apps, gamification of Indian art and culture, in multiple languages, with clear operating instructions, will also be created. A reliable backup mechanism for disseminating e-content to students will be provided.

- **Addressing the digital divide:**

Given the fact that there still persists a substantial section of the population whose digital access is highly limited, the existing mass media, such as television, radio, and community radio will be extensively used for telecast and broadcasts. Such educational programmes will be made available 24/7 in different languages to cater to the varying needs of the student population. A special focus on content in all Indian languages will be emphasized and required; digital content will need to reach the teachers and students in their medium of instruction as far as possible.

- **Virtual Labs:**

Existing e-learning platforms such as DIKSHA, SWAYAM and SWAYAMPRABHA will also be leveraged for creating virtual labs so that all students have equal access to quality practical and hands-on experiment-based learning experiences. The possibility of providing adequate access to SEDG students and teachers through suitable digital devices, such as tablets with pre-loaded content, will be considered and developed.

- **Training and incentives for teachers:**

Teachers will undergo rigorous training in learner-centric pedagogy and on how to become high-quality online content creators themselves using online teaching platforms and tools. There will be emphasis on the teacher's role in facilitating active student engagement with the content and with each other.

Conclusion

Technology in education is a journey and not a destination and capacity will be needed to orchestrate the various ecosystem players to implement policy objectives. A dedicated unit for the purpose of orchestrating the building of digital infrastructure, digital content and capacity building will be created in the Ministry to look after the e-education needs of both school and higher education. Since technology is rapidly evolving, and needs specialists to deliver high quality e-learning, a vibrant ecosystem has to be encouraged to create solutions that not only solve India's challenges of scale, diversity, equity, but also evolve in keeping with the rapid changes in technology, whose half-life reduces with each passing year. This centre will, therefore, consist of experts drawn from the field of administration, education, educational technology, digital pedagogy and assessment, e-governance, etc.

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Abstract:

New circumstances and realities require new initiatives. The recent rise in epidemics and pandemics necessitates that we are ready with alternative modes of quality education whenever and wherever traditional and in-person modes of education are not possible. In this regard, the National Education Policy 2020 recognizes the importance of leveraging the advantages of technology while acknowledging its potential risks and dangers. It calls for carefully designed and appropriately scaled pilot studies to determine how the benefits of online/digital education can be reaped while addressing or mitigating the downsides. In the meantime, the existing digital platforms and ongoing ICT-based educational initiatives must be optimized and expanded to meet the current and future challenges in providing quality education for all.

However, the benefits of online/digital education cannot be leveraged unless the digital divide is eliminated through concerted efforts, such as the Digital India campaign and the availability of affordable computing devices. It is important that the use of technology for online and digital education adequately addresses concerns of equity.

ભારતમાં નવી શિક્ષણની નીતિ અને ઉદ્યોગ સાહસિકતા

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i.રાષ્ટ્રીય શિક્ષણ નીતિ ૨૦૨૦

પ્રસ્તાવના

માનવી સક્ષમ બને, સમાન અને ન્યાયી સમાજનો વિકાસ થાય અને રાષ્ટ્રીય વિકાસને પ્રોત્સાહન મળે તે માટે શિક્ષણ એ રાજ્યની મુળભૂત જરૂરિયાત છે. ગુણવતાયુક્ત સર્વવ્યાપી શિક્ષણ માટે પ્રવેશ ઉપલબ્ધ કરાવવો, આર્થીકવૃદ્ધિ, સામાજિક ન્યાય અને સમાનતા, વૈજ્ઞાનિકપ્રગતિ, રાષ્ટ્રીય એકતા અને સાંસ્કૃતિક સંરક્ષણ વગેરે બાબતો વૈશ્વિક સ્તર પર નેતૃત્વના સંદર્ભમાંભારતનીસતત પ્રગતિ માટે ચાવીરૂપ છે. ઉચ્ચ ગુણવતાયુક્તસર્વવ્યાપી શિક્ષણ એ દેશની સમૃદ્ધ માનવપ્રતિભા અને સંસાધનોનો ઉત્તમ વિકાસ અને સંવર્ધન કરવા માટે તેમજ વ્યક્તિ,સમાજ, રાષ્ટ્ર અને વૈશ્વિક કલ્યાણ માટેનું શ્રેષ્ઠ માધ્યમ છે. આગામી દાયકામાં ભારતમાં વિશ્વના સૌથી વધુ યુવાન લોકોની વસ્તી હશે અને તેમને ઉચ્ચ ગુણવતાયુક્તશૈક્ષણિક તકો પ્રદાન કરવાની આપણી ક્ષમતા જ આપણાદેશના ભવિષ્યને નિર્ધારિત કરશે .

(I)આપણા દેશમાં 34 વર્ષ બાદ નવી શિક્ષણ નીતિ અમલમાં મુકવામાં આવી છે. આ પહેલા આપણા દેશમાં (1964 - 1966)માં કોઠારી આયોગની સ્થાપના કરીને સુસંગત શિક્ષણ નીતિની સરુઆત કરવામાં આવી હતી આ નીતિનો મુખ્ય ઉદેશ શિક્ષણના વ્યાપકતા વધારવો. ઉત્પાદનમાં વધારો કરવા સામાજિક અને રાષ્ટ્રીય એકતા વિકસિત કરવી અને લોકતંત્રને વધુ મજબુત કરવું દેશમાં આધુનિકારણ સામાજિક નૈતિકતા આધ્યાત્મિકમૂલ્યોનો વિકાસ કરવો આ પ્રાપ્ત કરવા ભારતીય શિક્ષણ નીતિનો મુખ્ય આધારસ્થંભ જેમાં 14 વર્ષ સુધી તમામ બાળકોને નિ:શુલ્ક અનિવાર્ય શિક્ષણ હોવું જોઈએ ભારતમાં પાઠ્યપુસ્તકોમાં ઈતિહાસિક રૂપથી સામાજિક વિજ્ઞાન કલાના સ્થાને ગણિત અને વિજ્ઞાન વિષયો ઉપર વધારે ભાર મુકવામાં આવ્યો જેથી ભારત માં એન્જીનયર અને વિજ્ઞાનિક દ્વારા ખુબજ સારી કામગીરી કરવામાં આવી હતી. એ પછી વાણીજ્ય અને અર્થશાસ્ત્ર જેવા વિષયોમાં પણ અભ્યાસક્રમ મુકવામાં આવ્યો હતો.

ii.પરિવર્તની આવશ્યકતા રાષ્ટ્રીય શિક્ષણ નીતિ :

ભારતમાં પરિવર્તનની આવશ્યકતા જણાતા 1986માં રાજીવ ગાંધીએ નવી શિક્ષણ નીતિ (NEP)ની સરુઆત કરવામાં આવી જેનો ઉદેશ ભારતમાં 21મી સદીમાં પરિવર્તન માટેની આવશ્યકતા પર ભાર મુકવામાં આવ્યો હતો.

(iii)નવી શિક્ષણનીતિ (NEP) મે-૨૦૧૯ના રોજે નરેંદ્રમોદીના સરકારના કેબીનેટની મંજુરી આપવામાં આવી જેના અધ્યક્ષસ્થાને ડો.કસ્તુરીરંગન હતા. નવી શિક્ષણ નીતિની રચના કરવામાં આવી છે. જે કેબીનેટ બેઠકમાં સરકાર દ્વારા મંજુરકરવામાં આવી છે. આપના દેશમાં બે શિક્ષણનીતિઓ પૂર્ણ થઇ ત્રીજી નવી શિક્ષણ નીતિની સરુઆત કરવામાં આવી રહી છે. આ આર્ટીકલ દ્વારા એમ જણાવીશું રાષ્ટ્રીય શિક્ષણ નીતિમાં શું ફેરફારો થશે જો તેમા National Education Policy અતર્ગત શાળાઓ અને કોલેજમાં શિક્ષણ માટેની નવી નીતિ તૈયાર કરવામાં આવશે છે ભારત સરકારે નવી રાષ્ટ્રીય શિક્ષણ નીતિ 2023 થી શરૂ કરી છે જેમાં શિક્ષણના ઘણા મોટા ફેરફારો કરવામાં આવ્યા છે. જે અતર્ગત ભારતને વૈશ્વિક જ્ઞાન મહાસતા બનાવવામાં આવશે અને માનવ સંસાધન પ્રતિબંધ મંત્રાલય રાષ્ટ્રીય શિક્ષણ નિતિ હેઠળ શિક્ષણ મંત્રાલય તરીકે ઓળખાશે. શાળા શિક્ષણમાં **100GR** સાથે પૂર્વ-શાળા માધ્યમિક શાળા સુધીનું શિક્ષણનું સાર્વત્રીકરણ કરવામાં આવશે અગાઉ 10+2 ની પેટન અનુસરવામાં આવતી પરંતુ હવે નવી શિક્ષણનીતિ હેઠળ 5+3+3+4 પેટર્ન શરૂ થશે જુને-૨૦૨૧ થી Nation Education Policy સફળતા રાખવા માટે લાઈવ કેસબોર્ડ શરૂકરવામાં આવશે આ યોજના હેઠળ યુનિવર્સીટી સ્તરે નીતિગત ફેરફારો અમલીકરણ પછી ઉમેરવામાં આવશે શિક્ષણ મત્રાલય દ્વારા 181 કાર્યોની ઓળખ કરવામાં આવશે અંડર ગ્રજુએટ અને ગ્રજુએટ કોર કોર્સમાં વિષય વિકલ્પ પ્રાદેશિક ભાષા શ્રેષ્ટ શિક્ષણ યુનિવર્સીટીની ડિગ્રીમાં પ્રવેશ અને ઉપાડની સુવિધા ક્રેડીટ બેંક સીસ્ટમ

વગેરે સમાવેશ થાય છે ભારતના જુદા જુદા રાજ્યો જેવા કે કર્ણાટક,ઉતરપ્રદેશ,મહારાષ્ટ્ર,ગોવા સરકારો દ્વારા રાષ્ટ્રીય શિક્ષણનીતિના એક્શન-1 નો અભ્યાસ કરવા અને પડકારોને સરળ બનાવવા માટે એક ટાસ્કફોર્સની સ્થાપના કરવામાં આવી છે

- પ્રત્યેક બાળકની વિશિષ્ટ ક્ષમતાઓની સ્વીકૃતિ, ઓળખ અને તેમના વિકાસ માટે પ્રયત્ન કરવો. –શિક્ષકો અને વાલીઓને પણ વિદ્યાર્થીઓની શૈક્ષણિક અને અન્ય ક્ષમતાઓના સર્વાંગી વિકાસને પ્રોત્સાહન આપવા માટે સંવેદનશીલ બનાવવામાં આવે;
- સમગ્ર જ્ઞાનના સમન્વય અને એક સૂત્રતાને સુનીચિત કરવા માટે એક બહુવિદ્યાશાખાકીય જગત માટે વિજ્ઞાન, સામાજિકવિજ્ઞાન, વિવિધ કલાઓ, માનવ વિદ્યાશાખાઓ અને રમતગમતને જોડતું સર્વાંગી અને બહુવિદ્યાશાખાકીય શિક્ષણ;
- ગોખણીયા અને પરીક્ષાલક્ષી અધ્યયનને બદલે સંકલ્પનાત્મક સમજ પર ભાર મૂકવો;
- તાર્કિક નિર્ણયશક્તિ અને નવાચારને પ્રોત્સાહિત કરવા સર્જનાત્મક તથા વિવેચનાત્મક ક્ષમતાનો વિકાસ;
- અધ્યયન - અધ્યાપનના કાર્યમાં બહુભાષિતા અને ભાષાની ભૂમિકાને પ્રોત્સાહન આપવું;
- જીવન કૌશલ્યો જેવા કે પ્રત્યાયન, સહકાર, જૂથકાર્ય અને પરીસ્થિતિને અનુરૂપ કાર્ય કૌશલ્ય;
- બાળસંભાળથી શાળા શિક્ષણ અને ઉચ્ચ શિક્ષણ એમ શિક્ષણના તમામ સ્તરે અભ્યાસક્રમમાં સંવાદિતા;

ઉધોગ સાહસિકતાના ગુણોની પરખ નીચે મુજબ વિગતે રજુ કરેલ છે.

(1)સામજિક, વ્યક્તિગત લાક્ષણિક્તાઓ :

સામજિક, વ્યક્તિગત લાક્ષણીક્તાઓમાં જ્ઞાતિ, કૌટુંબિક વ્યવસાય, ઉંમર, શિક્ષણ, કુટુંબનુ કદ અને પ્રકાર, કમાનાર વ્યક્તિઓની સંખ્યા અને સામાજિક સામેલગીરી જેવી બાબતો મુખ્ય ગણાય છે. આ લાક્ષણિકતાઓને ટુંકમાં નીચે મુજબ વર્ણવિ શકાય :

I. જ્ઞાતિ અને કૌટુંબીક પાશ્વભૂમિકા : ઉધોગ સાહસિકતા માટે જ્ઞાતિ અને કૌટુંબિક પાશ્વભૂમિકા ઉધોગ સાહસિકતા અંગેનું વાતાવરણ ઉભું કરવામાં અને વ્યવસાયિક જાગૃતિ કેળવવામાં મદદરૂપ બને છે. ચોક્કસ જ્ઞાતિઓ પરંપરાગત રીતે ચોક્કસ વ્યવસાયો માં સંકળાયેલી હોય છે મોટાભાગના લોકો કૌટુંબિક વ્યવસાયને સરળતાથી અપનાવી લે છે.

II. ઉંમર : વિવિધ અભ્યાસોના તારણો દ્વારા સ્પષ્ટ થવું છે કે યુવાનો વધુ સફળ ઉધોગ સાહસિક બની શકે છે કારણ કે ઉમર લાયક વ્યક્તીઓ કરતા તેનામાં જોખમ ઉઠાવવાની ત્યારીવિશેષ હોય છે

III. શિક્ષણ : ઉધોગ સાહસિકે સફળ બનવું હોય તો તેને જે કામગીરી કરવાની છે તેની તે સંદર્ભમાં અને ધંધા સાથે સંલગ્ન વહીવટી બાબતોની જાણકારી માટે જરૂરી હોય તેટલી ન્યુનતમ શૈક્ષણિક લાયકાત હોવ જરૂરી છે.

IV. કુટુંબનું કદ અને પ્રકાર : ઉધોગ સાહસિકતા માટે કુટુંબનું કદ અને કુટુંબમાં ઉધોગ સાહસિક બનવા માંગતી વ્યક્તિનુ સ્થાન કે દરજ્જો મહત્વની બાબત બને છે. મોટા કે સંયુક્ત કુટુંબો ઉધોગ સાહસિક બનવા માંગતી વ્યક્તિના વર્ચસ્વ તુલના એ અન્ય કમાનાર વ્યક્તિઓનું વર્ચસ્વ વિશેષ થાય છે.

V. કુટુંબના સભ્યોની મદદ: નાના ઉધોગ સાહસિકે સાહસ માટે જરૂરી સહાય મેળવવા કુટુંબના સભ્યો ઉપર જ મહદ્અંશે આધારિત રહેવું પડે છે. ઉપરાંત મોટેભાગે જરૂરી શ્રમ મેળવવા માટે પણ તે કુટુંબના સભ્યોની મદદ લે છે કારણકે નાના ઉધોગ સાહસિકતા શ્રમ ખરીદવો પરવડતો નથી.

VI. સામાજિક સામેલગીરી : કુટુંબ સિવાયના અન્ય સામાજિક વર્તુળ વ્યક્તિ કેટલ સક્રિય છે તે પણ મહત્વની બાબત બની રહે છે. જેમ વ્યક્તિની વધુ મળતાવડી અને વિસ્તૃત સામાજિક વર્તુળ ધરાવતી હોય તેમ સાહસિકતા અંગેની ક્ષમતા વધે છે. કારણ કે તેને સામાજિક ટેકો મળી રહે છે જે તેને સાહસના ક્ષેત્રે સફળ પણ બનાવે છે.

સંદર્ભગ્રંથો

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2 ENTERPRENEURSHIP DEVLOMENT – DR.V.C.SINHA, DR.PUSHPASINH

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VOCATIONAL EDUCATION IN INDIA

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What is Vocational Education?

Vocational Education can be defined as the education that is based on occupation and employment. Vocational Education is also known as career and technical education (CTE) or technical and vocational education and training (TVET).It prepares people for specific trades, crafts and careers at various levels in all spheres of life. It involves various practical activities. It is sometimes referred as technical education because the trainee directly develops expertise in a particular group of techniques. Vocational education is related to the age-old apprenticeship system of learning. In other words Vocational Education may be classified as teaching procedural knowledge. Vocational education consists basically of practical courses through which one gains skills and experience directly linked to a career in future. It helps students to be skilled and in turn, offers better employment opportunities

Vocational education has long been an important part of the educational landscape. It helps students and professionals to learn the skills they need to enter the workforce and provides them with the opportunity to explore different careers. The directorate general of employment and training (DGE&T) in the ministry of labour, government of India initiated CTS in **1950** by establishing about 50 ITIs for imparting skills in various vocational trades to meet the skilled manpower requirements for technology and industrial growth of the country.

Vocational Training in India.

We believe that education is the key to the task of nation-building. It is also a well-accepted fact that providing the right knowledge and skills to the youth can ensure the overall national progress and economic growth. The Indian education system recognizes the role of education and particularly Vocational Education. Vocational training in India is provided on a full-time as well as part-time basis. Full-time programs are generally offered through I.T.I.s Industrial training institutes. The nodal agency for granting the recognition to the I.T.I.s is NCVT, which is under the Ministry of Labour, Govt. of India. Part-time programs are offered through state technical education boards or universities who also offer full-time courses. The technical and vocational education and training system (TVET) in India develops human resource through a three-tier system: Graduate and post-graduate level specialists (e.g. IITs, NITs, and engineering• colleges) trained as engineers and technologists. Diploma-level graduates who are trained at Polytechnics as technicians and• supervisors. Certificate-level for higher secondary students in the vocational stream and• craft people trained in ITIs as well as through formal apprenticeships as semiskilled and skilled workers.

Problems for Vocational Education Implementation

Vocational training has been successful in India only in industrial training institutes and that too in engineering trades. There are many private institutes in India which offer courses in vocational training and finishing, but most of them have not been recognized by the Government. Firstly required steps should be taken to recognize appropriate institutes those fulfill the underlined criteria. Vocational Higher Secondary schools are under MHRD in India. This need to be made strong as this is the base of Vocational Education. Through, the study of the prevalent Vocational Education System in India the following problem areas have been identified -:

1. There is a high drop-out rate at Secondary level.
2. Vocational Education is presently offered at Grade 11, 12th .
3. Private & Industry Participation is lacking.
4. Less number of Vocational Institutes in the country.

5. Not adequate number of trained faculty

. 6. Vocationalization at all levels has not been successful.

7. Lacking of new sectors of vocational education and skills training.

8. Acute shortage of skilled instructors and teachers in the country.

9. Lack of opportunities for continuous skill up-gradation.

10. Current education system is non-responsive to the skill demands of the existing and future industry, leading to a supply-demand gap on various counts.

11. Outside the school system, relevant vocational training centers are ill-equipped to handle the demand and are accessible to only a selected number of students who have passed at least level 10 and 10+.

12. Huge demand-supply skill gap. 90% of the jobs in India are "skill based"; entailing the requirement of vocational training. It is estimated that only 5% of the youth in India are vocationally trained.

13. Most of the Vocational Education Training Institutes are characterized by structurally rigid and outdated centralized syllabi that do not have much sync with the prevailing market conditions.

14. Absence of monitoring committee.

Following are some examples of common vocational training programs offered in India:

- Makeup and beautician training.
- Mehendi (henna) designing.
- Cooking and baking classes.
- Sewing, stitching and tailoring.
- Woodworking and carpentry training.
- Jewelry designing courses.
- Bike and car mechanic courses.

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A Study on Organizational Citizenship Behavior (OCB): Causes and Effects.

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Abstract: Employees who go above and beyond are needed by companies. Companies with such employees outperform those without. Organizational citizenship behaviour is a dependent variable in several human subject studies. Corporate citizenship behaviour (OCB) is good for the company but not rewarded. There are research studies on OCB and organisational performance, however they have different perspectives and are inadequate. This paper attempts this. The paper's major goal is to lay the groundwork for studying OCB's effects on organisational performance indicators by proposing antecedents and consequences of organisational citizenship behaviour. The authors' comprehensive OCB antecedents include role clarity, leadership, organisational commitment, organisational justice, and individual qualities. These antecedents are linked to lower turnover, absenteeism, employee satisfaction and loyalty, consumer satisfaction and loyalty, and organisational performance. The report also underlined the necessity to assess the effects of age, gender, and experience on OCB, which have been the key gaps in the literature. This article also examined the effects of age, gender, and experience on OCB.

Keywords: Organizational Behaviour, Efficiency, and Research on Citizenship Practices

Introduction

Organizational Citizenship Behavior (OCB) has been widely studied in organisational behaviour research in recent years (Podsakoff et al. 1993; Hannam and Jimmieson, 2002; Zeuars et al. 2000; Ensher et al. 2001; Jahangir et al. 2004; Lievens and Anseel, 2004; Emmerik et al., 2005; Khalid and Ali, 2005). Bateman & Organ established the notion in the 1980s, while Podsakoff and Mackenzie (1993), Jahangir et al. (2004), and Khalid and Ali (2004) improved and enhanced it (2005). Corporate Citizenship Behaviours, a sort of work behaviour, are discretionary actions that benefit the company but are not acknowledged by the formal reward system (Organ, 1995). Organizations do not punish omission, thus these behaviours are mostly employee choice. Researchers disagree on OCB dimensionality. Smith et al. (1983) defined OCB as two dimensions: altruism (behaviour aimed at assisting others) and generalised conformity. Later Organ (1988) identified five OCB dimensions—altruism, politeness, civic virtue, conscientiousness, and sportsmanship. Organ added that OCB can boost employee and organisational productivity, which improves organisational performance. Katz and Kahn (1978) stressed organisational citizenship. Organizational citizenship is valuable and can boost performance and competitiveness (Nemeth and Staw 1989). Businesses that want competence and organisational effectiveness need this research. Businesses achieve organisational effectiveness through improving OCB.

Organisational Citizenship Behaviour (OCB)

Organ (1988) defines OCB as work-related behaviours that are discretionary, unrelated to the formal organisational reward structure, and increase organisational effectiveness. OCB goes beyond an organization's job description performance KPIs. OCB also includes employee acts that go above the minimum role requirements and benefit coworkers, work groups, and the organisation (Lovell, Kahn, Anton, Davidson, Dowling, et al., 1999). Since the early 1980s, OCB research has distinguished between two dimensions of employee behaviour: general compliance (doing what a good employee should do) and altruism (helping specific others). The idea evolved afterwards. In a review of research, Organ (1988) identified five dimensions of OCB: altruism (helping specific others); civic virtue (keeping up with important matters within the organisation); conscientiousness (compliance with norms); courtesy (consulting others before taking action); and sportsmanship (not complaining about trivial matters). Organ (1997) divided the OCB into helping, courtesy, and conscientiousness. Williams and Anderson (1991) saw OCB as two-dimensional: (2) behaviours that benefit the organisation as a whole, such as conscientiousness, sportsmanship, and civic virtue (OCBO). This study achieves its goal using these two OCB dimensions.

Citizenship actions that affect an individual (OCBI)

Organizational Citizenship Behavior Indicators (OCBIs) are actions that directly benefit individuals inside an organisation and indirectly improve its performance (Lee & Allen, 2002; Williams & Anderson, 1991). The term "helping behaviour" was coined by Podsakoff et al. (2000) to describe the act of willingly assisting another worker with a work-related issue. Williams and Anderson's (1991) definition of OCBI is widely accepted as the standard; nevertheless, other scholars have addressed this type of behaviour in a variety of ways.

Aspects of citizenship that are oriented towards the organisation (OCBO)

The second component of OCB comprises acts that benefit the organisation without targeting any particular member (e.g., following informal norms, volunteering for committees).Organizational compliance requires internalising a company's policies, according to Podsakoff et al. (2000). Williams and Anderson (1991) also described it as organization-beneficial behaviour. They include notifying employers of absences and following informal rules. OCB has only become an exciting topic of research since Smith, Organ, and Near (1983), Organ (1988), and others. Given the current surge in OCB research, researchers now agree on the construct validity of the scales, the major internal variables of OCB, and its antecedents and results. A meta-analysis by Organ and Ryan (1995) identified several attitudinal and dispositional predictors of OCB (i.e., job satisfaction and organisational commitment), while other studies pointed to personal and personality variables, social exchange theory, leadership, or equity theory as relevant for understanding this phenomenon (Niehoff & Moorman, 1993; Schnake, Cochran, & Dumler, 1995). These hypotheses propose that OCB is a personality feature, a social response to supervisors and peers, and a probable reaction to superiors or other workplace motivating factors. Hence, OCB is a significant indication of employee performance that goes beyond formal duties and positively impacts organisational outcomes, service quality, effectiveness, and long-term sustainability (i.e., Mackenzie, Podsakoff, & Fetter, 1993; Podsakoff et al., 1997). Although researchers have proposed “anywhere from two (Williams & Anderson, 1991) to seven (Podsakoff et al., 2000)” intra factors for OCB (Ehrhart, 2004, p. 63), the majority of theories identify two dimensions of the behaviour: (a) OCB-I, citizenship behaviour directed towards individuals, and (b) OCB-O, citizenship behaviour directed towards the organisation or part of it. Our investigation used the standard two-factor OCB architecture. As mentioned subsequently, we tried to empirically substantiate this construct.

Schnake and Dumler (2003) proposed a taxonomy of OCB studies at different levels of analysis, whereas other studies focused on personality characteristics. They distinguished three main groups: (a) studies measuring and analysing OCB (and outcome variables) at the individual level (i.e., Mackenzie et al., 1993; Skarlicki& Latham, 1995), (b) studies measuring and analysing at the group level (George & Bettenhausen, 1990; Podsakoff et al., 1997), and (c) studies measuring and analysing at both the individual and group levels (i.e., Waltz & Niehoff, 1996). The typology of Schnake and Dumler (2003) shows that we lack research that simultaneously measure individual-level and group-level OCB and relate them. Ehrhart (2004) found that “despite increased research on unit-level OCB, little emphasis has been devoted to the conceptual formulation of the construct or its differentiation from individual level OCB.”

Organizations gain from general compliance behaviour. Minimal absenteeism and rule-following keep the organisation functioning smoothly. Compliant employees don't waste time or take lengthy breaks. Minimizing these practices boosts productivity. Organ (1988) dismantled overall compliance and added OCB elements. Altruism, courtesy, conscientiousness, civic virtue, and sportsmanship comprised the five-factor model after deconstruction.

1. For the most part, the definition of **altruism** has not changed; it is still described as actions taken voluntarily with the intention of assisting a specific coworker with a task or problem that has significance to the company as a whole.
2. A **conscientious** person goes above and beyond their job description to help the company succeed (Law, Wong, & Chen, 2005). These actions show personnel are compliant with the organization's policies and procedures.

3.**Civic virtue** is shown by employees' strong care and active involvement in the organization's life (Law et al., 2005). This component includes positive involvement in organisational issues (Organ et al., 2006). Attending meetings and staying informed about the organisation are examples of civic virtue. Defending the organization's policies and practices when questioned by outsiders shows civic virtue on a bigger scale.

4.**Courtesy** is flexible behaviour that prevents workplace problems (Law et al., 2005). This dimension prevents difficulties by aiding. It also means being nice and respectful (Organ et al., 2006). Asking coworkers if they want coffee while you get one, producing additional copies of the meeting schedule for them, and giving them advance warning of changes that will affect them are examples of courteous behaviour.

5.Last but not least, good **sportsmanship** has been characterized as the willingness of an employee to work under less-than-ideal conditions inside the organisation without whining or exaggerating the significance of any issues. Sportsmanship is defined further by Organ et al. (2006) as the "capacity to roll with the punches" in the face of organisational change, regardless of whether or not one likes or agrees with it. To lessen the burden of employee complaints on management, with sportsmanship, you save yourself some precious minutes.

Empirically, the above elements are the most reliable and distinct for OCB assessment. In a meta-analysis of the OCB literature, LePine, Erez, and Johnson (2002) revealed that these five dimensions are highly associated and have little antecedent distinction, indicating considerable overlap.

Antecedents

OCB study first focused on employee attitudes, dispositions, and leader supportiveness. Recently, numerous variables have been explored to determine OCB antecedents. Job satisfaction, organisational fairness, commitment, personality, task, and leadership conduct are OCB antecedents. Both overall and individual OCB antecedents have been examined.

Job pleasure is an obvious OCB antecedent. Organ and Ryan (1995) meta-analyzed 28 studies and found a small link between job satisfaction and OCB. This link outweighed job satisfaction and in-role performance. Perceived justice, organisational dedication, and leader supportiveness also connect with OCB (Organ & Ryan, 1995). levels.

Conscientiousness, agreeableness, and positive and negative affectivity are the strongest OCB antecedents (Podsakoff, MacKenzie, Paine, & Bachrach, 2000). The general compliance component of OCB is strongly correlated with conscientiousness (Organ et al., 2006). Personality traits are also weaker predictors of OCB than attitudinal predictors (Organ & Ryan, 1995).

It has been discovered that aspects of a **task** such as feedback, routinization, and intrinsic satisfaction are highly associated to virtuous behaviours such as altruism, civility, conscientiousness, sportsmanship, and civic virtue. There was shown to be a positive association between task feedback and intrinsic satisfaction and OCB; on the other hand, there was found to be a negative relationship between task routinization and OCB. Despite the fact that task characteristics have been shown to be predictive of OCB, there is still some question as to whether or not this is a direct influence or whether this is a link that is mediated by work satisfaction (Todd & Kent, 2006).

Leadership behaviours predict OCB. Transformational, transactional, path-goal, and leader-member exchange theories describe these behaviours. Transformational leadership activities including defining a vision, offering a model, promoting group goals, high performance requirements, and intellectual stimulation positively affect Organ's dimensions of OCB.

Transactional leaders' contingent reward and non-contingent punishment behaviours correlate with Organ's aspects of OCB. OCB also benefits from supportive leadership and leader role clarification in the path-goal theory of leadership. Leader-member interchange increased benevolence and OCB, according to Podsakoff et al. (2000).

Conclusions

Organizational behaviour academics and HR professionals have traditionally focused on organisational performance. Organizational citizenship behaviour (OCB) is the most studied concept of discretionary work conduct (Organ & Ryan, 1995; Podsakoff, MacKenzie, &Bommer, 1996; Podsakoff, et al., 2000). Organ (1988) describes OCB as "individual behaviour that is discretionary, not directly or openly recognized by the formal incentive system, and that in the aggregate promotes effective organisation functioning." The role or job description does not mandate the behaviour. Behavior is personal. Organizational citizenship actions are generally considered socially acceptable. This paper examines behaviour without biases or social desirability. Hence, many reasons for employee OCB might be addressed. Accomplishment, connection, and power are not new concepts, but applying them to OCB research provides a unique perspective.

Corporate citizenship is voluntary work that benefits the company. (1996). Successful companies require people to go above and beyond. In summary, job happiness, motivation, and proper work settings are the most significant things in management realities to achieve that goal.

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Impact of National Education Policy – 2020 on Higher Education

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1.Abstract

The New Education Policy announced by Government of India (NEP 2020) was a welcoming change and fresh news amidst all the negativities surrounding the world due to the challenges posed by Covid-19 pandemic. The announcement of NEP 2020 was purely unexpected by many. The changes that NEP 2020 has recommended were something that many educationists never saw coming Though the education policy has impacted school and college education equally, this article mainly focuses on NEP 2020 and its impact on Higher Education. This paper also outlines the salient features of NEP and analyses how they affect the existing education system.

2.Introduction

"Education is a key to success and this success can be attained by proper implementation of the policy,"

There are manysets of policies formulated by the Government of India to promote education amongst Indian people. NEP is basically a comprehensive framework to guide the development of education in the country. The urge of such a framework was first realized in the year 1968 which was then revisited and revised in the year 1986. This was again reviewed and updated in 1992 as per the need of the hour. Since then, the entire world and the overall sector have witnessed massive changes. Hence, this year, the government decided to revise these policies to make them more relevant and compelling for the education ecosystem. The new NEP has been introduced with an aim to formalize changes in the system from K-12 level to college/university level.

Education Policy is very much important for the overall development of the nation and developing innovative potential for students. The teachers play important role for the nurturing students future and their profession is considered as respected and essential role in development of students' career. Therefore, it is necessary to empower teachers and guide them how to perform their duties more efficiently and effectively. With NEP 2020, the talented teachers enter the education system by ensuring livelihood, respect, dignity and autonomy. The new education policy must provide quality educationto all students, irrespective of their place of residence, historical background, disadvantaged and under-represented groups. Education is a great tool for achieving economic, social mobility, inclusion and equality. All students must be provided with various opportunities to excel in the field of education. These elements must be incorporated taking into account the local and global needs of the county and with a respect for and deference to its rich diversity and culture.

3. Literature Review

1.**Dr. Ruchi Rani (2022)**: The NEP2020 advanced frameworkwill support scientific learning and value-based education. It will replace the outdated "curriculum" that is rigid and unable to modify with the times because of the cumbersome bureaucratic framework required to do so.

2.**Dr.WaynneB. James, Dr.CihanCobanoglu&Dr.Muhilin Cavusoglu(2022)**: Higher education in India is to be modernised as part of NEP 2020. It will make use of worldwide communities' cooperation and their experiences. To meet the needs of education in the new normal post-COVID age, higher education offered in Indian institutions and colleges under NEP 2020 will also embrace Information and Communication Technology. Keeping up with the outmoded educational system is pointless now. The Indian government will need to make significant adjustments to the higher education curriculum to meet the demand for qualified workers around the world. NEP 2020 implementation would be extremely difficult as a result. The policy will undoubtedly bring about new and revolutionary developments.

3.**Dr. Rahul Pratap Singh Kaurav(2021)**:The central government's approval to alter the Indians education system needs to be updated to match modern demands, if successfully implemented, this system will make India one of the top nations in the world.

4.**P. S. Aithal&ShubhrajyotsnaAitha (2020):**Higher education plays a significant role in determining a nation's economy, social standing, level of technological adoption, and healthy human behaviour. The country's education department is in charge of enhancing Gross Enrolment Ratio so that all citizens have access to higher education opportunities.

5.**GouriManik Manas, Issues and Challenges in Higher Education in India(2020)**: The main challenge related to higher education in India was student's enrolment towards higher education. The countries wealth can be identified only through by analysing the literacy rate of the people. In many countries our peoples are in the top positions but it is important to provide the same knowledge so that we can inspire other country people to come towards our country for doing works. Infrastructure lacking is also one of the main factor as the students of lacking due to many main facilities because of the lacking of proper governance towards education. This all should be taken care to make the Indian education in the standard of other countries.

4. Objectives of the study

The primary objective of this research is to study the impact of New Education Policy 2020 on higher education. The study also outlines the salient features of NEP and analyses how they affect the existing education system.

5.Research Methodology

This research is a descriptive study. The necessary secondary data was collected from various websites including those of Government of India, magazines, journals, other publications, etc. This data was then analysed and reviewed to arrive at the inferences and conclusions.

6. Salient Features of NEP related to Higher Education

The new NEP has been introduced with an aim to formalize changes in the system from school level to college/university level. Keeping in mind the developing scenario, education content henceforth, will focus on key-concepts, ideas, applications and problem-solving angles. The National Education Policy is expected to bring positive and long-lasting impact on the higher education system of the country. The fact that foreign universities will be allowed to open campuses in India is a commendable initiative by the government. This will help the students experience the global quality of education in their very own country. The policy of introducing multi-disciplinary institutes will lead to a renewed focus on every field such as arts, humanities and this form of education it will help students to learn and grow holistically. Thus, students will be equipped with stronger knowledge base.

The introduction of single common entrance test is another positive step which will reduce the stress of multiple competitive exams and ease off the pressure of preparing for so many of them. It will also ensure a level playing ground for all student applicants going forward. Establishing Academic Bank of Credit (ABC) is definitely a robust idea to store the academic credits that students earn by taking courses from various recognized higher education institutions. A student can earn scores by completing a course and these will be credited to the ABC account. One can then transfer these credits if he/she decides to switch colleges. If a student ever drops out for some reasons, these credits will remain intact which means he/she can come back years later and pick up from where the student had left. The new higher education regulatory structure will ensure that distinct administrative, accreditation, financing, and academic standard-setting roles are performed by separate, autonomous, and empowered bodies. These four structures will be established as four independent verticals within a single umbrella institution, India’s Higher Education Commission (HECI).

There are a lot of reforms and new developments which have been introduced by NEP in the higher education sector. Some of the salient features are:

Single regulatory body for higher education	The NEP aims to establish Higher Education Commission of India which will be the single regulatory body except for legal and medical

	education.
Multiple entry and exit programme:	There will be multiple entry and exit options for those who wish to leave the course in the middle. Certificate, Diploma or Degree are organized in levels ranging from Level 5 to Level 10.
Tech- based option for adult learning through apps, TV channels	Quality technology-based options for adult learning such as apps, online courses/modules, satellite-based TV channels, online books, and ICT-equipped libraries etc. will be developed.
E-courses to be available in regional languages	Technology will be part of education planning, teaching, learning, assessment, teacher, school, and student training. The e-content to be available in regional languages, starting with 8 major languages – Gujarati, Kannada, Marathi, Malayalam, Odia, Bengali, Tamil and Telugu among others to join the e-courses available in Hindi and English.
Common entrance exam for all colleges:	The common Entrance exam for all higher education institutes to be held by National Testing Agency (NTA). The exam will be optional.
Foreign universities to set-up campuses in India:	World's top 100 foreign universities will be facilitated to operate in India through a new law. According to the HRD Ministry document, "such (foreign) universities will be given special dispensation regarding regulatory, governance, and content norms on par with other autonomous institutions of India."

6.1. How NEP affects Higher Education

How NEP affects higher education

The NEP 2020 has set an ambitious goal of enhancing the quality of Higher Education Institutions (HEI), placing India as a hub of global education, and virtually doubling the GER in higher education from 26.3 percent (2018) to 50 percent by 2035. The main goals are to facilitate research, enhance faculty support, promote internationalisation, and provide a flexible curriculum through an interdisciplinary approach with numerous departure points throughout a four-year undergraduate degree. The creation of the Higher Education Commission of India (HECI) for the whole higher education sector will be one of the fundamental shifts. The HECI will serve as a single regulatory body, with independent verticals handling a number of tasks such academic standard-setting, funding, and accreditation. These organisations will eventually take the place of previous regulatory authorities like the All India Council for Technical Education and the University Grants Commission (UGC) (AICTE).

• Integration of vocational education within higher education. At least 50 per cent learners to have exposure to vocational education by 2025.

• Enhanced equity and inclusion - Establishing high-quality HEIs in aspirational districts and Special Education Zones. At least one large multidisciplinary HEI in or near every district by 2030

• Move towards multidisciplinary and integrated teacher education programmes and a Four-year B.Ed. programme. Four-year integrated B.Ed. to become the minimum qualification by 2030.

• Three-tiered institutional architecture. Tier i – Research Universities, Tier ii – Teaching Universities, Tier iii – Autonomous colleges. All colleges to be accredited and become autonomous degree granting colleges by 2035

• Focus on increasing scale of HEIs and promoting multidisciplinary education.

• Reputed international universities to be encouraged to set up Indian campuses

• Career progression pathways for faculty based on teaching, research, and service for faculty and institutional leadership

• Flexible curricular structure that will offer multiple entry and exit points to create new possibilities for lifelong learning

• Greater focus on online education and Open Distance Learning (ODL) as a key means to improve access, equity, inclusion.

•This policy also expands the scope of foundational education, increasing the school going years from 3 to 18 instead of the prevalent 6 to 14. This will enable a more holistic development of children in the formative age group of 3-6 years.

• Single regulator (HECI) for all of higher education, separation of functional roles - National Higher Education Regulatory Authority (NHERA), National Accreditation Agency (NAA), General Education Council (GEC), Higher Education Grants Council (HEGC).

• Greater disclosure of information for public oversight and accountability.

6.2. Significance of National Education policy-2020 with respect to Higher Education

- The Confluence of Education and Skills: The integration of vocational courses with an internship is a commendable feature of the programme. This might encourage the most vulnerable groups in society to enrol their kids in school. Additionally, it would aid in the achievement of the Skill India Mission's objective. The policy also aims to increase gross enrolment in higher education by utilising the enormous potential of online teaching and learning approaches.
- Light but Tight Oversight: The policy states that despite periodic inspection, transparency, upholding high standards, and fostering a positive public image will become a top priority for the institutions, improving their standards on all fronts. The policy also aims to create a super-regulator for education, who will be in charge of higher education standards, funding, accreditation, and regulation in India.
- Allowing Foreign Universities: The paper claims that foreign campuses from the top 100 institutions in the world will be permitted to establish themselves in India. The Indian educational system will become more effective and competitive as a result of the infusion of international viewpoint and innovation.

7. Conclusion

India is geared up to implement the guidelines of National Education Policy 2020 throughout the country to reform and make radical changes in school education and higher education with an objective of creating a new education system which should empower the youngsters and boost their confidence to create new knowledge, new skills, along with human values to solve current and future problems and challenges of the civilized society by means of their enhanced innovative ability and tech-savviness. It is known that technology which is an application of scientific thinking has the capabilities to improve the quality of life of everyone in this universe and quality education is the foundation for it. With the objective of providing value based, knowledge based, and skill based higher education for everyone in the country, the new education policy has many intrinsic propositions to improve the quality of school and higher education to creating interest in their chosen area to find challenges and converting them into opportunities by discovering innovative solutions to make life comfortable and successful with expected happiness. The quality higher education has the objective of developing human beings who are responsible for creating better society by means of improved human value-based discipline, and respecting each other for growth and prosperity. Quality higher education also makes everyone to contribute to discovering new technology, adopting new technology, or promoting new technology which can contribute to the progress of society.It is expected that the new education policy which is research focussed, will accelerate the attainment of the above objectives and makes every stakeholder as innovator.

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EvaluationofDifferentLevelsofNitrogenandPhosphorusonGrowth,Yieldand QualityofIsabgol(*Plantagoovata*Forsk.)

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ABSTRACT

The influence of varied quantities of nitrogen and phosphorus on the growth, yield, and quality of isabgol was the subject of a field experiment (*Plantagoovata*Forsk.). The experiment was conducted in the Instructional Farm, Department of Agronomy, College of Agriculture, Junagadh Agricultural University, Junagadh, during the rabi season of the 2017–18 academic year. The experiment's design included two factors: four levels of nitrogen (0, 15, 30, and 45 kg/ha) and four levels of phosphorus (0, 15, 30, and 45 kg/ha), and it included three replications. Administration of 45 kg N/ha was found to increase plant height, plant spread, number of tillers per plant, number of spikes per plant, spike length, 1000 seed weight, and seed output per plant better than the other levels of N.Application of 30 kg P_2O_5/ha significantly increased plant height, number of tillers per plant, number of spikes per plant, spike length, seed yield per plant and per hectare, straw yield per plant and per hectare. While, mucillage content in seed and harvest index did not influenced by N application and plant spread, 1000 seed weight, harvest index, protein content and mucilage content did not influenced by P_2O_5 application . Interaction effect of nitrogen and phosphorus was found significant with respect to seed yield per plant and per hectare. Based on finding, it can be concluded that maximum growth, yield and quality parameters was obtained with application of 45 kg N/ha and 30 kg P_2O_5/ha as per requirement under medium black calcareous soil under South Saurashtra agro climatic zone.

Keywords: Isabgol,Fertilizer,Mucillage,Nitrogen,Phosphorus,Growth,yield,Quality

Introduction

India is the bowl of medicinal and aromaticplantsintheworldduetoitsdiversifiedecosystems.GujaratandRajasthantogethercontribute more than 80 per cent of the totalseedspicesproductioninthecountryandthus,both the states together are known as “seedspicesbowl”ofIndia.Nowadays,ithasacquired the name “Dollar earner” in NorthGujaratandSouthWesternRajasthanasdescribedbyModi*etal*(1974).

Isabgol (*Plantagoovata*Forsk.) is one of the most important medicinal plant with the foremost agricultural and commercial values in India. It belongs to the order Plantaginales, which consists of a single family Plantaginaceae having the chromosome number 2n=8.

The area under isabgol was 9,700 hectares as on December 13, against the three- year average of 8,900 hectares. Gujarat’s dwindling share with about 1.2 lakh tonnes of isabgol production every year, India is the leading producer of the crop (Anon., 2021). Isabgolfetched ₹2,100-2,300 per 20 kg at Unjha, whereas the processed isabgol husk is priced at ₹150-180 per kg, depending on quality. Majority of medicinal crops are grown in marginal land with reduced rate of fertilizer application of nitrogen and phosphorus. To provide economically sustainable yields, nutritional element must be present in sufficient quantities in soil and they must be available for root uptake. Nitrogen and phosphorus are essential element for plant growth and development of isabgol.

Nitrogen is the motor of plant growthand it is a component of protein and nucleic acids. Nitrogen serves as the source for the dark green colour in the leaves of various crops. This is a result of a high concentration of chlorophyll. Nitrogen is a common plant nutrition which promotes vegetative developments in plants. This plant nutrient is also important for producing herbage, folium and seed yields in medicinal and spice plants.

Phosphorus is the most important key element in the nutrition of isabgol second only to nitrogen required by plants (Srinivasan*et al*, 2015). Phosphorus is the key element in the process involving conversion of solar energy into plant food. It helps in early root development and also enhances maturity. It is a key nutrient for higher and sustained agriculture productivity (Scervino*et al*, 2011) which is limiting plant growth in many soils including area of present study. Phosphorus, the master key element is known to beinvolved in a plethora of functions in the plantgrowthandmetabolismasdescribedbyMahdi*et al* (2011).

MATERIALSANDMETHODS

The experiment has been conducted during rabi season of the year 2017-18 at the Instructional Farm, Department of Agronomy, College of Agriculture, Junagadh Agricultural University, Junagadh. The soil of the experimental plot was clayey in texture and slightly alkaline in reaction with pH 7.67 and EC 0.52 dS/m. The soil was high in available nitrogen (245 kg/ha), medium in available phosphorus (35 kg/ha) and potassium (270 kg/ha). The experiment were laid out in factorial randomized block design with three replications and consisting all possible combinations of four levels of nitrogen viz., 0, 15, 30 and 45 kg/ha and four levels ofphosphorus viz., 0, 15, 30 and 45 kg/ha. The sources of nutrients as per treatment like nitrogen and phosphorus were used Urea, SSP respectively. To neutralize the effect of sulphur, cosavetsulphur was applied as per requirement. Full dose of nitrogen and phosphorus was applied as basal dose at the time of sowing of isabgol.

RESULTSANDDISCUSSION

Effectofnitrogen

Growth,yieldandQualityparameters

According to an analysis of the data (Tables 1 and 2), nitrogen fertilizer application significantly altered plant height, plant spread, number of tillers per plant, number of spikes per plant, length of spikes, 1000 seed weight, seed yield per plant, straw yield per plant, seed yield per kg, straw yield per kg, and protein content. When the crop was fertilized with 45 kg of nitrogen per hectare, the following characteristics were noticeably improved: plant height (30.23 cm), plant spread (18.82 cm), number of tillers per plant (5.42), number of spikes per plant (21.75), length of spikes (4.48 cm), 1000 seed weight (1.57 g), seed yield/plant (4.53 g/plant), seed yield/straw yield/plant (13.07 g/plant), seed yield (908 kg/ha), Straw yield (2741 kg/ha) and Protein content (10.10 %). However, it was remain statistically at par with 30 kg N/ha with respect to all these parameters. While mucillage content in seed and harvest index did not influenced by N application, this result was confirmed with finding of Omidbaigi and Mohebby (2002), Chouhan*et al* (2006) and Patel (2015).

It is believed that nitrogen is a crucial plant nutrient. In addition to helping proteins develop, nitrogen is a crucial component of chlorophyll, which serves as the main absorber of the light energy required for photosynthesis. Consequently, higher growth, yield characteristics, yield, and protein content at nitrogen levels of 45 kg N/ha seem to have been the result of improved availability of photosynthates, metabolites, and nutrients to establish reproductive structure. Since amino acids are the building blocks of protein, nitrogen is an essential component of protein and plays a significant role in their production, which may have contributed to a larger protein content. The current findings concur strongly with those of Lekh Chand (2002), Rahimi*et al* (2013), and Patel (2015), Shivran (2016).

Effectofphosphorus

Growth, yield and quality parameters

With the exception of plant spread, 1000 seed weight, harvest index, and quality parameters, application of phosphorus levels significantly altered growth parameters, yield attributes, and seed and straw yield (Tables 1 and 2). With the treatment of 30 P2O5/ha, it was observed that plant height (29.16 cm), tiller count (4.76), spike count (20.92), spike length (4.01), seed yield (4.12 g/plant), straw yield (12.13 g/plant), seed yield (887 kg/ha), and straw yield (2682 kg/ha) were all significantly greater.

Phosphorus fertilization improves the various metabolic and physiological processes and thus known as "energy currency" which is subsequently used for vegetative and reproductivegrowth through photophosphorylation. An adequate supply of phosphorus early in the life of a plant is important in laying down the primordial for its reproduction parts. It is an essential for growth, cell division, root growth and elongation, seed and fruit development and early ripening. These all process favourably improved with higher rate of phosphorus and resulted into higher seed and straw yield of isabgol. These results of the investigation are in close conformity withJajoriya*et al* (2013) and Shivran*et al* (2015).

Interaction effect of nitrogen and phosphorus

A quick glance at the data (Table 3) showed that the interaction effect NP (nitrogen phosphorus levels) was significant among potential interactions in relation to seed production per plant and per hectare. The treatment combination N_4P_3 (45 kg of nitrogen per hectare and 30 kg of P_2O_5 per hectare) recorded significantly higher seed yields (5.03 g) and (1067 kg/ha), while treatment combinations N_3P_2 (30 kg of nitrogen per hectare and 15 kg of P_2O_5 per hectare) and N_4P_2 (45 kg of nitrogen per hectare and 15 kg of P_2O_5 per hectare) maintained statistical parity in terms of seed yield per hectare. However, higher dose of nitrogen up to 45 kg /ha causes profuse vegetative growth and application of phosphorus results in seed formation and root formation. Both these nutrients play an important role in various physiological functions such as photosynthesis, cholorophyll synthesis and reduced attack of diseases and pests etc. and ultimately leads to the improvement of growth and seed yield. So that interactive effect of both this fertilizer nitrogen and phosphorus produced higher grain yield. This result conformed with the findings of Kharbade and Gaikwad (2008) and Patel (2015).

Table1:Effectofnitrogenandphosphorusongrowthandqualityofisabgol

Treatments	Plantheight(cm)	Plantspread(cm)	Numberoftillers/plant	Numberofspikes/plant	Lengthofspike(cm)	Proteincontent(%)	Mucillagecontent(%)
LevelsofNitrogen(Nkg/ha)							
N_1:0	23.91	16.38	3.01	17.08	2.13	7.82	10.32
N_2:15	26.75	16.88	4.05	18.50	3.54	8.81	10.37

N_3:30	28.54	17.89	5.04	20.58	4.19	9.80	10.39
N_4:45	30.23	18.82	5.42	21.75	4.48	10.10	10.40
S.Em.±	0.72	0.42	0.14	0.63	0.10	0.14	0.14
C.D.at5%	2.08	1.21	0.39	1.83	0.29	0.41	NS
LevelsofPhosphorus(P_2O_5kg/ha)							
P_1:0	25.71	16.83	3.93	18.33	2.89	9.01	10.33
P_2:15	27.83	17.40	4.51	19.83	3.79	9.14	10.34
P_3:30	29.16	18.01	4.76	20.92	4.01	9.18	10.40
P_4:45	26.73	17.73	4.33	18.83	3.65	9.20	10.42
S.Em.±	0.72	0.42	0.14	0.63	0.10	0.14	0.14
C.D.at5%	2.08	NS	0.39	1.83	0.29	NS	NS
Interaction(N×P)							
S.Em.±	1.44	0.84	0.27	1.27	0.20	0.28	0.28
C.D.at5 %	NS	NS	NS	NS	NS	NS	NS
C.V.%	9.13	8.31	10.73	11.25	9.83	5.40	4.86

Table2:Effectofnitrogenandphosphorusonyieldattributesandyieldofisabgol

Treatments	Seed yield(g/plant)	Straw yield(g/plant)	1000 seedweight(g)	Seed yield(kg/ha)	Straw yield(kg/ha)	Harvestindex(%)
LevelsofNitrogen(Nkg/ha)						
N_1:0	2.66	9.38	1.31	683	2244	23.21
N_2:15	3.50	10.44	1.40	762	2438	23.83
N_3:30	4.28	12.34	1.52	841	2574	24.67
N_4:45	4.53	13.07	1.57	908	2741	24.90
S.Em.±	0.11	0.31	0.02	27	77	0.86
C.D.at5%	0.32	0.90	0.06	78	224	NS
LevelsofPhosphorus(P_2O_5kg/ha)						
P_1:0	3.20	10.79	1.42	658	2283	22.19
P_2:15	3.84	11.30	1.46	833	2579	24.55
P_3:30	4.12	12.13	1.48	887	2682	24.99
P_4:45	3.82	11.02	1.45	816	2452	24.89
S.Em.±	0.11	0.31	0.02	27	77	0.86
C.D.at5%	0.32	0.90	NS	78	224	NS
Interaction(N×P)						

S.Em.±	0.22	0.62	0.04	54	155	1.72
C.D.at5%	0.65	NS	NS	157	NS	NS
C.V.%	10.34	9.53	4.61	12	11	12.33

Table3:Interactioneffectofnitrogenandphosphorusonseedyieldperplantandperhectare

Treatments	Seedyield(g/plant)				Seedyield(kg/ha)			
	P_1	**P_2**	**P_3**	**P_4**	**P_1**	**P_2**	**P_3**	**P_4**
N_1	2.30	2.47	2.87	2.99	450	833	750	700
N_2	3.23	3.74	3.93	3.10	683	667	867	833
N_3	3.89	4.30	4.63	4.31	700	933	867	867
N_4	3.37	4.83	5.03	4.88	800	910	1067	867
S.Em. ±	0.22				54			
C.D.at5%								

CONCLUSION

The varying quantities of nitrogen and phosphorus had a substantial impact on the isabgol's growth, yield, and quality, according to the results of the experiment. On medium black calcareous soils, the application of nitrogen at 45 kg N/ha and phosphorus at 30 kg P_2O_5/ha produced better results in terms of growth parameters, yield characteristics, yield, and quality metrics.

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A FEASIBILITY STUDY ON ADOPTION OF ARTIFICIAL INTELLIEGENCE APP IN HUMAN RESOURCE (The HR digital transformation survey is part of ongoing efforts to understand the application of HR digital transformation through acceptance of AI in HR)

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ABSTRACT

In recent years, following logic comparable to that described by evolution, the HR industry has undergone a radical change to adapt to the new challenges of the labor market. This adaptation process typically referred to as digital transformation, involved the implementation of cutting-edge technologies in a variety of HR-related business functions that were previously performed manually or with more basic software solutions. While in this research paper have done with 50 sample sizes of HR professionals who have been delivered for hr services in terms of the policy-making of hr function to its implementation and evaluation. This survey made, substantially confirmed the strong interest of HR leaders in data analytics and cloud-driven HR system modernization, while pointing out other major challenges awaiting the organizations involved in digital transformation. From the finding, many challenging factors impact the adoption of AI APP in hr digitalization implication

INTRODUCTION

Artificial intelligence (AI) is an area of computer science that emphasizes the creation of intelligent machines that work and reacts like humans.

Talent acquisition

• Best applicant identification: The AI in Recruiting Cloud can help find the ideal candidate for every job by modeling and matching qualifications to open job requisitions. ML algorithms learn synonymous words that are commonly used in resumes (like manage, oversee, or supervise) to rank recommendations that match closely with the job requisition.

• Personalized candidate experience: AI creates a more engaging hiring experience with a Digital Assistant to answer questions commonly asked during the in-person interview or initial phone screening, as well as by delivering personalized job recommendations.

• Smarter offers: Optimize job offers based on market data, increasing the probability of closing the deal with the preferred candidate. AI helps with dynamic offer generation, leveraging common HR data to predict offer acceptance based on role, title, and career stage.

Talent management

• Anytime Feedback: Performance and talent management have evolved to emphasize ongoing and frequent feedback. Through Anytime Feedback, AI Digital Assistant simplifies the feedback process and ensures that everyone is aware of ongoing progress.

• Goal setting: Regular goal setting is critical for setting the tone for the quarter or year ahead. Digital Assistant lets team managers verify if their reports have completed their goals for the upcoming review period.

• Performance evaluations: Team managers can verify if their reports have completed their evaluations through the usage of key phrases. The digital assistant returns a list of who has completed their evaluations, providing next-step actions for appropriate follow-up.

• Intelligent career planning: Career growth opportunities directly correlate with retention. That's where our intelligent career planning capabilities help align employees to define their career goals, connect with supportive mentors, recommend new positions, and suggest relevant learning paths.

Learning

• Learning recommendations: The built-in recommendation engine provides end users with personalized HR and development content based on their roles, interests, career goals, and compliance requirements. Employees are always prepared for their next challenge since the right learning content is always delivered at the right time. With a recommendation engine in place, organizations see increased employee engagement and work satisfaction, resulting in lower attrition rates – a recipe for continued relevance in changing markets.

• Smart learning nudges: Digital Assistant alerts employees to learning activities, helps them discover the right content, and provides the status of their courses and timelines.

• Intelligent team planning: Managers can determine relevant learning based on their team charter and ongoing projects. Employees can focus on the right skills that maximize productivity.

• Personalized coaching: Managers can provide employees with personalized coaching and recommended courses to optimize career development.

• Insights for executives: AI provides a dashboard and heat map of learning topics and skills across the organization, assisting with strategic workforce planning and upskilling or reskilling efforts necessary for business transformation. Moreover, leadership can track and report on compliance across the organization while automating follow-up and assigning recurring training for specific jobs that require certification or compliance adherence.

Literature Review

Ranjitha, S., & Usha, K. (2021), a study faced by the organization for its effective implementation by collecting data both from primary sources as well as secondary sources and giving suggestions for the better performance of artificial intelligence in HR. It also concludes that the application of Artificial Intelligence in HR improves productivity, and activity analyzing resources and also helps the HR department to save time as most of the work can be performed through AI. The effective implementation of AI makes the employees engage more in the work. AI plays an important role in the area of recruitment, training, development, hiring, and collecting of data on employee performance and also has an important role in analyzing the performance of employees.

Mohand Tuffaha, M Rosario Perello-Marin, March (2021), this piece of research aims to identify the adoption factors of six scenarios of AI in HRM. These scenarios are turnover prediction with artificial neural networks, candidate search with knowledge-based search engines, staff fostering with genetic algorithms, HR sentiment analysis with text mining, résumé data acquisition with information extraction, and employee self-service with interactive voice response. As a result, compatibility, relative advantage, complexity, managerial support, government involvement, and vendor partnerships are determinants affected factors of AI adoption in HRM. This paper tries to address new insights for practitioners and academics by minimizing the risks associated with AI adoption in some areas of HRM by exploring determinant factors of adoption

Pillai, R., & Sivathanu, B. (2020).This research reveals that cost-effectiveness, relative advantage, top management support, HR readiness, competitive pressure, and support from AI vendors positively affect AI technology adoption for talent acquisition. Security and privacy issues negatively influence the adoption of AI technology. It is found that task and technology characteristics influence the task technology fit of AI technology for talent acquisition. Adoption and task technology fit of AI technology influence the actual usage of AI technology for talent acquisition. It is revealed that stickiness to traditional talent acquisition methods negatively moderates the association between the adoption and actual usage of AI technology for talent acquisition. The proposed model was empirically validated and revealed the predictors of adoption and actual usage of AI technology for talent acquisition.

Hossin, M. S., Ulfy, M. A., & Karim, M. W. (2021)objective of this study is to assess HRM practices in Bangladesh, as well as this paper, has highlighted the importance, future challenges, and benefits of adopting artificial intelligence. Novelty: In Bangladesh, most of the HR-related research is conducted by focusing on existing HR practices, this paper, therefore, sought to explain the next step of human resource management practices through the possibility of adopting artificial intelligence. Research Methods: The relevant information was collected from secondary sources, such as newspaper articles, books, and websites. Based on secondary sources, we explain HRM practices in Bangladesh, AI Significance, and challenges in the adaptation of AI. Contributions: This study will assist policymakers to pay attention to the benefits and importance of adopting AI in HRM practices in Bangladesh, further research can be conducted on employee perception and readiness of accepting AI. Conclusion: Human resource management practices focused on artificial intelligence have a great potential to enhance employee performance, talent development, learning and development, and employee retention, while also helping to minimize employee turnover. As

Bangladesh is progressing and going to be a developing country by 2024, hence this is high time to adopt AI to boost HR function in the business organization.

Kelly, S., Kaye, S. A., & Oviedo-Trespalacios, O. (2022)artificial intelligence (AI) agents are predicted to infiltrate most industries within the next decade, creating a personal, industrial, and social shift towards the new technology. As a result, there has been a surge of interest and research toward user acceptance of AI technology in recent years. However, the existing research appears dispersed and lacks systematic synthesis, limiting our understanding of user acceptance of AI technologies. To address this gap in the literature, we conducted a systematic review following the Preferred Reporting Items for Systematic Reviews and meta-Analysis guidelines using five databases: EBSCO host, Embase, Inspec (Engineering Village host), Scopus, and Web of Science. Papers were required to focus on both user acceptance and AI technology. Acceptance was defined as the behavioral intention or willingness to use, buy, or try a good or service. A total of 7912 articles were identified in the database search. Sixty articles were included in the review. Most studies (n = 31) did not define AI in their papers, and 38 studies did not define AI for their participants. The extended Technology Acceptance Model (TAM) was the most frequently used theory to assess user acceptance of AI technologies. Perceived usefulness, performance expectancy, attitudes, trust, and effort expectancy significantly and positively predicted behavioral intention, willingness, and use behavior of AI across multiple industries. However, in some cultural scenarios, it appears that the need for human contact cannot be replicated or replaced by AI, no matter the perceived usefulness or perceived ease of use. Given that most of the methodological approaches present in the literature have relied on self-reported data, further research using naturalistic methods is needed to validate the theoretical model/s that best predict the adoption of AI technologies.

Agarwal, A. (2022), Purpose the purpose of this study is to explore and examine the determinants of artificial intelligence (AI) adoption by human resource management (HRM). Further, the impact of AI adoption by the HR department on their effectiveness has also been tested. Design/methodology/approach A model explaining the antecedents of AI adoption by HRM is proposed in this study. The proposed model is based on task–organization–environment and task–technology fit models.

Hmoud, B. (2021). Artificial Intelligence (AI), machine learning, and automation are rapidly advancing, significantly elevating the role of IT within business processes. From an HRM perspective, emerging AI-based solutions are increasingly relied upon in terms of processing time-consuming and complex tasks within the HRM functionalities. This study tackles the phenomenon of AI-based applications in HRM diffusion and adoption: specifically, the association between the HR roles emphasized within the organization and the attitude of HR practitioners toward AI adoption, as well as the significance of performance expectancy, top management support, and competitive pressures as predictors of AI adoption in HRM. The study sample consisted of 186 senior HR professionals drawn from members of the Jordanian Human Resources Management Association. Results revealed that top management support and performance expectancy are significant predictors of the intention to adopt AI, while competitive pressure did not turn out to have a significant association with such an intention. For the HR roles emphasized, a significant positive influence on the intention to adopt AI has been found for the HR role of "change agent", while the "employee champion" role possesses a significant negative influence in terms of AI adoption. Considering the noticeable research gap in AI diffusion and adoption within HRM, the study findings provide an important contribution to investigating and explaining this phenomenon. It reveals that HR leaders have a positive mindset toward the potential role of AI in enhancing HRM efficiency and quality.

Pan, Y., Froese, F., Liu, N., Hu, Y., & Ye, M. (2022). Artificial intelligence (AI) has been presented as a powerful tool in human resource management (HRM), but little academic research exists on the topic. The present study introduces the technology, organization, and environment (TOE) model from information systems research and integrates it with the transaction cost theory to better understand the facilitators and constraints of companies' AI adoption behavior during employee recruitment. Survey results from 297 Chinese companies suggest that companies' perceived complexity toward AI constraints AI adoption, while technology competence and regulatory support encourage AI adoption. Relative advantages of AI technology, company size, and industry have no significant impact on AI usage. The findings also demonstrate the moderating effects of transaction costs on the influential power of technological complexity and organizations' technology competence.

Data and Methodology

The sample consists of 50 hr professionals and hr specialists as this study is one survey for getting to know the upcoming trends for the hr transformation process regarding challenges for its implementation. The respondents were informed about the purpose of the study and its confidentiality, and data collected through the survey was analyzed through SPSS.result of descriptive research design reflects quantitive analysis.

Objectives

- To find out factors affecting for adoption of AI app in hr Process
- To study out what are the main areas affected for hr digitalization with acceptance of AI APP in hr
- To understand the impact of technology transformation digitalization landscape.

Data Analysis and discussion

Figure 1. Which industry does your organization operate in?

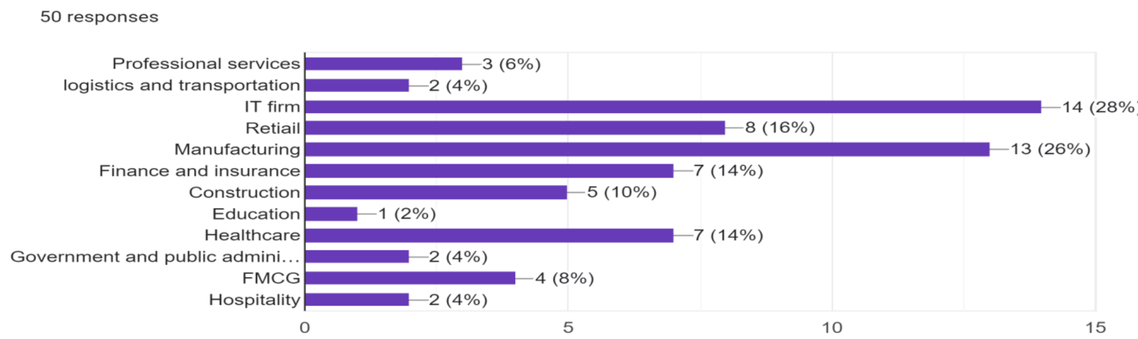
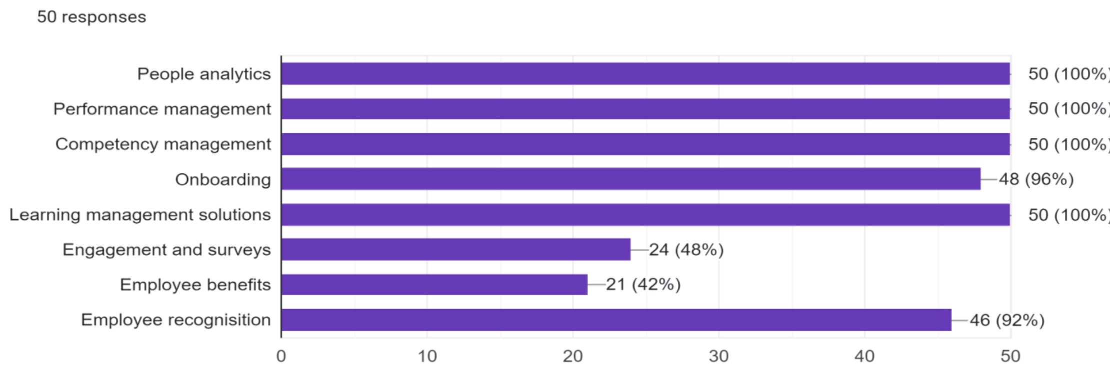


Figure 2. which AI APP for HR is your organization looking to explore?



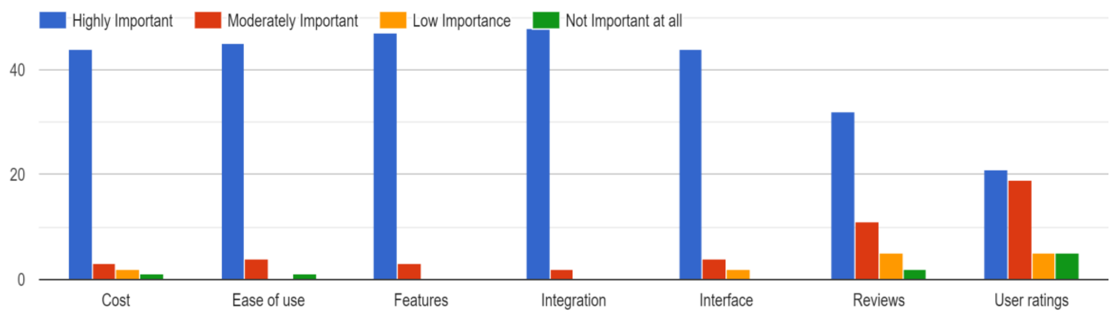
People analytics, performance management, competency mapping onboarding, learning management solutions, and employee recognition. While external data shows the growing popularity of People Analytics in HR. People analytics can aid in managerial decisions by helping to identify drivers of engagement, retention, performance, and well-being among others. Many see the benefits of using Competency-based Performance Management to help them better motivate staff, align training with the company's goal, clearly define skills needed to perform each job well, and optimize the hiring process

Table 1. What are the most important factors your organizations have to consider when making an AI APP adoption decision?

the most important factors that organizations have to consider when making an AI APP adoption decision	Highly Important	Moderately Important	Low Importance	Not Important at all
Cost	44	3	2	1
Ease of use	45	4	0	1
Features	47	3	0	0

Integration	48	2	0	0
Interface	44	4	2	0
Reviews	32	11	5	2
User ratings	21	19	5	5
Recommendation from others	13	20	11	6

Figure 3. Most important factors your organizations have to consider when making an AI APP adoption decision



Hypothesis formulation: -

H01 There is no impact of the factor 'cost' on purchasing decision of an AI app.

H02 There is no impact of the factor 'Ease of use' on purchasing decisions of AI apps.

H03 There is no impact of the factor ‘Features’ on purchasing decisions of AI apps.

H04 There is no impact of the factor 'Integration' on purchasing decisions of AI apps.

H05:There is no impact of the factor 'Interface' on purchasing decision of an AI app.

H06:There is no impact of the factor 'Reviews' on purchasing decision of the AI app.

H07:There is no impact of the factor 'User ratings' on purchasing decisions of AI apps.

H:08There is no impact of the factor 'Recommendation of others' on purchasing decision of AI app.

Table 02 Correlation table

Correlations

		COST	EASE OF USE	FEATURES	INTEGRATION	INTERFACE	REVIEWS	USER RETINGS	RECOMMENDATION FROM OTHERS
COST	Pearson Correlation	1	.925**	.898**	.782**	.965**	.787**	.708**	.626**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	50	50	50	50	50	50	50	50
EASE OF USE	Pearson Correlation	.925**	1	.787**	.774**	.870**	.699**	.636**	.536**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	50	50	50	50	50	50	50	50
FEATURES	Pearson Correlation	.898**	.787**	1	.808**	.822**	.648**	.563**	.474**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.001
	N	50	50	50	50	50	50	50	50
INTEGRATION	Pearson Correlation	.782**	.774**	.808**	1	.811**	.605**	.455**	.383**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.001	.006
	N	50	50	50	50	50	50	50	50
INTERFACE	Pearson Correlation	.965**	.870**	.822**	.811**	1	.816**	.724**	.648**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	50	50	50	50	50	50	50	50
REVIEWS	Pearson Correlation	.787**	.699**	.648**	.605**	.816**	1	.867**	.870**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	50	50	50	50	50	50	50	50
USER RETINGS	Pearson Correlation	.708**	.636**	.563**	.455**	.724**	.867**	1	.881**
	Sig. (2-tailed)	.000	.000	.000	.001	.000	.000		.000
	N	50	50	50	50	50	50	50	50
RECOMMENDATION FROM OTHERS	Pearson Correlation	.626**	.536**	.474**	.383**	.648**	.870**	.881**	1
	Sig. (2-tailed)	.000	.000	.001	.006	.000	.000	.000	
	N	50	50	50	50	50	50	50	50

Correlation coefficients of variables

To examine the relationship between different variables we conducted the correlation test.

The following table shows the relationship between different variables in AI App Purchase Decision

Table 3: Correlation coefficient of independent variables with the dependent variable.

Independent variable names	Correlation coefficient with dependent variable i.e for purchasing of AI app Purchase Decision
Cost	a highly strong positive correlation (1.000)
Ease of use	Strong positive correlation(0.925)
Features	Strong positive correlation(0.898)
Integration	Strong positive correlation(0.782)
Interface	Very Strong positive correlation(0.965)
Reviews	Strong positive correlation(0.787)
User ratings	Moderate positive correlation(0.708)

Recommendation from others	Moderate positive correlation(0.626)

Table 4:Summarised findings

Hypotheses	**Sign.**	**Results**
H01 There is no impact of the factor 'cost' on purchasing decision of an AI app.	0.000	Rejected
H02 There is no impact of the factor 'Ease of use' on purchasing decisions of AI apps.	0.000	Rejected
H03 There is no impact of the factor 'Features' on purchasing decisions of AI apps.	0.000	Rejected
H04There is no impact of the factor 'Integration' on purchasing decision of an AI app.	0.000	Rejected
H05 There is no impact of the factor 'Interface' on purchasing decision of the AI app.	0.000	Rejected
H06 There is no impact of the factor 'Reviews' on purchasing decision of the AI app.	0.000	Rejected
H07 There is no impact of the factor 'User ratings' on purchasing decisions of AI apps.	0.000	Rejected
H08 There is no impact of the factor 'Recommendation of others' on purchasing decision of an AI app.	0.000	Rejected

Figure 4.What areas of the transformation process as an integration of AI with HR process do you face challenges in at a time of adoption?

Areas Of Challenges	Highly Important	Moderately Important	Low Importance	Not Important at all
Implementation i.e encouraging adoption resistance to change	41	5	3	1
Measuring the effectiveness of AI APP purchased	42	8	0	0
AI APP selection process	34	16	0	0
Conducting due diligence on shortlisted AI APP	14	20	6	10

Configuring Purchased AI APP	28	21	1	0
Testing phase	32	18	0	0
Getting buy-in from senior management	14	25	6	5

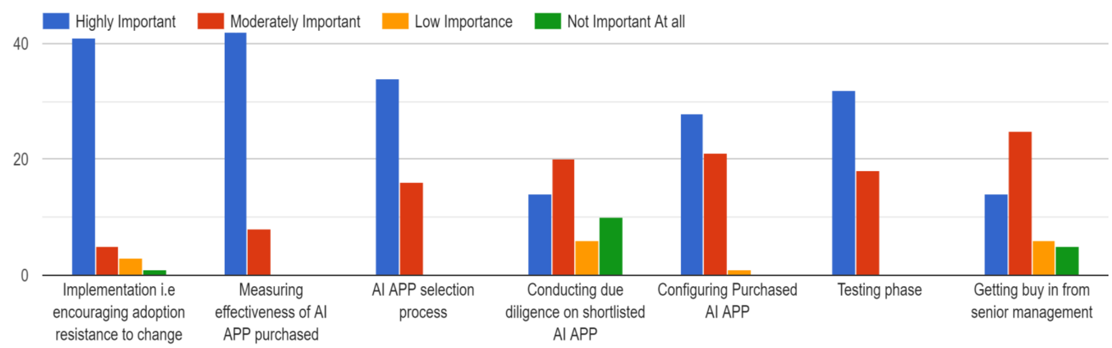


Table 5 Respondents

Table 6 correlation Table

		Implementation i.e encouraging adoption resistance to change	Measuring effectiveness of AI APP purchased	AI APP selection process	Conducting due diligence on shortlisted AI APP	Configuring Purchased AI APP	Testing phase	Getting buy in from senior management
Implementation i.e encouraging adoption resistance to change	Pearson Correlation	1	.883**	.614**	.694**	.592**	.562**	.816**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	50	50	50	50	50	50	50
Measuring effectiveness of AI APP purchased	Pearson Correlation	.883**	1	.636**	.719**	.540**	.582**	.772**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	50	50	50	50	50	50	50
AI APP selection process	Pearson Correlation	.614**	.636**	1	.889**	.770**	.915**	.707**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	50	50	50	50	50	50	50
Conducting due diligence on shortlisted AI APP	Pearson Correlation	.694**	.719**	.889**	1	.783**	.845**	.926**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	50	50	50	50	50	50	50
Configuring Purchased AI APP	Pearson Correlation	.592**	.540**	.770**	.783**	1	.832**	.702**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	50	50	50	50	50	50	50
Testing phase	Pearson Correlation	.562**	.582**	.915**	.845**	.832**	1	.687**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	50	50	50	50	50	50	50
Getting buy in from senior management	Pearson Correlation	.816**	.772**	.707**	.926**	.702**	.687**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	50	50	50	50	50	50	50

Correlation coefficients of variables

To examine the relationship between different variables we conducted the correlation test.

The following table shows the relationship of different variables with challenges factors for the adoption of AI App integration with the current hr Process.

Table 7: Correlation coefficient of independent variables with the dependent variable.

Independent variable names	Correlation coefficient with dependent variable i.e. areas of the transformation process as an integration of AI with HR process do you face challenges at a time of adoption
Implementation i.e. encouraging adoption resistance to change	highly strong positive correlation (1.000)
Measuring the effectiveness of AI APP purchased	Strong positive correlation(0.883)
AI APP selection process	Moderate positive correlation(0.614)
Conducting due diligence on shortlisted AI APP	Moderate positive correlation(0.694)
Configuring Purchased AI APP	Moderate positive correlation(0.592)

Testing phase	Moderate positive correlation(0.562)
Getting buy-in from senior management	Strong positive correlation(0.816)

Hypothesis formulation: -

H01 There is no impact in the area of 'implementation 'as challenges for adoption of AI app with integration of HR process.
H02 There is no impact in the area of 'Measuring effectiveness as a challenge for the adoption of AI apps with the integration of the HR process.
H03 There is no impact in the area of 'the selection process as challenges for adoption of AI app with integration of HR process.
H04 There is no impact in the area of 'Conducting due diligence on shortlisted AI APP'as challenges for adoption of AI app with integration of HR process.
H05 There is no impact in the area of 'Configuring Purchased AI APP'as challenges for adoption of AI app with integration of HR process.
H06 There is no impact in the area of the 'Testing phase's challenges for the adoption of the AI app with integration of the HR process.
H07 There is no impact in the area of 'Getting buy-in from senior management as a challenge for the adoption of AI app with integration of HR process.

Table 8 Summarized Findings

Hypotheses	Sign.	Results
H01 There is no impact in the area of 'implementation 'as a challenge for the adoption of AI apps with the integration of the HR process	1.000	Rejected
H02 There is no impact in the area of 'Measuring the effectiveness of as a challenge for the adoption of AI apps with the integration of the HR process	0.883	Rejected
H03 There is no impact in the area of 'the selection process as a challenge for the adoption of AI app with the integration of the HR process	0.614	Rejected
H04 There is no impact in the area of 'Conducting due diligence on shortlisted AI APP'as challenges for adoption of AI apps with the integration of HR process	0.694	Rejected
H05 There is no impact in the area of 'Configuring Purchased AI APP'as challenges for adoption of AI app with integration of HR process.	0.592	Rejected
H06 There is no impact in the area of 'Testing phases challenges for the adoption of the AI app with	0.562	Rejected

integration of the HR process		
H07 There is no impact in the area of 'Getting buy-in from senior management as a challenge for the adoption of AI app with integration of HR process.	0.816	Rejected

SCOPE OF THE STUDY

An HR digital transformation isn't optional. In a world that's digitalizing at a fast pace, with consumer-slash-employees that don't know any better than for virtually anything in their lives to be digital, HR and employers simply can't stay behind.

Companies have to decide to move their HR operations to a cloud-based HR solution to support various processes. Think of – among others – recruiting, payroll, and succession planning.

As a result, the company benefitted from a reduced time to pull operational reports, easier access to business intelligence, and improved employee engagement as well as satisfaction.

as future research a further study to analyze in detail how AI is being implemented in big companies based on the model presented in this paper. Another interesting issue to consider is whether there are differences between implementation by business sectors or geographical areas.

CONCLUSION

HR digital transformation is the process of changing operational HR processes to become automated and data-driven. For it to be successful, this metamorphosis should involve the organizations as a whole.

A clear goal, buy-in from all stakeholders, and the measurement of the results of your digital transformation efforts are all important for success.

To ensure a successful start make sure to 1) Establish a clear goal, 2) Get everyone on board, 3) Keep things simple, 4) Prioritize ideas, 5) Assess performance, and 6) Create the right culture.

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"Impact of digital banking services on customer satisfaction: A Comparative study between SBI and HDFC bank"

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Abstract:

The sphere of digital banking services has extended in all the directions of the banking transactions in such a way that no bank can stay away from the transformation of traditional banking affairs in digital modes. Over the span of last 20 years, starting from basic Internet banking to UPI and digital currency we are now on the verge of entry into a completely new world of banking where traditional modes of banking routines may just be remembered as we remember radios in the era of Internet. However, in India, we know changes in banking stream take place but later than other countries due to its large, diversified and complicated customer base. Although, we have a long way to go for complete transformation, many pioneer banks have travelled significant distance in the direction of digital banking. Indian banking system has two major counterparts, public sector banks and private sector banks. Almost all banks have done significant progress as far as involvement of digitalization is concerned. For the purpose of study, researchers have picked up two banks as the representative of their own category. SBI from public and HDFC bank from private category. Both are giants and undoubtedly placed at first rank by size in their respective categories. This paper is intended to comparatively study the impact of digital banking service on customer satisfaction with the help of a statistical analysis of the data collected through a specifically prepared questionnaire. The questionnaire is devised to collect data under 5 different parameters that can justify the effectiveness of digital banking. The five parameters are Service Quality, Responsiveness, Privacy and Security, Ancillary services and Resolution of Issues. Collection of data through a questionnaire, sorting and categorizing the data bank wise and parameter wise, application of statistical analysis–T-test, extract findings and derive at conclusions are the main components of our research design. This area of research is also not uncovered by researchers but this paper has been prepared with different variables, parameters and samples that distinguishes it from previous researches.

Keywords: Digital Banking, Customer Satisfaction, Internet Banking, UPI, Service, Quality, Responsiveness, Privacy

1.1 Introduction, History and Development of Banking:

Traces of banking transactions have their imprints on the sand of time as old as approx. 2000 BCE. If definition of banking is understood in a broader way, considering any sort of intermediation activity, banking can be associated with mankind for over 4000 years. In ancient times, temples, royal palaces and some private houses served as storage facilities for valuable commodities such as grain, the ownership of which could be transferred by means of written receipts. There are records of loans by the temples of Babylon as early as 2000 BCE; temples were considered especially safe depositories because, as they were sacred places watched over by gods, their contents were believed to be protected from theft.

In Europe, development of banking took place in the name of bills of exchange instead of actual currency, to assist merchants in making distant payments. The history of banking in India is also believed to be as old as Vedic Civilization. There are mentions of terms like *Mapatra, Kusidin etc* in Manustmriti. The existence of professional banking in India could be traced to the 500 BC. Kautily's Arthashastra, dating back to 400 BC contained references to creditors, lenders and lending rates. During the Mauryan period (321-185 BCE) an instrument called *adesha* came about, which was an order on a banker directing him to pay the sum on the note to a third person, which is closer to the modern bill of exchange.

Introduction of Money in the trading activities changed the complexion of economic transactions in a way as if money is a prism and light passing through it results in number of colours. Number of dimensions of economic transactions then came into existence and wiped out. The Banking sector in India has seen a lot of transitions and changes over the centuries. It can be broadly categorized into 3 sub-parts that are:

- **Pre-Independence (Before 1947)**
- **II Phase (1947 to 1991)**
- **III Phase (1991 and beyond).**

1.2 Emergence of Computerization:

The need for computerization of the banking sector was felt in the late 1980s. Therefore, the Reserve Bank set up a committee in this regard in 1988 headed by Dr. C. Rangarajan. Banks started using information technology initially with the introduction of standalone Personal Computers and migrated to Local Area Network connectivity. Then with further evolution, banks adopted the core banking platform. It was when branch banking was changed to bank banking.

1.3 Computerization married with Internet:

Finland was the first country in the world who took a lead in E-banking. In India, ICICI bank was the first bank that initiated E-banking as early as 1997 under the brand name Infinity. In past three decades the operational efficiency of Indian banks has increased to several folds, now the time taken by the banks in performing different transaction has been reduced, with this advancement competition among banks has also increased. Every bank is trying to use as much latest technological innovations in order to facilitate its customers. Internet Banking or E- Banking refers to a system that allowing individual customers to perform various banking activities from different sites like their home, office and other locations via Internet based secured networks.

Through Internet or online banking traditional banks are enable customers to perform all routine transactions, such as account transfers, balance inquiries, bill payments and stop-payment requests, and some even offer online loan and credit card applications. Internet banking is a web-based service that enables the banks authorized customers to access their account information. It permits the customers to log on to the banks website with the help of banks issued identification and personal identification number (PIN). The banking system verifies the user and provides access to the requested services, the range of products and service offered by each bank on the Internet differs widely in their content. The popular services provided by E-banking are ATMs, telebanking, Internet banking, mobile banking, anywhere and anytime banking etc. The concept of e-banking is till date evolving, it still involves lot of innovation that are taking place every day.

1.4. Review of Literature:

Pappu Rajan, G. Saranya (2018), have studied to identify various factors affected of digital banking with regards to customer Satisfaction. Their study was based on parameters like the level of adaptability, accessibility, efficiency and affordability in the use of digital banking.

Amin (2016) have researched on Service quality of Internet banking and its impact on customer loyalty and satisfaction. He has studied on 520 sample size from Saudi Arabia and Riyadh.

Chong et al. (2010) has identified various factors influencing to the acceptance of digital banking in Vietnam. He used multiple regression analysis and correlation on 103 respondents' data. Results of study identified perceived usefulness, trust and government support have superior significance on customer satisfaction.

Loonam and O'Loughlin (2008) went for study on e-services quality of banking in Ireland through exploratory study. They arranged semi structured interviews with selected digital banking customers. Study resulted that web usability, trust, flexibility and access are key factors.

Kuisma et al. (2007) has researched on customer satisfaction resistance to Internet banking in Finland. He took 30 samples with in depth interviews. Findings suggest feeling of insecurity and lack of information are main resistance to Internet banking.

Laforet and Li (2005) has studied on consumer attitudes towards online banking and mobile banking in China. He used sample size of 300 and found lack of awareness and Risk perception are main barriers for online banking.

Sohail and Shanmugham (2003) have analyzed e-banking trends in Malaysia with 300 sample size. They found e-banking awareness, digital accessibility and resistance from consumers are main barriers impacted on usage of digital banking.

Nui Polatoglu and Akin (2001) have studied in Turkey on factors affecting consumers' acceptance of digital banking. They used exploratory research with sample size of 114. Cluster analysis and two factor analysis were used to achieve result which show reduction in operational costs through Internet Banking leads to higher customer satisfaction.

Bauer et al. (2005) studied on quality of web portals for e-banking by establishing a model on Service quality, security and transaction support. Results of study found that web portals are key factors for e-banking.

Rijwani et al. (2017) has studied on Service Quality of banks and customer satisfaction in India. Researcher analyzed by regression analysis, correlation, factor analysis and Reliability analysis to find effectiveness of service quality. Study resulted that there is a direct relationship between service quality and customer Satisfaction.

Tharanikaran et al. (2017) has studied to analyze e-banking service quality with t-test and found high degree of service quality and customer Satisfaction in study.

Toor et al. (2016) has studied on the effects of e-banking on customer satisfaction. He used multiple regression analysis, correlation and SERVQUAL model to identify significance level of customer satisfaction on E-banking.

Jun and Palacios (2016) have conducted study to find various dimensions of mobile banking service quality. The study showed that dimensions have two categories: mobile banking application quality and mobile banking customer service.

Vijay M. Kumbhar (2011), in his study analyzed impact of service quality on perceived value, brand perception and customer satisfaction in e-banking. He has gone for customer survey, which indicates that cost effectiveness, brand perception, ease of use, perceived value, security and convenience have major impact on customer satisfaction in e-banking.

1.5Objectives of the study:

- To analyse and understand major digital banking services provided by SBI and HDFC bank.
- To identify the major factors affecting digital banking services and customer satisfaction of selected banks.
- To comparatively analyse the impact of digital banking services on customer satisfaction in terms of service quality, responsiveness, privacy and security, ancillary services and issue resolution.
- To find out major reasons/factors responsible for customer dissatisfaction.
- To find out better bank and banking sector in terms of digital banking services.

1.6.Research problem:

The success of any organization is based on customer satisfaction. Customers have key role to play. In banking business expectations of customers have sky rocketed so digital banking services improve access of customer, facilitate them with more services and also attract new customers in this competitive era. That is why digital banking services are wide spread need of banking business. Hence to attract customers, technological advancements is very essential to attract new customers. Therefore, researchers have objectives to identify relationship between digital banking services and customer Satisfaction. *The problem of the study is to analyse the impact of digital banking services and satisfaction of customers towards digital banking* and find out the problems witnessed by the customers. The research focus on Service quality, responsiveness, Ancillary services, resolution of problems and privacy and security in the use of digital banking services.

1.7Research Design:

The study is based on primary data and it is a descriptive study. For the purpose of collection of data, a questionnaire has been prepared which is consisting of five major parameters to comparatively analyze the impact of digital banking services on customer satisfaction viz, service quality, responsiveness, privacy and security, ancillary services and issue resolution.

Researchers have used simple random sampling technique and sample size of the study is 500 customers. The questionnaire was circulated randomly among clients of SBI and HDFC banks respectively to collect the data. The questionnaire was created in Google forms platform and was divided in 7 sections, one for introduction and disclaimer, one for primary information of respondent and five for five parameters.

After collection of data through google form questionnaire, a master excel work sheet was formed consisting of data under each category and parameter. The data then was subdivided, sorted and put to the statistical process. The researchers have used T-test for the purpose of testing the hypothesis curated.

1.8Setting of hypotheses:

H0: There is no significant difference in the impact of service quality of digital banking services on customer satisfaction of SBI and HDFC bank.

H0: There is no significant difference in the impact of responsiveness of digital banking services on customer satisfaction of SBI and HDFC bank.

H0: There is no significant difference in the impact of privacy and security of digital banking services on customer satisfaction of SBI and HDFC bank.

H0: There is no significant difference in the impact of ancillary services of digital banking services on customer satisfaction of SBI and HDFC bank.

H0: There is no significant difference in the impact of issue resolution of digital banking services on customer satisfaction of SBI and HDFC bank.

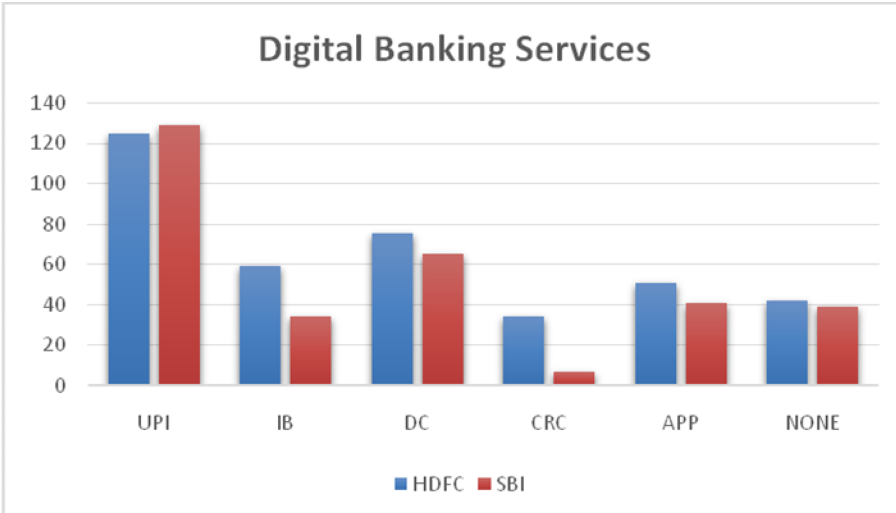
1.9Data analysis and interpretation:

•Use of various modes of Digital Banking Services

Table-1

Banks	UPI	INTERNET BANKIING	DEBIT CARD / ATM	CREDIT CARD	MOBILE APP	NONE
HDFC	125	59	75	34	51	42
SBI	129	34	65	07	41	39

Chart-1



As per the Table-1and chart-1, it is shown that the performance of SBI related to UPI is slightly better than HDFC whereas in digital banking services like Internet Banking, Debit Cards, credit cards and mobile application are used more in HDFC Bank as compared to SBI. Major difference identified in usage of digital banking services between SBI and HDFC is credit card facilities. Clients prefer HDFC credit cards as compared to SBI credit cards.

•Average of service quality satisfaction

H0: There is no significant difference in the impact of service quality of digital banking services on customer satisfaction of SBI and HDFC bank.

Table-2

Banks	UPI	INTERNET BANKIING	DEBIT CARD / ATM	CREDIT CARD	MOBILE APP
HDFC	3.82	3.59	3.61	3.35	3.56
SBI	3.42	3.31	3.38	3.14	3.37

Chart-2

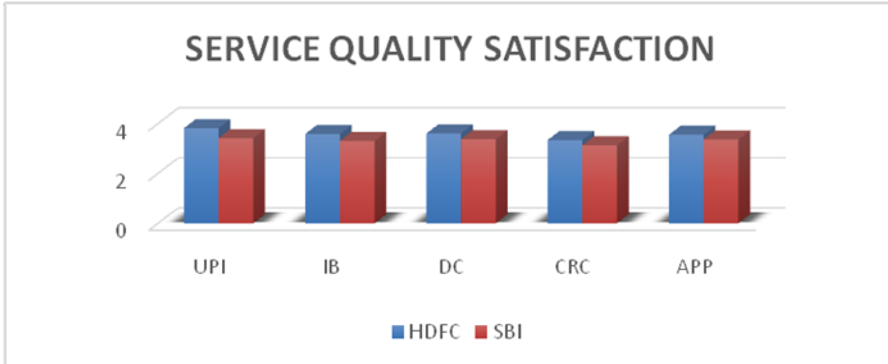


Table-2.1

t-Test: Paired Two Sample for Means		
	HDFC	**SBI**
Mean	3.586	3.324
Variance	0.02793	0.01213
Observations	5	5
Pearson Correlation	0.89616	
Hypothesized Mean Difference	0	
df	4	
t Stat	6.96749	
P(T<=t) two-tail	0.00223	
t Critical two-tail	2.77645	

Result interpretation of service quality satisfaction			
t Stat		**t Critical two-tail**	**H0 rejected**
$\lvert t \rvert$	>	t∞	
6.96749	>	2.77645	

Hence H0 rejected. It indicates that There is a significant difference in the impact of service quality of digital banking services on customer satisfaction of SBI and HDFC bank.

•*Average of ranks given to responsiveness of various digital banking transactions*

H0: There is no significant difference in the impact of responsiveness of digital banking services on customer satisfaction of SBI and HDFC bank.

Table-3

Banks	OTP TRANSAC TIONS	RTGS, NEFT, IMPS	STATE-MENT	UPI	ATM
HDFC	**3.71**	**3.36**	**3.46**	**3.77**	**3.73**
SBI	**3.32**	**3.22**	**3.33**	**3.48**	**3.61**

Chart-3

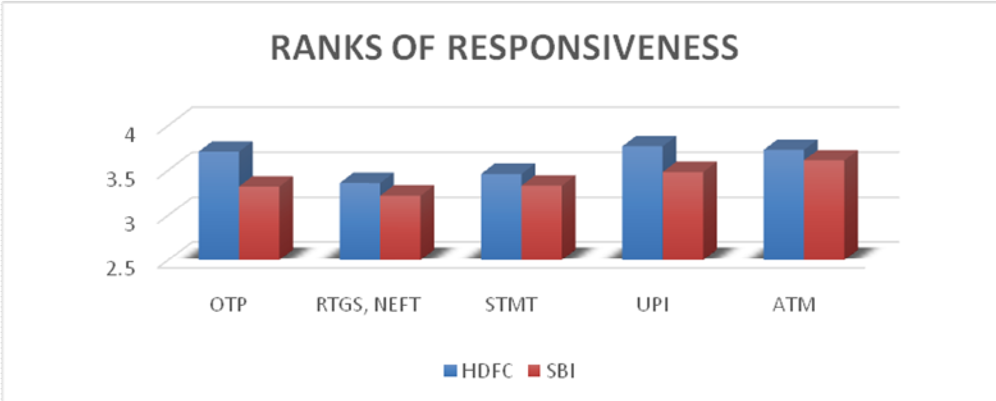


Chart-3.1

t-Test: Paired Two Sample for Means		
	HDFC	**SBI**
Mean	3.606	3.392
Variance	0.03373	0.02347
Observations	5	5
Pearson Correlation	0.75828	
Hypothesized Mean Difference	0	
df	4	
t Stat	3.96978	
P(T<=t) two-tail	0.01654	
t Critical two-tail	2.77645	

Result interpretation of responsiveness of digital banking transactions			
t Stat		**t Critical two-tail**	**H0 rejected**
$\lvert t \rvert$	>	t_∞	
3.96978	>	2.77645	

Hence H0 rejected. It indicates that There is a significant difference in the impact of responsiveness of digital banking services on customer satisfaction of SBI and HDFC bank.

❖***Average of ranks given to privacy and security level of various digital banking transactions***

H0: There is no significant difference in the impact of privacy and security of digital banking services on customer satisfaction of SBI and HDFC bank.

Table-4

Banks	UPI	INTERNET BANKIING	DEBIT CARD / ATM	CREDIT CARD	MOBILE APP
HDFC	**3.76**	**3.78**	**3.75**	**3.68**	**3.76**
SBI	**3.58**	**3.59**	**3.61**	**3.47**	**3.53**

Chart-4

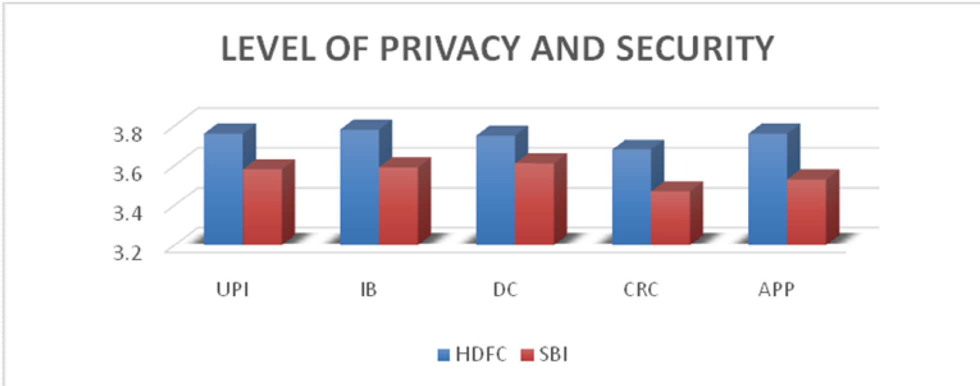


Table-4.1

t-Test: Paired Two Sample for Means		
	HDFC	**SBI**
Mean	3.746	3.556
Variance	0.00148	0.00318
Observations	5	5
Pearson Correlation	0.80897	
Hypothesized Mean Difference	0	
df	4	
t Stat	12.5282	
P(T<=t) two-tail	0.00023	
t Critical two-tail	2.77645	

Result interpretation of privacy and security level of various digital banking transactions			
t Stat		**t Critical two-tail**	**H0 rejected**
$\vert t \vert$	>	t∞	
12.5282	>	2.77645	

Hence H0 rejected. It indicates that There is a significant difference in the impact of privacy and security of digital banking services on customer satisfaction of SBI and HDFC bank.

- ***Average of ranks given to various digital ancillary services provided by banks***

H0: There is no significant difference in the impact of ancillary services of digital banking services on customer satisfaction of SBI and HDFC bank.

Table-5

Banks	BILL PMT	RECH	INSU	DEMAT	INVT	FSTG	SHP	LOANS
HDFC	**3.59**	**3.71**	**3.56**	**3.42**	**3.47**	**3.51**	**3.62**	**3.48**
SBI	**3.46**	**3.64**	**3.43**	**3.31**	**3.37**	**3.29**	**3.57**	**3.29**

Chart-5

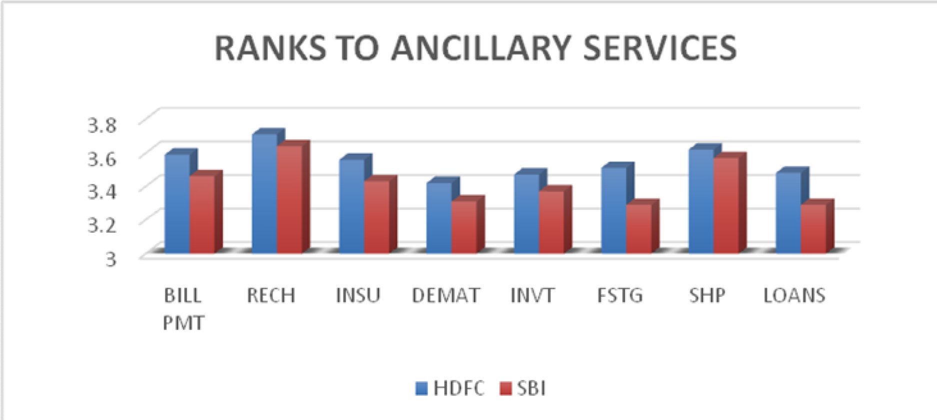


Table-5.1

t-Test: Paired Two Sample for Means		
	HDFC	**SBI**
Mean	3.545	3.42
Variance	0.00883	0.0172857
Observations	8	8
Pearson Correlation	0.92513	
Hypothesized Mean Difference	0	
df	7	
t Stat	6.19493	
P(T<=t) two-tail	0.00045	
t Critical two-tail	2.36462	

Result interpretation of various digital ancillary services provided by banks			
t Stat		**t Critical two-tail**	**H0 rejected**
$\lvert t \rvert$	>	t∞	
6.19493	>	2.36462	

Hence H0 rejected. It indicates that There is a significant difference in the impact of ancillary services of digital banking services on customer satisfaction of SBI and HDFC bank.

❖***Average of ranks given to issue resolution of digital banking service parameters of banks***

H0: There is no significant difference in the impact of issue resolution of digital banking services on customer satisfaction of SBI and HDFC bank.

Table-6

Banks	SERVICE QUALITY	RESPONSIVENESS	PRIVACY & SECURITY	ANCILLARY SERVICES
HDFC	**3.60**	**3.55**	**3.70**	**3.69**
SBI	**3.32**	**3.29**	**3.55**	**3.47**

Chart-6

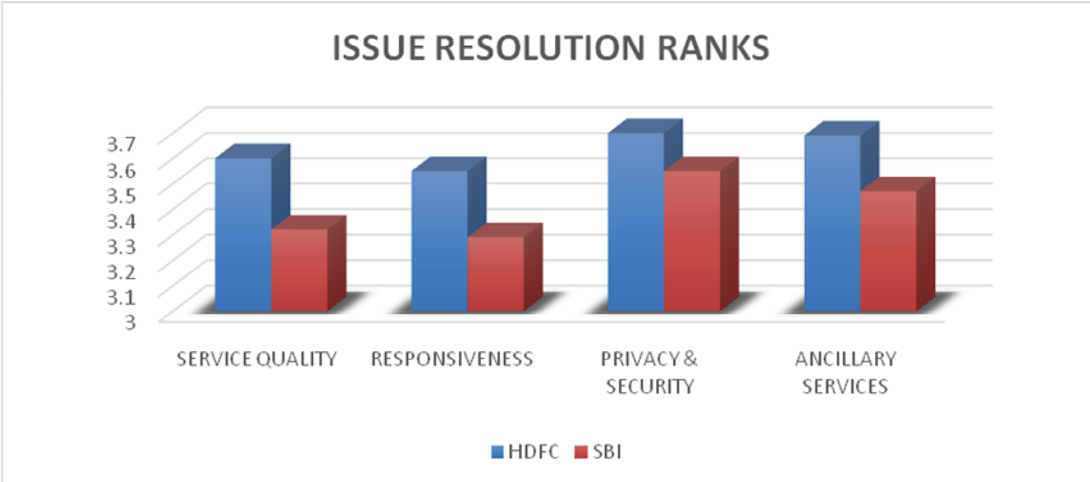


Table-6.1

t-Test: Paired Two Sample for Means		
	HDFC	**SBI**
Mean	3.635	3.4075
Variance	0.00523	0.015225
Observations	4	4
Pearson Correlation	0.96159	
Hypothesized Mean Difference	0	
df	3	
t Stat	7.93055	
P(T<=t) two-tail	0.00418	
t Critical two-tail	3.18245	

<table>
<tr><th colspan="4">Result interpretation of issue resolution of digital banking service parameters</th></tr>
<tr><td>t Stat</td><td></td><td>t Critical two-tail</td><td rowspan="3">H0 rejected</td></tr>
<tr><td>│t│</td><td>></td><td>t∞</td></tr>
<tr><td>7.93055</td><td>></td><td>3.18245</td></tr>
</table>

Hence H0 rejected. It indicates that There is a significant difference in the impact of issue resolution of digital banking services on customer satisfaction of SBI and HDFC bank.

1.10 <u>Findings:</u>

1.It is found that between the two banks, HDFC bank leads the chart of various digital banking services like internet banking, debit card, credit card and mobile app. Whereas SBI is a touch better than HDFC in context of the use of UPI. A major difference is found in the use of credit card facilities provided by the banks. HDFC leads the table with 34 to 7.

2.HDFC bank provides better Service quality of various digital banking services as stated in Table – 2. Howsoever, both the banks have better than average service quality.

3.HDFC bank comes out as better responder to the various digital banking transactions as stated in Table -3, compare to SBI. Performance of both banks in this parameter is found to be better than average i.e. above 3.

4.Privacy and Security level of HDFC bank is found to be better than that of SBI as per the statistical result shown in Table 4.1. However, both banks provide figures above average.

5.HDFC bank provides better range of ancillary services compare to SBI.

6.Issue resolution regarding service quality, responsiveness, privacy and security and ancillary services are found to be better in HDFC than that of SBI as per table 6.1.

1.11 Limitations of study:

The following were the limitations of the study:

- **Small sample size:** the sample size of 500 can not justify true result of wide spread population in Gir Somnath District.
- **Shortage of time:** the study has been conducted within very limited period of time. Project work like this requires more time period.
- **Inadequate data:** data collection has its own limitations as data collected through questionnaire is not adequate to reach at final conclusion.
- **Cost Factor:** Researchers were not in position to conduct extensive research because of scarcity of huge funds.

1.12 Further scope of study:

- This study is limited up to the respondents of Gir Somnath District only. It can be further extended to the population of Gujarat state or whole India.
- Sample units can be increased with more public sector and private sector banks in India.
- Various factors like age group, education level, technological advancements, income status of respondents etc can further be studied to analyze customer satisfaction with respect to the digital banking services provided by banks.

1.13Conclusion:

The study was undertaken not only considering the two giant banks but also keeping in mind the stature of the banks, i.e. HDFC is a largest private sector bank and SBI is a largest public sector bank in India. Hence, the findings of the study may also reflect comparative output of the quality of banking between public and private sector banks of India. Having built the two tailed hypothesis, the study was done neutrally and without any bias. Considering all the five parameters taken for the purpose of research, HDFC bank has been found to be front runner in all the five aspects. This also indicates that private sector banks provide healthy and stiff competition to the public sector banks.

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Finance in the Digital Era: A qualitative research study

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Abstract:

It explores the various technological advancements and innovations that have revolutionized the finance industry, including machine learning, blockchain, artificial intelligence, and big data analytics. Through a combination of quantitative and qualitative research methods, this study has gathered data and insights from industry experts, regulators, and consumers in various regions around the world. The study delves into the key trends, challenges, and opportunities that arise with the digital transformation of finance. Key findings include the increasing adoption of digital payment systems, the emergence of blockchain technology, and the potential of financial inclusion through digital finance. The study also outlines the regulatory landscape of digital finance, highlighting the need for a balanced approach that protects consumers and promotes innovation. Overall, this study provides valuable insights for all stakeholders in the digital finance ecosystem, including financial institutions, technology providers, regulators, and consumers. The research paper also investigates the regulatory framework governing digital finance across the world and analyzes the implications of these regulations for businesses and consumers. The findings of this study reveal that digitization has transformed the finance industry into a new phase, and the future outlook of digital finance is promising.

Key words:-Digital era, finance, block chain digitalization,

Introduction:

Digitalization has revolutionized many industries in India, including finance. It has made financial services more accessible, convenient, and cost-effective. In this paper, we will examine the impact of digitalization on the finance sector in India.In recent years, the finance industry has undergone a significant digital transformation. With the emergence of disruptive technologies such as artificial intelligence, blockchain, and big data, the traditional financial landscape has been challenged. The digitization of the finance industry has brought about a new era of financial services, with numerous benefits such as enhanced efficiency, security, and convenience. This research paper delves into the impact of digitization on finance in the worldwide context.

Finance in digital era

The digital era has brought about significant changes to how finance operates in India. With the rise of digitalization and internet connectivity, the traditional methods of banking and financial transactions are becoming a thing of the past. The introduction of digital finance has made financial services more accessible, affordable and convenient for individuals and businesses alike.

One of the most significant changes that have occurred in the financial sector in India is the shift towards a cashless economy. With the use of digital payment systems like UPI, Paytm, Google Pay, and PhonePe, transactions have become more efficient, secure and quick. This has resulted in a decrease in the amount of cash transactions and has helped to tackle the issue of black money.

Moreover, digital finance has made it easier for individuals and businesses to access credit. The introduction of online loan applications and the use of big data analytics have made it possible for fintech companies to evaluate creditworthiness more efficiently. This has not only made borrowing more accessible to individuals and small businesses but has also made the process of credit evaluation quicker and more accurate.

The rise of digital finance has also brought about a significant change in the investment landscape in India. With online investment platforms like Groww, Zerodha, and Paytm Money, it has become easier for individuals to invest in mutual funds, stocks, and other investment products. This has made investing more accessible to common people, and the investment industry has seen a significant growth in recent years.

Overall, the advent of digital finance has brought about significant changes to the financial sector in India. It has made services more accessible, affordable and efficient, and the trend is expected to continue in the years to come.

Literature Review:

The literature review examines the latest trends in digital finance, highlighting the significant technological advancements that have transformed the industry. Machine learning, blockchain, and artificial intelligence are the primary sources of disruption, allowing financial institutions to automate tasks and improve their risk management and compliance. Big data analytics is also crucial in providing insights on customer behavior, helping businesses make better decisions.

Methodology:

This study adopted a qualitative approach to gain insights on the digital finance landscape globally. Secondary sources such as academic journals, industry reports, and government websites were used to compile data from the various regions worldwide.

Impact of Digitalization on the Finance Sector

In the past, the Indian financial sector was dominated by traditional banks and financial institutions, with limited innovation or competition. However, the widespread adoption of smartphones, internet connectivity, and mobile payments has changed the landscape. Today, there is a plethora of digital finance companies in India offering a variety of services, ranging from online banking to peer-to-peer lending.

Digitalization has led to several positive developments in the Indian finance sector, such as:

1.Increased Financial Inclusion:

Digital finance has made it easier for people in remote areas or with limited access to financial services to participate in the formal economy. They can now open bank accounts and access credit or insurance services online.

2.Lower Costs:

Digital finance companies have lower overhead costs compared to traditional banks, which means they can offer services at lower fees or no fees, making it more affordable for people in low-income groups.

3.Improved Efficiency:

Digital finance companies use technology to automate their operations and streamline their processes, allowing them to offer services faster and with fewer errors.

4.Better Customer Experience:

Digital finance companies offer intuitive, user-friendly applications that make banking and financial management more convenient for customers. They can perform transactions from their mobile devices, reducing the need to visit a physical branch.

Digital transaction in India

Government of India is committed to expand digital deals in the Indian frugality, and thereby enhance the quality and strength of the fiscal sector, as well as ease of living for citizens. Digital payment deals have significantly increased as a result of coordinated sweats of the Government as a whole, along with all stake holders concerned, from, 2071 crore deals in FY 2017- 18 to,840 crore deals in FY 2021- 22(Source RBI, NPCI and banks).

During last five times, colorful easy and accessible modes of digital payments, including Bharat Interface for Money- Unified Payments Interface(BHIM- UPI), Immediate Payment Service(IMPS), and National Electronic Toll Collection(NETC) have registered substantial growth and have converted digital payment ecosystem by adding person- to- person(P2P) as well as person- to- trafficker(P2M) payments. BHIM UPI has surfaced as the favored payment mode of the citizens and has recorded803.6 crore digital payment deals with the value of □12.98 lakh crore in January 2023. (source:-pib.gov.in)

The total number of digital payment deals accepted during the last five fiscal times and the current fiscal time are as under

Financial Year (FY)	**Total number of digital transactions (in crore)** #
2017-18	2,071
2018-19	3,134

2019-20	4,572
2020-21	5,554
2021-22	8,840
2022-23	9,192*

* Data till 31st December2022

Note: Digital payment modes considered are BHIM-UPI, IMPS, NACH, AePS, NETC, debit cards, credit cards, NEFT, RTGS, PPI and others.(Source: RBI, NPCI and banks)

The total value of digital payments during the last five financial year and in the current financial year are as under:

Financial Year (FY)	Total value of digital transactions (in lakh crore) #
2017-18	1,962
2018-19	2,482
2019-20	2,953
2020-21	3,000
2021-22	3,021
2022-23	2,050*

*Data till 31st December2022

Note: Digital payment modes considered are BHIM-UPI, IMPS, NACH, AePS, NETC, debit cards, credit cards, NEFT, RTGS, PPI and others.(Source: RBI, NPCI and Banks)

The benefits of using digital payments are as follows:

1. Instant and convenient mode of payment through BHIM UPI
2. Enhanced financial inclusion:
3. Increased transparency in government system:
4. National Electronic Toll Collection (NETC) system:
5. Enhanced Credit Access with Safe and secure:

Regulatory Challenges

Despite the numerous benefits of digital finance, there are also some regulatory challenges that need to be addressed. These include concerns about data security, accountability, and customer protection.

The Reserve Bank of India (RBI) has taken a proactive approach to regulating digital finance in India. It has introduced several regulations aimed at safeguarding customer interests, such as mandatory two-factor authentication for online transactions and limits on cash withdrawals from mobile wallets.

Finance in the digital era has seen an immense transformation. With technological advancements, financial services have become more efficient and accessible for individuals and businesses alike. The rise of mobile and internet banking has enabled people to perform transactions from the comfort of their homes. This convenience has led to large numbers of people around the world taking advantage of these services.

Moreover, the digitization of financial records and processes has significantly reduced the likelihood of errors and frauds. Communication between clients and financial providers has also become easier, enabling faster resolution of issues.

The digital era has also led to the rise of new financial products like cryptocurrencies and digital wallets. Blockchain technology has disrupted traditional financial services and provided an alternative to conventional banking systems.

However, the digital world also poses new challenges such as the risk of cyber-attacks and data breaches. Therefore, it is crucial for financial providers to maintain secure systems and adhere to strict protocols to keep individuals and businesses protected.

In conclusion, the digital era has brought about significant changes to the finance industry. Digitization has led to increased convenience, speed, and efficiency for clients, while financial service providers aim to maintain security and trust in their offerings.

Finding

The findings of this study reveal that digitization has transformed the finance industry into a new phase. The implementation of new technologies has led to improved efficiency in banking operations and customer service, reduced transaction costs, and increased financial inclusion. Fintech companies have brought increased competition to the market, forcing traditional financial institutions to adapt and innovate.

The implications of digitization for the finance industry cannot be underestimated. The growth of digital finance offers significant opportunities to businesses worldwide. However, the regulatory framework governing digital finance also poses challenges for financial institutions and consumers alike. Careful consideration must be made on how to balance innovation and regulatory compliance.

Conclusion:

This research paper highlights the transformational impact of digitization on the finance industry, outlining the challenges and opportunities presented by the adoption of these technologies. Overall, the study recommends that policymakers, regulators, and market participants should recognize and embrace the digital transformation of the finance industry, as it represents a significant opportunity for innovation and growth.Digitalization has transformed the finance sector in India, improving financial inclusion, lowering costs, and enhancing efficiency. However, regulatory challenges remain, and it is essential for policymakers to balance innovation with customer protection. Overall, digital finance offers immense potential for growth, and it is likely to become an increasingly significant player in the Indian financial ecosystem.

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Analysis of How Big Data impacts on SEO

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ABSTRACT

Digital marketing is one of the many industries where big data has become crucial. One of the areas where big data has had a huge impact on how organizations handle their online presence is Search Engine Optimization (SEO). This study examines how big data affects SEO and identifies the crucial elements that companies can take into account to raise their search engine results. The study included a review of pertinent literature. The results of this study shed light on the significance of leveraging big data to optimize SEO and the tactics that companies may use to improve their search engine rankings.

KEYWORDS

Big Data,SEO, Search Engine Optimization,digital marketing, online presence, search engine rankings, Social Media, E-Commerce

INTRODUCTION

This research paper aims to analyze the impact of big data on SEO. The paper will begin by defining big data, SEO and its applications in SEO. The paper will then discuss the benefits of using big data for SEO, analyze how big data impacts SEO and provide insights into how businesses can leverage big data to improve their SEO strategies.

Big Data

The definition of big data is data that contains greater variety, arriving in increasing volumes and with more velocity.Big data is just a term for larger, more complex data collections, particularly those from new data sources. Some data sets are so large that they just cannot be handled by conventional data processing software. But, these enormous amounts of data can be leveraged to solve business issues that were earlier impossible to solve.[1]

There are number of sources for Big Data like: Social Media, E-commerce, Media Platforms, TransactionalData and the list goes on. [2]

SEO (Search Engine Optimization)

Search Engine Optimization, or SEO, is a cost effective process or strategy to increase the number and quality of search engine traffic to your website.

Applications of Big Data in SEO

Big data is able to be utilized in the perspective of SEO to identify the keywords that users most frequently search for, the concepts that are most relevant to users, and the content formats that are most interacting to users. This data can be used to help develop SEO strategies that are more effective at driving traffic to websites.

Big data has emerged as a game changer in a variety of industries, including digital marketing, in recent years. Big data refers to the massive amounts of information that businesses can gather from various sources, such as social media, customer interactions, and website analytics. Big data can provide businesses with valuable information that will assist them improve their online presence, including SEO. The purpose of this research paper is to examine how big data affects SEO and to identify the key factors that businesses should consider in order to improve their search engine rankings.

The Impact of Big Data on SEO

The boom of big data has changed the manner in which that businesses approach SEO. Because of the enormous amount of information available, businesses can now gain customer insights and preferences and optimize their SEO strategies accordingly.

Big data affects SEO by providing businesses with real-time feedback on the potency of their SEO strategies. By monitoring website traffic and user behavior in real-time, businesses can quickly identify areas where their SEO strategies are underperforming and adapt as necessary. This continuous feedback loop enables businesses to constantly improve their SEO strategies and maintain their competitive edge.

- **Improved Analysis**
  Through much better analytical methods, big data enables firms to receive reliable and timely information. Moving quickly and being capable of solving problems as they arise are critical in the business world.

  After improving its analytical procedures, a company may use the same ideas for SEO. Better analysis of company data leads to better SEO and business results. [2]

- **Complicated User Behavior Recognition**
  Enterprises can now obtain a more complete picture of user behavior than ever before. Humans are complex by nature, and developing a panoramic view of who your customer truly is may be difficult.

  Big data, on the other hand, allows us to get as close as possible. With people interacting through so many different forms of media, it's no surprise that there's an abundance of data on consumer behavior. Every website where we agree to cookies and every E-Commerce click contributes to a massive body of data that describes who we are as customers.

This is great for SEO because entrepreneurs can now respond to consumer needs and desires more accurately. [4]

•Using Big Data to Enhance SEO Strategies

While the influence of big data on SEO is straightforward, businesses must understand how to effectively leverage this data to improve their SEO strategies. In this section, we will look at how businesses can use big data to improve their SEO strategies.

1.Keyword Analysis: Big data can be used to analyze keyword usage and identify trends in search behavior. This analysis can help businesses identify high-performing keywords and optimize their content accordingly.

2.Content Creation: Big data can be used to analyze user behavior and determine the kinds of content that users are most engaged in. Businesses can improve their Organic ranking and keep driving more traffic to their website by creating user-friendly content.

3.Website Optimization: Big data can be used to analyze website traffic and focus on areas where the website is inadequate. Businesses can improve user experience and SEO rankings by optimizing website design and functionality.

4.Social Media: Big data can be used to analyze activity on social networks and identify user behavior trends. Businesses can use these insights to develop social media tactics that bring traffic to their website and keep improving their SEO rankings.

SEO is an ever-changing process; your SEO practices at the start of the year may not be the ones you use at the end. The concept of businesses and organizations being able to respond to changes through data analysis is critical to carrying out these modifications.

Organizations will find it easier to adjust SEO practices with big data because data reveals a lot more information. Businesses will, as a result, gain improved SEO insights that will help them to: boost their website and increase reach.[6]

•Conversions have increased

One of the main aims of SEO is conversion. Many websites' best landing pages are those that convert the most customers.

In this way, big data affects SEO because it allows business owners and organizations to gain a better understanding of their customers.

Big data analysis gives businesses more context into their customers' thought processes, enabling them to make the necessary changes to raise conversion. [5]

Review of Literature

A study by Liu and Han (2017) explored the impact of big data on consumer behavior and SEO. The authors found that by analyzing data related to consumer behavior, such as search queries, click-through rates, and bounce rates, SEO practitioners could identify what consumers are looking for and how they interact with search engines. This information could then be used to develop more effective SEO strategies and tactics.[5]

Another study by Liu et al. (2018) investigated the impact of big data on SEO, especially as part of search engine algorithms. The study found that by analyzing large amounts of data concerning search engine algorithms, SEO practitioners could gain a better understanding of how search engines work, resulting in enhanced SEO tactics and methods.[6]

In a study by Haddadi et al. (2019), the authors explored the impact of big data on website performance and SEO. The study found that by analyzing data related to website performance, such as page load times and user engagement metrics, SEO practitioners could identify areas where improvements could be made to improve website ranking on SERPs.[10]

Methodology

1. **Data Collection:** The first step in analyzing the impact of big data on SEO is to collect data related to search engine algorithms, consumer behavior, website performance, and social media trends. This can be done through a variety of methods, such as web scraping, data mining, and social media listening tools.
2. **Data Analysis:** Once the data has been collected, the next step is to analyze it to gain insights into search engine algorithms, consumer behavior, website performance, and social media trends. This can be done using statistical analysis, machine learning algorithms, and data visualization tools.
3. **Keyword Research:** Keyword research is an important aspect of SEO, as it involves identifying the keywords and phrases that consumers are searching for. By analyzing search query data, SEO practitioners can identify keywords that are relevant to their target audience and incorporate them into their content and web pages.
4. **Website Optimization:** Website optimization is another important aspect of SEO, as it involves improving the performance of a website to improve its visibility and ranking on search engine results pages. By analyzing website performance data, SEO practitioners can identify areas where improvements can be made, such as page load times, user engagement metrics, and mobile responsiveness.
5. **Content Optimization:** Content optimization is the process of optimizing web page and content to improve their visibility and ranking on search engine results pages. By analyzing

consumer behavior data, SEO practitioners can identify what types of content consumers are looking for and how they interact with search engines. This information can then be used to develop more effective content strategies and tactics.

6. **Social Media Optimization:** Social media optimization involves optimizing social media profiles and content to improve their visibility and ranking on search engine results pages. By analyzing social media data, SEO practitioners can identify trending topics and keywords, which can be incorporated into social media content to improve its visibility and ranking on search engine results pages.

Data Analysis

1. **Regression Analysis:** Regression analysis can be used to identify relationships between different variables related to SEO, such as website performance metrics, consumer behavior data, and social media engagement metrics. By analyzing these relationships, SEO practitioners can identify factors that are correlated with improved SEO performance and adjust their strategies accordingly.
2. **Cluster Analysis:** Cluster analysis can be used to identify groups of consumers with similar search behavior or content preferences. By analyzing these groups, SEO practitioners can develop more targeted content and SEO strategies that appeal to specific audiences.
3. **Sentiment Analysis:** Sentiment analysis can be used to identify the tone and emotion of consumer comments and feedback related to a particular brand or product. By analyzing this data, SEO practitioners can identify areas where improvements can be made to improve brand reputation and online visibility.
4. **Content Analysis:** Content analysis involves analyzing the text and structure of web pages and content to identify patterns and trends. By analyzing content data, SEO practitioners can identify keywords and phrases that are relevant to their target audience and incorporate them into their content and SEO strategies.
5. **Social Network Analysis:** Social network analysis involves analyzing social media data to identify relationships and connections between different users and groups. By analyzing social network data, SEO practitioners can identify influencers and thought leaders in their industry and develop more effective social media marketing strategies.

Result &Conclusion

Big data has had a significant impact on SEO strategies, providing businesses with insights into search behavior and real-time feedback on the effectiveness of their strategies. By leveraging big data effectively, businesses can improve their SEO rankings and drive more traffic to their website. It highlights the benefits of using big data in SEOsuch as improved keyword targeting, content optimization, and link building. Overall, this research paper provides valuable insights into the potential of big data to transform SEO and improve businesses' digital marketing efforts.

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THE NEW EDUCATION POLICY 2020, QUALITY OF LIFE IN INDIA

The Digitalization of Education through Social Media

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ABSTRACT:-

The democratic welfare government is not only interested in creating educational institution as infrastructure for education for all, but is also equally keen on quality-oriented, even-handed and equitable education. In fact, the focus of the Global Agenda SDG 4 is to raise the standard of living and quality of life by ensuring quality and lifelong education irrespective of region, race religion, color, and caste, etc. Thus, there is a strong focus in India to each global targets and more importantly, this is due to the necessity of fulfilling the government's goals on overhauling India's education system in the contest of far-reaching changes that have taken place in terms of economic social, and scientific areas over a period of last twenty years. The outcome of all these complex Is and critical thinking across stakeholders in social development manifested in policy action called the New Education Policy 2020 (NEP 2000). Therefore, it is critically important to analyze the subject under study as a compact system composed of simultaneous relationships to give a combined effect of the objectives and the framework undertaken for the analysis. Quality of life and education are the variables that are difficult to precisely measure in quantitative terms and hence the implications and inferences are carefully analyzed on the range of issues that are selected for Statistical analyses and structural modeling by going with our estimates, it seems that though NEP 2020 is a popular and mandated educational policy for educational reforms and for a better future the expected implementation of the policy would be very difficult in the context of digitalization and for raising the quality of life in our opinion, remarkable progress on the quality of life can be made possible with flexibility in proper life-long education and training, which can culminate skill primo, quality of education, and rigidity of the segmented labor market in better opportunities and employment.

KEYWORDS:-

Social Media, Digitalization, Smartphone, Integration, Experimental, E-learning.

INTRODUCTION:-

In the present scenario, India has been reached to the top most destination in the field of education. Indian education system has adopted innovative skills so as reach the final destination and making progressive approach towards problems opened phenomenon. In the world of Information Technology there is need to have an innovative idea that represents the scope & significance of the knowledge and it is all possible when a nation turn into the globalized form of uniform approach.

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 toplay 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 processes in education. The smartphone has brought the whole world into our pocket. 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.

OBJECTIVE OF THE RESEARCH:-

1. To facilitate learners with e-content of course material.
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.
6. To know the impact of digitalization in education sector.
7. To highlight the emerging trends in education and relevant sector due to digitalization.

AGENCIES FOR DIGITALIZATION OF EDUCATION IN NEP 2020

NETF: - According to NEP 2020, NETF stands for National Educational Technology Forum. It will be anautonomous body. It will be created to provide a platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, administration both for school and higher education. The aim of NETF will be to facilitate decision making on the induction, development and use of technology, by providing to the leadership of educational institutions of the states and central governments, the latest knowledge and research as well as opportunity to consult the share based practices. It will provide independent evidence based advice to central and state government agencies on technologybased interventions, build intellectual and institutional capacities in educational technology, and envision strategic thrust areas in this domain and articulate new directions for research and innovations.

LEARNING APP USED FOR DIGITALIZATION OF EDUCATION :-

➢**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. It was launched in 2007. It is a national platform available for schools in all states. It is available for grades from 1 to 12th. It can be accessed through mobile application and web portal. It provides e learning course material for school education in multiple languages including Hindi, English, Bengali, Tamil, Marathi and Urdu. Itcontains a lot of e contents which are aligned with the curriculum, large number of case studies and solutions provided with the help of Enlarged Textbooks (EBT) which are QR coded.

- **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-ordinate 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. It has been developed cooperatively by MHRD and AICTE with the help of Microsoft and isequipped for facilitating 2000 courses. It offers free access to everyone and hosts courses from 9th to post graduation.

- **E-PATHSHALA APP:-**

The Digital India Campaign has prompted extensive use of ICT in the teaching learning process. The E-Pathshala is a joint initiative of the ministry of education, Government of India and NCERT. It has been developed for e- resources including textbooks, audio, and videos and provides access to digital textbooks for all classes, graded learning materials and enables participation in exhibitions, contests, festivals, workshops etc.

- **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. It has curriculum-based course content covering diverse disciplines. The contents are provided by NPTEL, IITs, UGC, IGNOU and NIOS. The INFLIBNET Centre maintains the web portal.

INTEGRATIONOF 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.

The main features of YouTube are following:-

1. Users can search for and watch video.

2. Create a personal YouTube channel.

3. Upload videos to your channel.

4. Like, comment, share and subscribe to other YouTube videos.

5. Create playlists to organize videos and group videos together.

[2.] WHATSAPP:-

Whatsapp is a free downloading messenger app for smart phones. It is an American freeware cross platform for messaging and voice over IP service owned by Face book. 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 crossplatform app which uses the internet to send text messages, images, audio and video materials from one Smartphone to another instantly. This shows how this messaging app is important in our present lifestyle. It has end to end encryption built in which means any texts or photos or videos exchanged between users are encrypted and assured to be secure between the people communicating. Not even what's app can read, view or listen to thechats, which gives users a sense of privacy and security.

ADVANTAGE OF USING WHATSAPP:-

There are following advantages of using whatsapp:-

1. It is completely free for use.

2. It can send and receive a message instantly to anywhere and anytime in this world.

3. It is easy to use as any smart phone user can use it.

4. It supports voice and video calling.

5. It can send and receive documents and files.

DISADVANTAGES OF USING WHATSAPP:-

There are following disadvantages of using whatsapp:-

1. It is only supported on smart phones. Many people still do not have smart phones. So, they will be deprivedfrom using it.

2. One profile picture and contact number is visible to everyone. It means anyone can use them.

3. Many times fake news is forwarded which is harmful.

4. It gets uninvited chats which sometimes disturb us.

5. It reflects too much communication.

[3.] TELEGRAM:-

Telegram is an online messaging app which works just like popular messaging apps whatsapp and Face book 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 popularmessaging 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. It means that they won't be visible without being deciphered first. It alsolets one set a self-destruct timer on messages and media that one shares which can range from two seconds to one week through its built-in future 'secret chat'. It also offers end to end encryption leaving no trace on its servers. It can be used and installed just like other messaging apps. One can download it from Google Play Store. After flipping through the welcome screen one will be prompted to enter your phone number and then add his or her name and a picture.

REVIEW OF LITERATURE:-

Learning is an active process of engaging and manipulating objects, experiences, and conversations in order tobuild mental models of the world. [DEWEY,1938; Piaget, 1964; Vygotsky, 1986]

Learning is a process that leads to change, which occurs as a result of experience and increases the potential forimproved performance and future learning [Ambrose et al, 2010, p- 3]

The positive consequence of using social media as a learning tool in a collaborative learning environment, isthat it could enhance motivation for students to participate and enhance their depth of knowledge in a specific task or subject (Njoko & Prince 2015 p-122-24, 135).

Delello Mc Whorter and Camp (2015, p-173-175-178) say that the majority of students who participated in theirexperiment of social media in learning , were motivated because they thought it was fun to create their own content and share with others.

Negative consequence or challenge with using social media as learning tool is that is very dependent on internet.(Munro Wagacha, Oboho and Kihoro -2014 , p-148-49)

According to Soomro Kale and Zai (2014, p-281-83, 289-92), 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 educationalpurposes.

RESEARCH METHODOLOGY:-

Looking into the requirements of the study the research design is being applied to adopt descriptive nature. The research study is of deprive nature The collection of data was significantly used from Secondary source and published articles extensively med. Various web articles distinctively used.

DATA COLLECTION:-

The research is based on the secondary source of information. The required data is extensively used or applied in order to prepare a research paper as it is in the descriptive nature.

LIMITATIONS OF THE STUDY:-

There are following some limitations of the study of this research paper:-

1. This study depends on the internet and Wi-Fi connection. The low speed of data may disturb the teachinglearning process.
2. There are age restrictions for using Social Media.

CONCLUSION:-

The use of Social Media for the digitalization of education will be very helpful and knowledgeable for learners, teachers, guardians and administration. It can be used from anywhere and anytime for informal education. it will bring a revolution in Digitalization of Education. After this initiative, learners will be able to easily get e-contents from Diksha app, Swayam prabha app and e-LOTS. They will be able to interact among one another in their social media group sharing their problems for getting solutions. Thus, they will be able to help one another in groups and this is called collaborative learning. Now they will be able to create their own ideas and share in the group and will lead to constructivism theory of learning.

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A comparative analysis on NEP 2020 and NPE 1986 Literature survey

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Abstract

We know that the education is continues process and its play vital role in the overall development of the people of every country. The process of education has been carried out at various stages in the life cycle of the children like education at home, foundation stage, preparatory stage, middle stage, secondary stage and adult education. Development of every nation has been solely depends on the educational development of the country. For this purpose government of every nation try to put more emphasis on the education sector by implementing education policy time to time. In the same manner India is also a developing nation with full of potential and opportunity in the form of human capital, natural resource and technology. National government improves the education system by introducing New Education Policy 2020 in the place of existing National Policy of Education 1986. Here in this research paper we just try to compare the two education policy of our nation NEP 2020 & NPE 1986 and try to find out the difference in the policy. Also we just try to through light on the merits as well as improvement implemented in NEP 2020 by taking literature survey. Here we used secondary data which are collected from the other research paper as well as online source. Descriptive research design has been used for the research. Result of the research suggests that there are lots of change has been implemented in the NEP 2020 in comparison to existing NPE 1986.

Background of the study

Now a day's India is inching closer to universal education, the type and patter of education that the students in India receive has been questioned. India is the country having world's second largest population. Out of total population 65% are the children and young people who require good education. So it is mandatory to constructing schools nearer to students living habitats became common. This was done intending to increase enrollment and reducing the dropout rate of the students from the school. Right now India having nearly 900 universities, 40,000 colleges, and 15 lakhs schools.

If we compare Indian education pattern with the education pattern of foreign country we find the vast difference. India lacked in providing qualitative education to students. Also there is a lacking of resource and educational material in the Indian school. In India, there are large number of institutions are small-sized and are running single-program and not the multidisciplinary style of higher education which is a must in the 21st century. Also there is less scope for vocational education in India.

Literature data suggest that the in 2019, about 27% of the Indian population was observed to be youngsters belong to age of 0–14- year, 67% were of the 15-64 age group, hence by 2030 it is expected that India will have more than 69% of youth population.

For the purpose of improving educational practice Indian government form the committee under the chairman ship of K Kasturirangan. This committee drafts the new education policy and presented at the assembly in 2019. After approval on the 29th July 2020, the new education policy was launched. The new education policy provides an upgrade to the Indian education model. It replaces existing 10+2 education model with the 5+3+3+4 model and mandates education from 3 years of age, unlike its predecessor which mandates education from 6 years of age. It is expected that a transformation will be seen in the Education System by 2021.

Research Gap

The existing education policy lay down a very good vision towards building the nation by giving more emphasis on the core area of the society approaching the development of the nation. If we compare the time of 1986 with present era of 21st century, we are able to identify vast reforms in last 34 years in the form of technology, business structure & economy, Education, social behavior of people, competition and job opportunities. In this research paper we just try to analyze the difference between two education policy NEP 2020 and NPE 1986 in connection to reform that has been place in the society.

Statement of the Problem

This research paper gives emphasis on the comparison of NPE 1986 and NEP 2020. Here we make formal attempt to study the change that has been placed from elementary education to higher education in the NEP 2020 in contrast to existing education policy NPE 1986.

Objective of the study

From the above research gap as well as statement of the problem we are able to set the following primary objective of the research paper.

- To highlight the overview of NEP 2020.
- To make comparison of NPE 1986 and NEP 2020.
- To study the merits of NEP 2020
- To identify various improvement that has been introduce in NEP 2020

Research methodology

This research paper is purely based on the secondary collected from various journals, news paper, website and online literature of different author. The methodology consists of a conceptual discussion on highlights of the NEP 2020 and focus of this article is on the comparison of NEP 2020 with the existing education policy 1986.

Highlights of NEP 2020

- ❖This is the first education policy of 21st century which replaces 34 year old policy of education.
- ❖NEP 2020 has been create with aim of Universalization of education from pre-school to secondary level with 100% GER in school education by 2030 and target to increase GER in higher education to 50% by 2035.
- ❖ The new policy will bring 2 Crore out of school children back into the main stream.
- ❖New policy change the existing structure of curricula 10+2 into 5+3+3+4 structure corresponding to age 3-8, 8-11, 11-14, and 14-18.
- ❖The NCRT will develop a national curricular and Pedagogical framework for early childhood care and children up to the age of eight.
- ❖National books promotion policy is to be formulated
- ❖All student will take school exam in grade 3,5and 8 that has been conducted by the specific authority while board exam for grade 10 and 12 will be continued but redesign with holistic development as the aim.
- ❖A new National Assessment Centre, PARAKH will be set up as a standard-setting body.
- ❖Provision has been made on setting up of Gender Inclusion Fund and also Special Education Zones for disadvantaged regions and groups.
- ❖Every district will be encouraged to establish 'Bal-Bhavan' as a special daytime boarding school, to participate in age-related, and play-related activities.
- ❖A common National Professional Standards for Teachers will be developed by the National Council for Teacher Education by 2022.
- ❖Every States will set up independent State School Standards Authority (SSSA). The SCERT will develop a School Quality Assessment and Accreditation Framework (SQAAF) through consultations with all stakeholders
- ❖NEP 2020 aims to increase the Gross Enrolment Ratio in higher education including vocational education from 26.3 per cent in 2018 to 50 per cent by 2035 and aims to add 3.5 crore new seats to higher education institutions.

- ❖The policy envisages broad-based, multidisciplinary, holistic Under Graduate education with flexible curricula, creative combination of subjects, integration of vocational education and multiple entry and exit points with appropriate certification.
- ❖Multidisciplinary Education and Research Universities at par with IITs, IIMs, to set up as models of best multidisciplinary education of global standards in the country
- ❖Public and private higher education institutions will be governed by the same set of norms for regulation, accreditation and academic standards
- ❖Affiliation of colleges is to be phased out in 15 years and a state-wide mechanism is to be established for granting grades autonomy to colleges
- ❖A new and comprehensive National Curriculum Framework for Teacher Education, NCFTE 2021, will be formulated by the NCTE in consultation with NCERT
- ❖By 2030, the minimum degree qualification for teaching will be a 4-year integrated B.Ed. degree stringent action will be taken against Teacher Education Institutions.

Difference between NEP2020 & NPE 1986

	NEP 2020	NPE 1986
Developed by	Ministry of education	Ministry of HRM
Aim	To increasing GER 50% by 2035	To increasing GER 26% by 2018
Educational structure	5+3+3+4	10+2
Board exam	Twice in year	Once in year
Board exam type	Objective & descriptive	Descriptive
Break up age	3-8, 8-4, 11-14, 14-18	6-16, 16-18
Type of Curriculum	Mixed curriculum	Heard separation of art, commerce & science
Curriculum content	Curriculum content will be reduced to its core essential	Curriculum content was more in existing policy
Vocational education	Vocational subject is must in class 6-8	No such provision
Bag less education	Bag less educational practices	No such provision
Health check up	Health card and regular check up is must	Supplement pregame is already running & health card is there
Approach to assessment	360 assessment approach	No such provision
Teaching of code	Give emphasize on teaching of	No such emphasize

	coding	
Language education	Emphasize on three language: state, region and choice of student	Emphasize on three language: Hindi, English and Regional
Education start from	Pre-school in KVS	1st standard
Scope of preparatory education	Provision of Balavatika is there for preparatory education	No such provision
Performance analysis	Report card reviewed by teachers, student and peers.	Report card reviewed by teacher only
GDP contribution	Education sector to get 6% of GDP	Education sector to get 4.5% of GDP
Teacher qualification	Minimum qualification of teacher: 4 year integrated B.Ed.	No such policy
Change in IIT Education	IIT will teach multidisciplinary like arts, humanities etc.	No such provision
E-content	E- content in 8 regional language	No such E-content
Multiple entry and exist option	Multiple entry and exist option for students in incomplete course also credit will be transferred through academic credit bank.	No such provision in existing policy
Structure of higher education	1-year diploma, 2-year advance diploma, 3-year graduation, and 4-year P.hd.	1-2 year diploma, 3-year graduation, and 4-year P.hd.
Educational development scope	Better scope for foreign university to establish campus in India	No such scope
Controlling authority	HECI except medical and legal.	UGC & AICTE, ICAR, BCI, CCIM, ICAI, ICSI, CBSC, NCERT.

Finding & Conclusion

From the above analysis of both the policy of NPE 1986 and NEP 2020 we can conclude that although the national policy of education provided a lot of new opportunities for the students and aspirants to come with a dream come true by having a new training program that could enhance education from the remote areas but still they had a long way too because education still required enhancement in the curriculum which is now being provided with the help of NEP

2020 which focuses on the key areas. The students will not be, just a factory output there will be a quality product that will be based on experimental learning, and students can choose the desired field of studying in any particular discipline they wish to go for research work.

Also the analysis suggests that the NEP 2020 give more focus on the overall development of the students. Also more emphasis has been given to the vocational education for the purpose of create more employment opportunities in the country. With this upcoming NEP-2020 education has got a new way to open fields for students, students will now be able to enhance themselves in whichever failed they wish to go further.

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Theme : Role of Lokamangalam Charitable Trust in Skill Development of “Adivasi”

વિષય : આદિવાસીઓના કૌશલ્ય વિકાસમાં લોકમંગલમ ચેરીટેબલ ટ્રસ્ટની ભૂમિકા

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ટૂંકસાર

(Abstract)

વિશ્વમાં લોકશાહીની દ્રષ્ટીએ પ્રથમ, વસતિની દ્રષ્ટીએ બીજો,પી.પી.પી ધોરણે વિશ્વનું ત્રીજા નંબરનું સૌથી મોટુ અર્થતંત્ર, જી.ડી.પી ની દ્રષ્ટીએ પાંચમું સૌથી મોટુ અર્થતંત્ર, લશ્કરી ક્ષમતાની દ્રષ્ટીએ બીજુ,અવકાશી સિધ્ધિઓ બાબતે ચોથુઅને વિશ્વના શક્તિશાળી દેશોમાં ચોથા નંબરનું સ્થાન ધરાવતો ભારત દેશ વર્ષ ૨૦૨૨ નાં હ્યુમન ડેવલપમેન્ટ ઈન્ડેક્ષમાં 132 , વૈશ્વિક ભૂખમરાના સુચકાંકમાં ૧૭૧ અનેવૈશ્વિક ગરીબી સુચકાંકમાં ૬૨ મો ક્રમ ધરાવે છે. દેશના તમામ યુવાનો ઉત્પાદક પ્રવૃત્તિમાં જોડાય તો ભારતને વિશ્વગુરૂ બનતા કોઈ અટકાવી શકે તેમ નથી. આ માટે દેશના યુવાનો શિક્ષિત, સમજદાર અને કૌશલ્યવાન હોય તે જરૂરી છે.

કૌશલ્ય વિકાસ એ પોતાની અંદર રહેલી ક્ષમતાઓને ઓળખી તે ક્ષમાતાઓને વિકસિત કરવાની પ્રક્રિયા છે. કૌશલ્ય વિકાસ થકી વ્યક્તિ કોઈ એક વિશેષ ક્ષેત્રમાં પોતાની કુશળતા/દક્ષતા વધારી પોતાનો વિકાસ કરી શકે છે. અભ્યાસની સાથો સાથ કોઈ નવી તાલીમ લઈ પોતાના કૌશલ્ય ક્ષમતાઓમાં વધારો કરવોએટલે કૌશલ્ય વિકાસ. દા.ત. કમ્પ્યુટરનું જ્ઞાન, સિલાઈ કરવાનું કામ શીખવું, બ્યુટી પાર્લરનું કામ શીખવું, સંગીત શીખવું, રમત – ગમત ક્ષેત્રે આગળ વધવું વગેરે. આમ પોતાની ક્ષમતાઓમા વધારો કરી કોઈ કાર્ય કરવામા કુશળતા પ્રાપ્ત કરવી એટલે કૌશલ્ય વિકાસ.

ભારત સરકારદ્વારા કૌશલ્ય વિકાસ માટે National Skill Development Corporation (NSDC) , National Skill Development Agency (NSDA) , પ્રધાનમંત્રી કૌશલ વિકાસ યોજના, સ્કીલ ઈન્ડીયા મિશન શરૂ કરવામાં આવેલ છેઅને સરકારનો ઉદ્દેશ વર્ષ ૨૦૨૩ સુધીમાં ૪૦ કરોડ લોકોને કૌશલ્યવાન બનાવવાનો છે.

કેન્દ્ર સરકાર, રાજ્યોની સરકાર અને સ્થાનિક સ્વરાજ્યની સંસ્થાઓ દ્વારા કરવામાં આવતા કૌશલ્ય વિકાસના કાર્યક્રમો ઉપરાંત દેશમા યુવાનોને કૌશલ્યલક્ષી તાલીમ આપી સક્ષમ બનાવવા અને સર્વાંગી વિકાસ માટે બિનસરકારી સંગઠનો પણ મહત્વની ભૂમિકા ભજવી રહ્યા છે જે પૈકી વલસાડ જિલ્લામાં આદિવાસીઓમાં સર્વાંગી વિકાસ માટે કાર્યરત ગાંધીવાદી બિનસરકારી સંગઠન “ લોકમંગલમ ચેરીટેબલ ટ્રસ્ટ – ખોબા” ની આદિવાસીઓના કૌશલ્ય વિકાસમાં ભૂમિકા,સંસ્થાની કામગીરી, પ્રયત્નો અને આ પ્રયત્નોની અસરો અંગે પ્રસ્તુત અભ્યાસમાં ચર્ચા કરવામાં આવી છે.

સૂચક શબ્દ (Key Words) : વિશ્વગુરૂ, કૌશલ્ય વિકાસ, સરકાર,ગાંધીવાદ, બિનસરકારી સંગઠન

પ્રસ્તાવના

ઝડપી ઔદ્યોગિકરણ અને વિકાસનાં પ્રવર્તમાન યુગમાં ભૌગોલિક સરહદો ભૂલાતી જાય છે અને વિશ્વમાં આર્થિક ક્ષમતા વધારવાની હરીફાઈ થઈ રહી છે તેવા સમયે વિશ્વનું સૌથી મોટુ યુવાધન ધરાવતા ભારત દેશમાં કામ

કરી શકે તેવી તમામ મનવ વસતિને રોજગાર મળી રહે તો દેશ આર્થિક મહાસત્તા બની શકે તેમ છે પરંતુ આ માટે શિક્ષિત અને દક્ષતા પ્રાપ્ત વસતિ એ પ્રથમ શરત છે આજે એક તરફ દેશમાં શિક્ષિત અને ટેકનીકલ જ્ઞાન ધરાવતા માનવબળ ની અછત છે અને બીજી તરફ બેરોજગારી જોવા મળે છે. જો દેશના યુવાધન ને કૌશલ્યવાન બનાવી ઉત્પાદક પ્રવૃત્તિઓ તરફ વાળવામાં આપણે સફળ રહીશું તો વિશ્વમાં આર્થિક મહાસત્તા બની શકીએ તેમ છે જેથી સરકાર તરફથી અને બિનસરકારી સંગઠનો તરફથી દેશમાં કૌશલ્ય વર્ધન માટે પ્રયત્નોશરૂથયાં. [1]

કૌશલ્ય વિકાસ

કૌશલ્ય વિકાસ એટલે પોતાની ક્ષમતાઓમા વધારો કરી કોઈ કાર્ય કરવામા કુશળતા પ્રાપ્ત કરવી. [1] કૌશલ્ય વિકાસ એ પોતાની અંદર રહેલી ક્ષમતાઓને ઓળખી તે ક્ષમાતાઓને વિકસિત કરવાની પ્રક્રિયા છે.કૌશલ્ય વિકાસ થકી વ્યક્તિ કોઈ એક વિશેષ ક્ષેત્રમાં પોતાની દક્ષતા વધારી પોતાનો વિકાસ કરી શકે છે. [2]અભ્યસાની સાથો સાથ વ્યક્તિગત કૌશલ્ય , પ્રત્યાયન કૌશલ્ય, પારસ્પારિક સંબંધોનું કૌશલ્ય અને વ્યાવસાયિક કૌશલ્ય અંગેની કોઈ નવી તાલીમ લઈ પોતાની ક્ષમતાઓમાં વધારો કરવો એટલે કૌશલ્ય વિકાસ.[6]

ભારત દેશમાં કૌશલ્ય વિકાસમાટે થયેલપ્રયત્નો તથા તે અંગે થયેલ અભ્યાસો

ભારત જેવા ડેમોગ્રાફીક ડિવિડન્ડ ધરાવતા દેશમાં ઝડપી આર્થિક વિકાસની સાથો સાથ ગરીબી અને બેરોજગારીની નાબૂદી માટે યુવાનોને સમયને અનુરૂપ તાલીમ આપી રોજગાર અને સ્વ – રોજગાર સર્જન પરત્વે ધ્યાન આપાવું જરૂરી છે. કૌશલ્ય વર્ષણ દ્વારા દક્ષતા પ્રાપ્ત માનવ વસતિ દેશના વિકાસનું પ્રેરક બળ છે. ભારત સરકાર દ્વારા કૌશલ્ય વિકાસ માટે શરૂ થયેલ પ્રયત્નો નીચે મુજબ છે :

(૧) ભારત સરકારનાં નાણાં મત્રાલય દ્વારા ૩૧ જુલાઈ, ૨૦૦૮ ના રોજ કંપની ધારા- ૧૯૨૬ ની કલમ – ૨૫ હેઠળ National Skill Development Corporation (NSDC) ની સ્થાપના Public Private Partnership (PPP) મોડલ અંતર્ગત કરવામાં આવેલ છે. આ કંપનીમાં કૌશલ્ય વિકાસ અને ઉદ્યોગ સહસિકતા મંત્રાલય (Ministry of Skill Development and Entrepreneurship) ૪૯ % હિસ્સેદારી અને ૫૧ % ખાનગી ક્ષેત્રની હિસ્સેદારી છે.[2]

(૨) National Skill Development Agency (NSDA) : ભારત દેશમાં ૯ મે, ૨૦૧૩ ના રોજ National Skill Development Agency (NSDA) ની રચના કેન્દ્રીય કેબિનેટ દ્વારા કરવામાં આવેલ છે. જે શિક્ષણની સાથે સાથે ગુણવત્તાયુક્ત કૌશલ્ય વિકાસ થાય તે માટે પ્રયત્ન કરે છે. [3]

(૩) પ્રધાનમંત્રી કૌશલ વિકાસ યોજના : ભારત સરકાર દ્વારા યુવાનોને રોજગારી અને સ્વ – રોજગારી માટે તથા યુવાનોમાં ઉદ્યોગસાહસિકતાના ગુણો ખીલે તે માટે “ પ્રધાનમંત્રી કૌશલ વિકાસ યોજના” ૧૬ જુલાઈ ૨૦૧૫ થી કૌશલ્ય વિકાસ અને ઉદ્યોગ સહસિકતા મંત્રાલય (Ministry of Skill Development and Entrepreneurship) અંતર્ગત શરૂ કરવામાં આવેલ છે. [4]

(૪) સ્કીલ ઈન્ડીયા મિશન : વધુમાં કેન્દ્ર સરકાર દ્વારા કૌશલ્ય વિકાસને લગતી યોજનાઓને સંકલિત કરી વર્ષ ૨૦૧૫ થી સ્કીલ ઈન્ડીયા મિશન શરૂ કરવામાં આવ્યું છે જેનો ઉદ્દેશ ૨૦૨૩ સુધીમા ૪૦ કરોડ લોકોને કૌશલ્યવાન બનાવવાનો છે. [4]

Lavina Sharma & Asha Nagendra. (2016). Skill Development in India: Challenges andOpportunities.Indian Journal of Science and Technologyમાં ભારતમાં વ્યાવસાયિક શિક્ષણ, ટ્રેનિંગ અને કૌશલ્ય વિકાસ માટેની વર્તમાન વ્યવસ્થા, બ્રાઝીલ, ચીન અને સિંગાપોર જેવા દેશોમાં આ ક્ષેત્રે થયેલ કામગીરીને અપનાવી દેશમાં કૌશલ્ય વિકાસના ક્ષેત્રે થયેલ કામગીરી અને ભારત દેશમાં આ ક્ષેત્રમાં રહેલ તકો અને મુસકેલીઓ બાબતે અભ્યાસ કરવામાં આવેલ છે તેમના અભ્યાસના તારણમાં તેઓ જણાવે છે કે ભારતમાં કૌશલ્ય વિકાસના ક્ષેત્રે કામગીરી કરવાની જરૂર છે દેશમાં ડેમોગ્રાફીક ડિવિડન્ડ ને ઉત્પાદક ક્ષેત્રે પ્રયોજવામાં

સફળતા મળે તો સારું પરિણામ મળી શકે તેમ છે આ માટે સરકાર, જુદી જુદી સંસ્થાઓ , લોકસહયોગ અને વિદ્યાર્થીઓના સહિયારા પ્રયાસોની જરૂર છે. 7

Dr. RAJNI ARORA & Manoj Chhadwani. (2019). Analysing the impact of skill India as a tool for reshaping Indian economy. IJRAR- International Journal of Research and Analytical Reviewsમાં ઈન્ડીયા મિશન થકી સરકારના ભારતીય અર્થતંત્રને નવો ઓપ આપવાના પ્રયત્નો અને આ મિશન અંતર્ગત સરકારની શરૂ થયેલ યોજનાઓ અને પ્રોગ્રામોની અર્થતંત્ર પતની અસરોનો અભ્યાસ કરવામાં આવ્યો છે. અભ્યાસના તારણમાં જણાયું છે કે, " મિશન અંતર્ગત ૪૦ કરોડ લોકોને કૌશલ્યવાન બનાવવાનો લક્ષ્યાંક રાખવામાં આવ્યો છે જે સામે પ્રગતિ ધીમી હોવાથી નિશ્ચિત સમયમાં લક્ષ્યાંક સિધ્ધ કરવો મુસ્કેલ છે. " 8

Dr. Ajay Solkhe, Dipika.(2021). Skill Development Initiativesin India: An Exploratory Study with Special Reference to Pradhan Mantri Kaushal Vikas Yojana. IOSR Journal of Business and Management માં પ્રધાનમંત્રી કૌશલ્ય વિકાસ યોજનાના અમલ સામેના પડકારો અંગે કરેલ અભ્યાસના તારણમાં જણાવે છે કે કૌશલ્ય વિકાસ માટે સરકાર, જુદી જુદી સંસ્થાઓ, લોકસહયોગ અને વિદ્યાર્થીઓના સહિયારા પ્રયાસો જરૂરી છે. 9

<u>પ્રસ્તુતઅભ્યાસનાંહેતુઓઅને સંશોધન પધ્ધતિ</u>

૧. સંસ્થાનીપ્રવૃતિઓનીઆદિવાસીઓનાં કૌશલ્ય વર્ધનપરનીઅસરોચકાસવી.

૨. સંસ્થાનીપ્રવૃતિઓનીમહિલાસશક્તિકરણપરનીઅસરોચકાસવી.

પ્રસ્તુત અભ્યાસ ગૌણ અને પ્રાથમિક માહિતી જેમાં સરકારી વિભાગોની વેબસાઈટ, જુદી જુદી સંસ્થાઓની વેબસાઈટ, બિનસરકારી સંસ્થાઓની વેબસાઇટ, પુસ્તકો, જર્નલ્સ, સંસ્થાના માસિકો અને અવલોકન પધ્ધતિ દ્વારા એકત્ર માહિતી પર આધારિત છે.

<u>પરિકલ્પનાઓ</u>

૧. સંસ્થાનીપ્રવૃતિઓનીઆદિવાસીઓનાં કૌશલ્ય વર્ધનપરનીઅસરોસાનુકૂળહશે.

૨. સંસ્થાનીપ્રવૃતિઓનીમહિલાસશક્તિકરણપરનીઅસરોહકારાત્મકહશે.

<u>અભ્યાસક્ષેત્રનોપરિચય</u>

<u>બિનસરકારીસંગઠનનોપરિચય</u>

બિનસરકારીસંગઠનોસ્વૈછિક રીતે સમાજ સેવાની પ્રવૃત્તિ સાથે સાથે સામાજીક ન્યાયની સ્થાપના ઉપરાંત જળ, જમીન અને જંગલો તથા વન્ય જીવોના રક્ષણ અને સંવર્ધન માટે કાર્ય કરી સરકારઅનેસમાજઅને આંતરરાષ્ટ્રીય સંસ્થાઓને તેમના કાર્યોમાં સહકાર અને તકનીકી માર્ગદર્શન પૂરું પાડવાનું કામ પણ કરે છે.

The Society For Participatory Research in Asia (PRIA) એNPO નીમુખ્યપાંચલાક્ષણિક્તાઓબતાવીછે ૧. ચોક્કસસંસ્થાકીયઓળખહોય ૨. એસરકારીહોય ૩. એપોતાનાસભ્યોનેનાણાનીવહેંચણીકરતીનહોય ૪. વહીવટજાતેજકરતીહોય ૫. સ્વૈચ્છિકરીતેસ્થાપેલીહોય. 5

<u>બિનસરકારી સંગઠન "લોકમંગલમ ચેરીટેબલ ટ્રસ્ટ"નોપરિચય</u>

લોકમંગલમ ચેરીટેબલ ટ્રષ્ટ –"ખોબા" ની સ્થાપના ગૂજરાત વિદ્યાપીઠના વિદ્યાર્થી ગ્રામશિલ્પી શ્રી નિલમભાઇ પટેલ અને ગૂજરાત વિદ્યાપીઠના ડો. રાજેન્દ્રભાઇ અમૂલભાઇ ખીમાણી (કુલસચિવશ્રી, ગુજરાત વિદ્યાપીઠ) દ્વારા વર્ષ ૨૦૦૭ મા થઇ હતી. સંસ્થા ધરમપુર અને કપરાડા તાલુકાના આદિવાસીઓના સર્વાંગી વિકાસ માટે શિક્ષણ, આરોગ્ય, ખેતી અને પશુપાલન, રોજગારી, સ્વરોજગારી, સામાજીક કુરીવાજો ની નાબુદી,પર્યાવરણ જાળવણી તથા આદિવાસીઓના બંધારણીય અધિકારો, કાયદા/નિયમો અને સરકારની આદિજાતિ વિકાસ વિભાગ અને અન્ય વિભાગોની યોજનાઓના અમલીકરણમાં મહત્વની ભૂમિકા અદા કરી રહી છે. સંસ્થાના સ્થાપક ગ્રામશિલ્પી શ્રી

નિલમભાઈ પટેલે પોતાનું જીવન આદિવાસીઓની સેવા માટે સમર્પિત કર્યું છે. અને હાલમાં સંસ્થા ધરમપુર અને કપરાડા તાલુકાના ૧૦૦ કરતા વધુ ગામડાઓમાં તેમની સેવાકીય પ્રવૃતિઓ થકી આદિવાસીઓના સામાજીક આર્થિક ઉથ્થાન માટે કાર્યરત છે.

સંસ્થાની પ્રવૃત્તિઓ

સંસ્થા દ્વારા ધરમપુરના તાલુકા મથકેથી ૫૦ કિ.મી દુર મહારાષ્ટ્ર રાજ્યની સરહદે આવેલ ખોબા ગામેથી શરૂ કરેલ સેવા યજ્ઞ આજે ધરમપુર અને કપરાડા તાલુકાના ૧૦૦ કરતા વધુ ગામડાઓમાં આદિવાસીક્ષેત્રમાં વસતા લોકોના સર્વાંગિ વિકાસમાં જ્ઞાન મંગલમ, વન મંગલમ, જલ મંગલમ, આરોગ્ય મંગલમ, ગૃહ ઉદ્યોગ, સરકારી યોજનાઓ બાબતે જાગૃતિ, સામાજીક કુરિવાજોની નાબુદી, સામાજીક અને અન્ય કાયદાઓ બાબતે જાગૃતિ કાર્યક્રમો, બુનિયાદી શિક્ષણ અને કૌશલ્ય વિકાસ માટેના મહાત્મા ગાંધીજીના વિચારોથી પ્રેરિત વિવિધ કાર્યક્રમો દ્વારા ધરમપુર અને તેના આજુ બાજુના ગામોમા આદિવાસીઓના સર્વાંગિ વિકાસમાં મહત્વનું સ્થાન ધરાવે છે. [10]

કોષ્ટક : ૧ :

આદિવાસીઓનાં કૌશલ્ય વર્ધનઅંતર્ગત૧ જાન્યુઆરી, ૨૦૨૨ થી ૩૧ જાન્યુઆરી, ૨૦૨૨ દરમિયાન સંસ્થા દ્વારા આયોજીત તાલીમ કાર્યક્રમોની વિગત

તાલીમ કાર્યક્રમો			
ગાંધીવિચાર શિબિર	વર્મી કમ્પોસ્ટ તાલીમ (અળસિયાનું ખાતર)	સજીવ ખેતી તાલીમ	પશુપાલન અંગે તાલીમ
પ્લમ્બર કામની તાલીમ	કડિયા કામની તાલીમ	ડ્રાઈવર બનવા માટેની તાલીમ	હોટલ/રેસ્ટોરન્ટ અંગેની તાલીમ
કમ્પ્યુટર ડેટા એન્ટ્રી ઓપરેટર અંગેની તાલીમ	પશુપાલન અંગેની તાલીમ	મધમાખી પાલનની તાલીમ	નાગલી પાપડ અને અથાણા સહિતની અન્ય વસ્તુઓનું ઉત્પાદન કરવા માટેની તાલીમ
સુથારી કામની તાલીમ	સિવણ કામ તાલીમ	વાંસની બબનાવટો માટેની તાલીમ	નર્સરી બનાવવાની તાલીમ

સંદર્ભ: સંસ્થાની રૂબરૂ મુલાકત અને કાર્યકર્તાઓ, લાભાર્થીઓ પાસેથી મળેલ માહિતી.

કોષ્ટક :૨:

સામાજીક કુરિવાજોની નાબુદી અંતર્ગત૧ જાન્યુઆરી, ૨૦૨૨ થી ૩૧ જાન્યુઆરી, ૨૦૨૨ દરમિયાનસંસ્થા દ્વારા આયોજીતજાગૃતિ શિબિર અંગેનીવિગત

જાગૃતિ શિબિર			
સામાજીક પ્રસંગોમા થતા ખોટા ખર્ચ અને તેની જીવનધોરણ પર થતી અસરો અંગે જાગૃતિ શિબિર	બાળલગ્ન અને તેની ખરાબ અસરો અંગે જાગૃતિ શિબિર	બિન જરૂરી ધાર્મિક કર્મકાંડો અંગે જાગૃતિ શિબિર	બિનજરૂરી સામાજીક રીવાજો અંગે જાગૃતિ શિબિર
વ્યસન મુક્તિ અંગે જાગૃતિ શિબિર	નશાબંધી અંગે જાગૃતિ શિબિર	ઘરેલુ હિંસા અને આત્મહત્યા અંગે જાગૃતિ શિબિર	મહિલા અને બાળ આરોગ્યની કાળજી રાખવા અનાગે જાગૃતિ શિબિર

સંદર્ભ: સંસ્થાની રૂબરૂ મુલાકત અને કાર્યકર્તાઓ, લાભાર્થીઓ પાસેથી મળેલ માહિતી.

કોષ્ટક : ૦૩ :

લોકમંગલમ ચેરિટેબલ ટ્રસ્ટ ના ધરમપુર ખાતેના વેચાણ કેન્દ્ર ખાતેથી કોઈ પણ પ્રકારના કમિશન વિના વેચાણ કરવામાં આવતી ચીજ – વસ્તુઓ અંગેની વિગત

વેચાણ કેન્દ્રમાં ઉપલબ્ધ વસ્તુઓ			
ગાંધીજીના જીવન અને મૂલ્યો આધારિત પુસ્તકો	દેશી મધ	નાગલીના પાપડ સહિત ની વિવિધ બનાવટો	વાંસના રમકડાં અને અન્ય બનાવટો
શુધ્ધ ઘી	મધમાખી પાલન દ્વારા ઉત્પાદિત મધ	મહુડાનું તેલ (ખાદ્ય તેલ)	અથાણાની બનાવટો

સંદર્ભ: સંસ્થાની રૂબરૂ મુલાકત અને કાર્યકર્તાઓ, લાભાર્થીઓ પાસેથી મળેલ માહિતી.

:લોકસહયોગદ્વારાસહભાગીકાર્યક્રમ :

લોકમંગલમ ચેરિટેબલ ટ્રસ્ટ દ્વારાઆદિવાસીવિસ્તારોમાંગાંધીજીના મુલ્યો અને વિચારો આધારિત વિવિધ કાર્યક્રમો અમલમાં મુકવાની સાથો સાથ સ્થાનિક લોકોના સહયોગથી જળ, જમીન અને જંગલોના રક્ષણ અને સંવર્ધન માએ પણ પ્રયત્નો કરવામાં આવી રહ્યા છે. સ્થાનિક આદિવાસી યુવાનોની ક્ષમતા મુજબ તેઓને શિક્ષણ ક્ષેત્રે કયા વિષયો અને પ્રવાહમાં આગળ વધવું તેનું માર્ગદર્શન સંસ્થાના નિલમભાઈ પટેલ દ્વારા પુરૂ પાડવામાં આવે છે. વિસ્તારના લોકોની જમીન અને તેની ફળદ્રુપતા ને ધ્યાનમા રાખી કેવા પ્રકારની ખેતપ્રવૃત્તિ થઈ શકે તે બાબતે તથા વિસ્તારને અનુરૂપ કેવા પ્રકારની મધમાખી પાલન સહિતની આનુસંગિક પ્રવૃત્તિ થઈ શકે તેનો અભ્યાસ કરી યોગ્ય આર્થિક માળખુ અપનાવવા માર્ગદર્શન આપવા ઉપરાંત ઉત્પાદિત વસ્તુઓના ગ્રેડિંગ અને પેકેજીંગ સાથે યોગ્ય પોષણક્ષમ ભાવો સાથી વેચાણ કરવામાં પણ સંસ્થા મદદ કરે છે.

પરીકલ્પનાઓનું પરીક્ષણ

૧. સંસ્થાનીપ્રવૃતિઓનીઆદિવાસીઓનાં કૌશલ્ય વર્ધનપરનીઅસરોસાનુકૂળહશે.

સંસ્થાતરફથીચલાવવામાં આવતી વિવિધપ્રવૃત્તિઓ જેમાં જ્ઞાન મંગલમ, વન મંગલમ, જલ મંગલમ, આરોગ્ય મંગલમ, ગૃહ ઉદ્યોગ, સરકારી યોજનાઓ બાબતે જાગૃતિ, સામાજીક કુરિવાજોની નાબુદી, સામાજીક અને અન્ય કાયદાઓ બાબતે જાગૃતિ કાર્યક્રમો, બુનિયાદી શિક્ષણ અને કૌશલ્ય વિકાસ માટેના મહાત્મા ગાંધીજીના વિચારોથી પ્રેરિત વિવિધ કાર્યક્રમો વગેરે અને કોષ્ટક – ૦૧, ૦૨ અને ૩ ની ધ્યાનેલેતાસંસ્થાનીઆદિવાસીઓનાં કૌશલ્ય વર્ધનપરનીઅસરોસાનુકૂળજણાયછે.

૨. સંસ્થાનીપ્રવૃતિઓનીમહિલાસશક્તિકરણપરનીઅસરોહકારાત્મકહશે.

સંસ્થાતરફથીચલાવવામાં આવતી વિવિધપ્રવૃત્તિઓ જેમાં જ્ઞાન મંગલમ, વન મંગલમ, જલ મંગલમ, આરોગ્ય મંગલમ, ગૃહ ઉદ્યોગ, સરકારી યોજનાઓ બાબતે જાગૃતિ, સામાજીક કુરિવાજોની નાબુદી, સામાજીક અને અન્ય કાયદાઓ બાબતે જાગૃતિ કાર્યક્રમો, બુનિયાદી શિક્ષણ અને કૌશલ્ય વિકાસ માટેના મહાત્મા ગાંધીજીના વિચારોથી પ્રેરિત વિવિધ કાર્યક્રમો વગેરે અને કોષ્ટક – ૦૧, ૦૨ અને ૩ ની ધ્યાનેલેતાસંસ્થાનીઆદિવાસીઓનાં કૌશલ્ય વર્ધનપરનીઅસરોસાનુકૂળજણાયછે.

ઉપસંહાર

બિનસરકારીસંગઠનલોકમંગલમ ચેરિટેબલ ટ્રસ્ટ દ્વારાઆદિવાસીવિસ્તારોમાંગાંધીજીના મુલ્યો અને વિચારો આધારિત આર્થ-વ્યવસ્થા અંતર્ગત સજીવ ખેતીઅને પશુપાલન, સ્થાનિક વિસ્તારને અનુરૂપ સ્વદેશી વસ્તુઓનું ઉત્પાદન અને ઉપયોગ, શ્રમનું મહત્વ, બુનિયાદી શિક્ષણઅને રોજગારીને અનુરૂપ તાલીમ દ્વારા કૌષલ્ય વિકાસ, મહિલાસશક્તિકરણ,સામાજીક કુરીવાજોની નાબુદિ, વ્યસન મુક્તિ સહિતનાંક્ષેત્રેપ્રસંશનીયકામગીરીકરવામાંઆવી રહી છે.

દેશના યુવાનો મુલ્યલક્ષી શિક્ષણ ઉપરાંત કૌશલ્ય ક્ષમતામાં વધારો થાય તેવી વ્યવસાયલક્ષી તાલીમ મેળવી સક્ષમ બને તે જરૂરી છે આ માટે સરકાર, બિનસરકારી સંગઠનો અને સમાજનાં સહિયારા પ્રયત્નો દ્વારા યુવાનોને કૌશલ્યવાન બનાવી દેશમાં રોજગાર સર્જન અને ઉત્પાદન – ઉત્પાદકતામાં વધારો કરી આર્થિક મહાસત્તા બનવાની દિશામાં આપણે આગેકુચ કરીએ એ સમયની માંગ છે.

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Technological Advancements with Machine Learning (ML) & Artificial Intelligence (AI)

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Abstract:

Artificial intelligence (AI) and machine learning (ML) have become effective tools for streamlining procedures and resolving complicated issues in a variety of sectors. Many innovations in industries including healthcare, banking, transportation, and cyber security have been made possible by its capacity to learn from data and improve performance over time. This study attempts to investigate the current status of technical development with regard to machine learning, its uses, and its future directions.

This study's goal was to evaluate technological advancements made possible by machine learning (ML) and artificial intelligence (AI). The study objective was successfully realized via the employment of a qualitative research strategy that made use of the literature review as a research design and methodology. Computers, robots, and other artifacts now exhibit human-like intelligence that is defined by cognitive capacities, learning, adaptability, and decision-making capabilities thanks to the field of research known as artificial intelligence and the inventions and advances that have followed. According to the report, AI has been widely accepted and employed in education, especially by educational institutions, in a variety of ways [1].

KEYWORDS:

Machine Learning, Big Data, IOT, AI, Data Science

1. INTRODUCTION:

In the beginning, artificial intelligence (AI) was represented by computers and computer-related technologies. It then evolved into web-based and online intelligent education systems, and finally, with the use of embedded computer systems and other technologies, humanoid robots and web-based chatbots were used to perform the duties and functions of instructors either alone or in collaboration with instructors. These platforms have helped educators improve the quality of their instructional activities more quickly and effectively.

Education institutions are now paying attention to the relevance of artificial intelligence (AI) and machine learning (ML), which is now being researched and developed on a worldwide level. Artificial intelligence of the present day will imitate and, in some circumstances, fully replace humans in tasks currently carried out by them. Amazon, Facebook, Microsoft, and Google are a few IT companies that have used AI and machine learning. While this is happening, few people are aware of how machine learning and artificial intelligence have impacted schooling.

The development of technology came after the expansion of educational institutions. For instance, university-level accounting courses incorporate practical software and online texts. Based on these concepts, we seek to examine the effectiveness of artificial intelligence and machine learning in teaching during disease outbreaks and future learning. Artificial intelligence and machine learning have been effective in separating the pandemic from an illness that affects the community of the chest [2].

The process of learning to speak more intelligently than was previously feasible before the discovery of AI and machine learning is referred to as talking education. For instance, if a student's AI and ML technology has a particular hobby, it will be used as an example or an explanation to assist the student understand the material more fully. In other words, this machine will recognize it if students don't understand anything. Moreover, machine learning (ML) and artificial intelligence (AI) are able to determine which concepts students are most likely to misunderstand. This implies that AI and machine learning may alter in the future to find novel ways to support student learning [3].

This is the advantage of adopting an AI and machine learning engine to enhance the learning services provided by the current generation of educational institutions. With research and development, AI & Machine Learning aims to increase the readiness of artificial intelligence programs in contemporary educational expenses [4].

2. LITERATURE REVIEW:

Artificial intelligence, machine learning, and deep learning are becoming increasingly important. By describing how to create and use these sciences in several decision-making contexts, the writers of this article choose to emphasize these disciplines. Furthermore addressed are artificial intelligence's contributions to healthcare and its advantages in the face of the COVID-19 epidemic. The article's conclusion states that these sciences have a substantial influence, particularly on healthcare, and the capacity to develop and enhance their decision-making approach [5].

The window of opportunity to comprehend these technologies' influence and anticipate their unfavorable implications is fast shrinking. In order to manage this new industrial revolution, humanity must take a proactive approach rather than a reactionary one. In addition to the technology components, the behavioral, sociological, policy, and governance concerns are also examined. This study adds to the continuing issues and arguments around artificial intelligence, automation, machine learning, and robotics. It is hoped that this article will raise awareness of how crucial it is to comprehend these disruptive technologies in order to create policies and regulations that can both maximize the positive effects of these developments for humanity while simultaneously minimizing potential risks and negative effects [6].

Education platforms and applications are more closely aligned with learners' needs and knowledge, making the educational process more efficient. Therefore, AI and ML have great potential in e-learning and higher education institutions (HEI) [7].

3. METHODOLOGY:

Machine learning is adaptable enough to meet the needs of every learner, regardless of their rate of learning. Machine learning enables the learner to advance only once they have thoroughly understood the prior topic by using algorithms that understand how the student absorbs knowledge. This procedure makes sure that no pupil is forgotten about or falls behind. Even if they are the only student in the class who has not yet grasped the material, this is still true. The machine learning method also enables teachers to track each student individually and support them in their weak areas. Contrast this with the conventional educational approach, which emphasizes a one-size-fits-all administration wherein each student is taught in the same manner [8].

Machine learning in education has gained a lot of traction because to advancements in AI technology. In reality, machine learning is to blame for making AI in education a realistic and successful enterprise. Machine learning has merged and used elements of mathematical techniques to arrive at this conclusion. Scholars in the large subject of education have made an effort to integrate machine learning into the traditional educational system [8].

The way a machine learning algorithm works is by having machines employ software tools that help the machine decide correct results. The computers may take in data, analyze it, and then generate a result that falls within an acceptable range by employing algorithms. Supervised algorithms and unsupervised algorithms are the two main categories of machine learning algorithms. People provide the computer with information and the necessary results for supervised algorithms. By doing this, the device can learn what is expected of it in response to a similar order. The computers are not fed with the desired output in unsupervised learning [8].

4. DATA ANALYSIS:

Time-series analysis of machine learning patent filings: Analyzing the number and types of patents filed in the field of machine learning over time can provide insight into how technological advancements have influenced the development of machine learning algorithms and applications.

Natural language processing analysis of machine learning research papers: Using natural language processing techniques, it is possible to analyze the text of machine learning research papers to identify trends in the types of algorithms and applications that are being developed.

Machine learning model performance analysis: By analyzing the performance of different machine learning models over time, it is possible to identify which algorithms have been most successful in different applications and how improvements in technology have influenced model performance.

Social network analysis of machine learning research communities: By analyzing the social networks of researchers in the field of machine learning, it is possible to identify how collaborations and knowledge-sharing have influenced the development of the field.

Sentiment analysis of machine learning news coverage: Analyzing news articles and social media posts about machine learning can provide insight into how technological advancements in the field are perceived by different stakeholders, including the public, investors, and policymakers.

5. RESULTS & CONCLUSION:

Increase researcher access to data without jeopardizing the privacy of users. Government support for unclassified AI research should be increased. Support novel approaches to AI workforce development and digital education to equip workers with the knowledge and abilities required in the 21st century. Establish a federal advisory body for AI to offer policy suggestions. Engage state and local leaders to help them implement sensible policies. Rather than regulating specific algorithms, regulate general AI concepts. To prevent AI from reproducing historical injustice, unfairness, or prejudice in data or algorithms, take bias accusations seriously. Maintain systems for human control and supervision. Punish harmful AI activity and advance online safety.

A deeper understanding of how artificial intelligence may function as a key learning partner resulted from effective AI and machine learning knowledge. Both social obligations and intellectual prowess appear to be disregarded by this artificial intelligence software. AI and machine learning are being utilized to construct systems that encourage students to master new skills and expedite various learning approaches. Understanding new areas that provide novel viewpoints into meta-analyses that generates dynamic learning methods in which instructors may shift a large portion of the regular human labor to artificial intelligence systems in education for legal reasons is essential to increasing learning productivity. A variety of useful techniques for manipulating, organizing, and examining data generated by intelligent artificial intelligence have been tested for effectiveness [9].

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Role of Artificial Intelligence in Education

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Abstract

The intend of this paper is to explain How AI is useful in Education. Artificial intelligence is used to put human intelligence in machine. Artificial intelligence tools applied for improve study process.AI is used produce smart content for students which is very useful in study.AI technologies is also provide a easy interfacing for students with learning disabilities.

1. Introduction

Artificial Intelligence (AI) is present in our lives and is progressing with efficiency in modern times. the start of AI are often derived to the 1956 Dartmouth summer scientific research on computer science. Today, AI work is performed in police investigation cancer, reducing the danger of plane collisions, and developing autonomous vehicles, etc. AI-equipped robots have outperformed human surgeons in stitching up cuts; acting search and rescuing missions; providing take care of kids, seniors, and hospital patients; aiding master card firms with fraud detection.

AI technology has been applied to education within the recent twenty years. The Intelligent Tutoring Systems (ITS) cowl all major AI topics (e.g., data illustration, machine learning, tongue, planning, reasoning, explanation), and therefore the systems has shaped a motivating test-bed to formalize psychological feature theories and to experiment with their operationalization. AI in education has been applied to numerous domains, like physics, programming, writing essays, and reading yet because the development of educational systems. the foremost typical AI applications within the academic field involve data illustration, intelligent tutoring, tongue process, and autonomous agents.

AI in education has created powerful learning environments and positive interactive experiences for college students over the decades. The fast advancement of technology, like computer science (AI) and artificial intelligence has compact all industries, together with education. A recent report from IBM, Burning Glass and Business education Forum shows that the quantity of job opportunities for knowledge and analytics skills can increase by 364,000 to 2,720,000 in 2020 which means that the gap between offer and demand of individuals with AI skills is growing, with one report showing a worldwide base of three hundred,000 AI professionals, however with several opportunities obtainable, and this gap is leading to even higher salaries for those during this field.

Artificial intelligence is changing the teaching-learning process in education!
Since the origin of the establishment of education, the strategies of teaching and also the bond shared between learners and educators have evolved considerably. Teaching strategies across the world became additional structured to administer higher, additional efficient results. This transformation will be majorly attributed to the continued intervention of technology.

On the rear of continuous technological advancement, we tend to square measure witnessing a paradigm shift within the teaching-learning method. the connection between educators and students is dynamical, wherever educators became additional approachable and far higher at Technology has created learning additional cooperative, as academics and students square measure operating in bicycle-built-for-two to realize higher outcomes.

A. AI is currently being used in Education

The International Artificial Intelligence in Education society (AIED) is an interdisciplinary community at the frontiers of the fields of computer science, education and psychology. The International AIED society was launched on 1st January 1997. It gathers researchers by holding the International Journal of AI in Education (IJAIED) and AIED conference series.

In general, there are four areas of AIED in academic support services, and institutional and administrative services such as Profiling and Prediction, Assessment and Evaluation, Adaptive systems, Personalization and intelligent tutoring systems. The field of AI is both innovative and derivative.

Artificial Intelligence is an emerging technology that started modifying educational tools and institutions. Education is a field where the presence of teachers is must which is the best educational practice the advent of Artificial Intelligence changes the teacher’s job who are irreplaceable in the education system. The AI uses mainly advanced analytics, deep learning and machine learning for monitoring the speed of a particular individual among the others.

As the solutions in AI continue to get to higher level it helps to identify the gaps in teaching and learning and increases the proficiency of education. AI can drive efficiency, personalization and streamline admin tasks to allow teachers the time and freedom to provide understanding and adaptability- uniquely human capabilities where machines would struggle. With the combination of machines and teachers it is possible to pull out the best results from students.

B.IMPACT OF AI IN EDUCATION

Almost AI impacts every area of our life in the future and out of all those Education sector will be impacted hugely because teaching and learning is a major part of life and the current education system has a lot of changes to be desired. The schooling in olden days are not as flexible as what the future AI in education will present. The teachers that play the most important role in education system are not scalable and are expensive as well. In some of the countries teachers are given a heavy load of paper work and are undervalued. AI can help each individual separately by giving them separate curriculum based on their interest and skill assessments.

C.ADVANTAGES OF AI IN EDUCATION

At present young people tend to use lot of time using their smartphones or tablets. This gives them a chance to study for ten to fifteen minutes in their free time by using AI applications. AI helps us understand the mood or ease of student during the lectures by using Gesture Recognition Technology. Since AI becomes more sophisticated the machine reads the facial expressions or gestures of the student and uses them to know if the student is struggling to understand the lecture and alter the lesson so that the student can follow up easily.

The customization of the academic curriculum can be done by AI powered machines. AI tools can make global classrooms possible including people who are visually or hearing impaired. This can also help students who cannot attend classes due to illness. In the normal education system, the teacher grades the students on their homework and tests, which would consume a lot of time. Here when AI steps in it would make a quick work out of these tasks. It also helps in suggesting the ways to overcome the gaps in learning.

Admissions and enrollment processes can also be done with AI in the future and its full potential is yet to be out.AI can help students in their homework or test preparations at home. AI in the near future will be able to respond to a range of learning styles. It’s all thanks to Artificial Intelligence that tutoring and studying programs are becoming more advanced. AI applications such as AI mentors for learners are being developed for education.

a.AI BASED SOLUTIONS IN EDUCATION

There are lot of tech driven solutions in the industry of education like Dream Box, Khan Academy, Achieve3000, etc.. There are several educational platforms based on AI technology.

- Third Space Learning
- Little Dragon
- CTI
- Brainy
- Thinker Math
- Carnegie learning

The Third Space Learning system was created with the help of scholars from London University College. It helps to recommend the ways to make the teaching techniques better, like giving a warning when the explanation of teacher is either slow or very fast. The Little Dragon creates smart applications that analyze the user's facial expressions or gestures and adapt the user interface accordingly. Little Dragon also creates educational games for kids.

b.DEVELOPING OF AN AI ENABLED PLATFORM FOR EDUCATION

There are six main steps to develop an AI platform for education.

Step 1. Study the existing solutions.

Step 2. Consider the content of the application which should be both interesting as well as interactive.

Step 3. Discuss the requirements of your project with the development team.

Step 4. The application should be thoroughly and properly tested to avoid bugs.

Step 5. Promote the app and get the feedback after its release.

Step 6. Update your app regularly.

Initially we must make some analysis on the existing solutions carefully and add new feature to them so that the user gets attracted to your solution instead of the others. Study the design ideas. User's always prefer the useful content so you can choose topics like Medicine, Literature, Math and others. This useful content can also be obtained from tutors of various universities or colleges and from various sources like courses, training programs.

c.DISADVANTAGES OF AI IN EDUCATION

Despite of the huge opportunities AI offers there might also be some potential risks with it. AI is likely to become either the best or the worst thing that might happen to humanity. AI could support teaching and learning but new ethical implications and risk emerges with the development of AI applications in higher education. One such example is, due to the ongoing corona virus pandemic and the budget cuts, the administrators might think of replacing teaching with profitable automated AI solutions. If the usage of AI in education increases there might be chance that personal interactions get decreased and students get technology addicted and sometimes this may hurt the learners instead of helping them.

The faculty members, student counsellors, teaching assistants and administrative staff might get feared that the Intelligent Tutor System which is application of AI might replace them. AI system require a huge amount of data including information of students and staff which is confidential and it heads to serious privacy issues. When compared to the cost of installation, maintenance and repair AI is highly expensive. Only the heavily funded educational organizations can allow themselves to enjoy such high technology. When relied on this technology too much it can cause lack of personal connections and might hurt the users in this perspective. When something like natural disasters or accidents occur and an AI needs repairs we can never know how much amount of data is lost.

2. Conclusion

AI as a technology holds tremendous potential for a country like India which is data rich and has the requisite technological capability to create AI solution in all level of educational levels not so far in the future we can expect AI and machine learning to occupy an integral place in all educational experiences AI has started to prove its advantages and power in a guide range of education area and it remain to be seen how the technology will empower and enhance overall learning outcomes for all.

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Start Up and Innovation In Education

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To increase the effectiveness and productivity of schools in the twenty-first century, New Start up educational innovation is essential. Innovation in education will make sure that the current educational system produces knowledgeable and talented students to meet current and future industry needs. However, because the concept, meaning, and applications of these ideas are still hazy today, experts still disagree about how to implement them. Therefore, the goal of this essay was to offer a comprehensive definition of innovation in education. It also attempted to provide a brief overview of the different types of innovations in education, to distinguish between the notions of innovation in education and technological breakthroughs, and to pinpoint the obstacles to its implementation.

Keywords: Start-up, Innovation in education, school transformation, the definition of innovation in education, technology in educations, barriers to innovation.

1.Introduction

Innovation in education is becoming more than just a catchphrase in schools. It is quickly becoming a popular method of learning and instructing for both children and educators. Students and teachers are encouraged to investigate, discover, and use all of the tools available to learn something new through innovation and transformation. Innovation entails a new way of approaching and solving problems.

It also benefits education because it pushes students to solve real problems at a higher level of understanding. Innovation does not always imply technology application or the generation of new inventions, though these factors can help. Innovation entails a shift in thinking, which aids in the development of student's creative thinking and problem-solving abilities.

2.What is Start up ?

The term start up refers to a company in the first stages of operations. Startups are founded by one or more entrepreneurs who want to develop a product or service for which they believe there is demand. These companies generally start with high costs and limited revenue, which is why they look for capital from a variety of sources such as venture capitalists.

3.What is innovation?

The word “innovation” is derived from the Latin verb innovare, which means to renew. In essence, the word has retained its meaning up until today. Innovation means to improve or to replace something, for example, a process, a product, or a service. In the context of companies, however, the term needs a definition. In the complex context of business, a definition is needed.

4.What is Education?

education, discipline that is concerned with methods of teaching and learning in schools or school-like environments as opposed to various nonformal and informal means of socialization (e.g., rural development projects and education through parent-child relationships).

Education can be thought of as the transmission of the values and accumulated knowledge of a society. In this sense, it is equivalent to what social scientists term socialization or enculturation. Children—whether conceived among New Guinea tribespeople, the Renaissance Florentines, or the middle classes of Manhattan—are born without culture. Education is designed to guide them in learning a culture, modelling their behaviour in the ways of adulthood, and directing them toward their eventual role in society. In the most primitive cultures, there is often little formal learning—little of what one would ordinarily call school or classes or teachers. Instead, the entire environment and all activities are frequently viewed as school and classes, and many or all adults act as teachers. As societies grow more complex, however, the quantity of knowledge to be passed on from one generation to the next becomes more than any one person can know, and, hence, there must evolve more selective and efficient means of cultural transmission. The outcome is formal education—the school and the specialist called the teacher.

As society becomes ever more complex and schools become, ever more institutionalized, educational experience becomes less directly related to daily life, less a matter of showing and learning in the context of the workaday world, and more abstracted from practice, more a matter of distilling, telling, and learning things out of context. This concentration of learning in a formal atmosphere allows children to learn far more of their culture than they are able to do by merely observing and imitating. As society gradually attaches more and more importance to education, it also tries to formulate the overall objectives, content, organization, and strategies of education. Literature becomes laden with advice on the rearing of the younger generation. In short, there develop philosophies and theories of education.

5.What is meaning of innovation in Education?

In general, innovation entails the development or introduction of new products, procedures, or business strategies for the benefit of a company. In addition, innovation in education likewise aims at bringing about positive progress, but these changes will considerably benefit a school, classroom, district, college, or even an institution's training and learning practice. Teachers and researchers approach this method in a variety of ways, both big and small. For example, in the field of education, innovation could include:

A teacher recognizes the need and requirements for opinions to be shared more comfortably among other teachers in their constituency and develops procedures to make that happen.

A lecturer notices a gap in their students' comprehension and comes up with brand-new and innovative methods to approach the subject.

An administrator recognizes the need for improved communication between instructors and parents and attempts to develop an online platform that provides parents with more information on their children's progress.

6.Importance of innovation in Education

Why is Innovation in Education important and what is Innovative Teaching?

Educational Innovation is crucial because the young minds shaped by the educational system in modern times will lead the charge for development tomorrow. In addition, if the rapidly changing requirements of today's workforce were any sign of what is ahead for coming generations, this investment in education would be essential to keep progressing at the present rate and quality.

To catch up, instructors must update the out-of-date processes and techniques that define schools and universities across the country to implement practices that prepare students better for future roles. The teachers create the spirit and character of the classroom.

The cornerstone of creative education is novel teaching concepts that encourage learning, inquiry, exploration, and risk-taking. For improved results, some instructors have combined technology with textbook study. The utilization of films, graphic novels, storytelling, robotics, and other technology, is inextricably linked to the concept of innovation school.

For example, when introducing picture books and storybooks for history lectures, a pupil is more likely to remember a subject when demonstrated practically rather than verbally.

Alternatively, applying the design thinking method to learning and pedagogical improvements is a comprehensive approach. In terms of creative schools and teaching techniques, the instructor might start by separating students into groups and guiding them to find innovative solutions for the given problem.

This design thinking process is a method for identifying problems, gathering data, generating potential solutions, refining ideas, and testing solutions. Discovery, Interpretation, Ideation, Experimentation, and Evolution are the five steps of this process.

In addition, the educational system must remain effective while also being relevant to the advancements we are achieving and the difficulties our planet is now experiencing. It is past time to encourage creative learning so that kids learn far beyond what is taught in a textbook.

If you feel like diving deep into the innovation field and its role in education, you must, without any delay, get yourself enrolled in comprehensive innovation courses provided by MIT ID Innovation to brush up your knowledge and excel in your career.

7.Technology of innovation in Education

There are some technology use in 2023 of education, so new technology innovation in education are as under;

1. Immersive Learning

Immersive technologies augment traditional classroom-based and online learning. Educators utilize extended reality (XR) devices and applications to leverage immersive learning content. Since most immersive learning solutions support e-learning, it further improves the accessibility and flexibility of education. Bidirectional and interactive solutions make learning more enjoyable and improve the pedagogical experience. Immersive learning also enables non-linear activities wherein the learners' actions reveal numerous possibilities, unlike traditional learning processes. Moreover, the artificially generated content and environments allow students to improve information processing and retention. This, in turn, offers a risk-free space for learners as well as increases their engagement and performance.

HiDs Technologies simplifies Immersive Content Creation

Indian start up HiDs Technologies provides an immersive content creation platform for schools and colleges. It allows users to make books and lectures more interactive, boosting curiosity and creativity. The startup's AR-enabled books provide students with 3D presentations and interactive learning experiences. The startup, thus, enables trainer-less and visual training as well as offers individual student skill tracking. This allows educational institutions to increase student engagement and improve their academic and soft skill performance.

XPerience provides Educational AR Content

Brazilian startup XPerience develops *XPLabo*, an educational AR content creation platform. It allows teachers to edit and publish AR content as well as offers a 3D and 2D content library to accelerate pedagogical content development. Students use the platform's companion app to explore the interactive content. This allows educators to improve student participation and enables students to explore various topics based on their interests.

2. AI

The improved accessibility to education and increased adoption of remote learning due to the pandemic significantly increases the workload for teachers and school admins. AI and machine learning-based solutions in the educational sector replace numerous manual tasks like attendance tracking and activity monitoring, among others. This reduces the administrative burden on the teachers and allows them to concentrate more on interacting with students. Education technology startups also offer chatbots for schools and universities to resolve student queries and enable 24×7 communication. Other edtech startups leverage natural language processing (NLP) and AI to enable personalized content curation, adaptive learning, and smart invigilators.

Smart Invigilator offers AI-driven Exam Monitoring

US-based startup Smart Invigilator makes AI-driven exam monitoring software. It leverages deep learning to enable audio, face, and video recognition as well as features a scoring algorithm. This allows universities and schools to replace manual invigilators and offer at-home examinations. Consequently, it improves student and staff safety during the pandemic while mitigating malicious practices during online examinations.

Clevai provides AI-based Adaptive Learning

Singaporean startup Clevai offers adaptive learning for online math courses. The startup uses AI to analyze each student's learning history and detect if students lose focus in class. It then provides suitable learning resources, personalized routes, and timely feedback. This allows both parents and teachers to tackle knowledge gaps and ensure math progress in students.

3. E-Learning

The pandemic forced schools and other educational institutions to shut down for long periods, accelerating the adoption of distance learning. To facilitate this transition, education technology startups and other big companies, like Zoom and Google, develop customized online platforms. This eliminates the need for long-term, high-cost infrastructure development for educational institutions. Besides, e learning enables students to access education through the internet, reducing knowledge gaps. Recorded lesson videos also offer flexibility for students to learn in their own time. Integrating immersive solutions and game-based learning into online platforms furthers the effectiveness of virtual learning.

Prisma provides an Online School

Prisma is a US-based startup that offers an online school. The startup is live learning platform on board's kids from grades 4 to 8 and provides customized learning routines along with interactive content. It allows educators to create synchronous workshops as well as automate lesson logistics such as attendance taking, content management, and time tracking. The platform also facilitates collaboration between teachers and learners, nurturing spontaneous interactions and improving learning.

Taut facilitates Hybrid Learning

US-based startup Taut develops a communication platform to aid remote and hybrid learning. It combines communication, whiteboard, assignments, and school radio, among others, to make classroom communication easier. The platform also allows school admins to structure classroom talks, start audio conferencing with parents or colleagues, and provide tools like random student selectors. These features improve classroom collaboration and, in turn, create engaging classroom experiences.

4. Gamified Learning

Gamification blends traditional learning practices with game mechanics. This allows educators to make the curriculum more interactive and fun. On the other hand, serious games follow a typical game structure to make the learner align with specific objects and goals. To achieve this, edtech startups provide games through AR or VR and smartphones. Game-based learning positively affects the competitiveness of learners and improves their motivation. Some startups also offer social games that provide a collaborative ecosystem for teachers and students, improving their social skills.

ScholeAR provides AR-based Gamified Content

ScholeAR is a Turkish startup that offers an AR-based virtual platform. It offers interactive STEM content through gamified learning experiences. The platform also provides an extensive AR library along with various experiment-based games. This allows educators to make learning more engaging for the students and provide them with opportunities for competition, which improves motivation.

CoLearn VR enables Cooperative Game-Based Learning

US-based startup CoLearn VR develops a VR platform that allows educational institutions to replace physical classrooms. It leverages game-based learning, simulations, and interactive field trips to offer engaging content. Additionally, the platform allows schools to share their teaching resources and blend classes across districts, reducing learning disparities. This social VR environment improves inter-school collaboration and allows schools to expand their course offerings.

5. Big Data & Analytics

Integration of online learning platforms provides schools, colleges, and universities with critical student data. This allows educational institutions to closely monitor individual students and deliver better education based on their needs. Big data and analytics startups utilize the students' data, such as their examination scores and performance in co-curricular activities, to generate personalized insights. Such solutions also track and analyze the overall performance of the school to identify opportunities for improvement. For instance, learning analytics solutions allow educators to track individual student strengths and weaknesses to provide more personalized care.

EduTinker offers School Analytics

EduTinker is a Singaporean startup that provides school analytics. The startup's cloud-based school management software tracks staff performance to provide insights into their activities. It also analyses the class interactions and assignment reviews to keep track of overall student performance as well as monitors fee collections. These insights allow teachers to automate attendance and share study materials while enabling school admins to improve curriculum management and visitor management.

AiKwarium Technologies provides Academic Data Intelligence

Indian startup AiKwarium Technologies offers data intelligence for schools and academics. The startup's software, *AMIGO*, collects marks, achievements, participation, and interests. It then utilizes data analytics and AI to generate student profiles and provide insights into their performance. This allows students to understand their aptitude and better plan for higher studies. Moreover, the startup's data intelligence enables school admins to monitor the individual academic and non-academic activities of students.

6. Personalized Learning

Personalized learning customizes the course to the pace and preferences of the learners. The transition to e learning at educational institutions empowers teachers with student-specific insights, allowing them to make courses more engaging. This provides better control for students over their education and streamlines learning based on previous experience. Consequently, it improves knowledge retention and increases motivation. Edtech startups leverage AI to analyze student data and recognize patterns to provide customized content for individual students. This enables schools to ensure opportunities similar to one-on-one tutoring for students even in fully online and hybrid learning environments.

Mathquizily offers Personalized Math Tests

Swedish startup Mathquizily develops personalized math tests for schools. The startup is online learning platform maps the math skills of individual students to create tests. It also visualizes the students' learning and development, offering learning analytics. Further, the platform allows teachers to convert the math tests into documents to make them available during offline classroom sessions. This enables educators to provide routes favourable to individual students, thereby increasing student performance.

UNI 2ALL facilitates Personalized Content Curation

Portuguese startup UNI 2ALL creates *E.D.I.S*, an integrated software solution for optimized learning. It leverages AI and advanced analytics to personalize classes according to student needs. *E.D.I.S* also offers analytical tools for schools and teachers to track and record student performance. This allows educators to avoid education gaps as well as enables student evaluation and curriculum personalization.

7. Block chain

Fraud academic certificates are a challenge for the education sector, particularly for organizations operating online. Block chain tackles this by increasing the security of paperless administration tasks of educational institutions. This allows course providers and learners to verify the authenticity of their certificates and, in turn, increase employment opportunities. Besides, a block chain ecosystem enables peer-to-peer learning, offering better access to education at lesser costs. Block chain-based data storage also provides a secure means for schools and colleges to store sensitive student information. These capabilities significantly reduce the time required for academic data verification and document re-issuance.

TruScholar creates Block chain-Powered Digital Certificates

Indian startup TruScholar offers block chain-powered digital certificates for educational institutions, universities, and online learning. The startup's platform allows educational institutions to design custom certificates and badges. This enables learners to ensure the security of their certificates as well as share them across platforms. Since they are verifiable, TruScholar boosts social recognition and secures institutes' brand image.

Block logy offers Blockchain-Authentified Certification

Indian startup Block logy develops an e-learning platform. When students complete a course on its e-learning platform, the startup publishes course completion certificates on Ethereum block chain. It also provides an online portal to verify the certificate data using unique certificate IDs. This allows students and organizations to verify the authenticity of the certificates, improving transparency.

8. Cloud Computing

Integrating private e-learning systems into schools and universities requires upfront development costs and high-maintenance IT infrastructure. Startups develop cloud-computing solutions tailored for educational institutions while companies expand their online collaboration tools to include solutions helpful for learning. For example, some edtech startups provide cloud-based e-learning platforms that digitize all tasks in a traditional classroom. Other platforms offer recorded classes over the cloud for easy accessibility. Additionally, cloud-based school management software solutions allow administrators to continuously monitor various school operations and overall performance. The added flexibility further improves management efficiency for educational institutions.

School-MS simplifies School Management

School-MS is a Nigerian startup that makes a cloud-based school management system. It automates various school activities from student admission to certificate offerings. The system combines hostel management, e-learning, class routine schedule, and library management. Additionally, it allows educational institutions to improve student communication, offer an online fee payment channel, and enhance employee engagement.

Octobell aids Academic Institute Management

Indian startup Octobell develops an academic institute management system for schools, colleges, and universities. The startup's cloud-based enterprise resource planning (ERP) solution facilitates information flow throughout the institution. It allows admins to manage websites, generate identity cards, create certificates, record online classes, and streamline communication. These features enable educational institutions to optimize course, fee, and hostel management.

9. Video-assisted Learning

While the COVID restrictions are lowering and students are returning to schools, they expect the same level of engagement as online classes. To ensure this, startups develop video-assisted learning solutions. They allow educators to augment curriculum-based content with publicly available videos or their own videos. This approach improves students' comprehension and cognitive abilities. Video-based educational supplements also reinforce the ideas taught in classrooms. Additionally, video-assisted learning allows educators to improve the inclusivity of classrooms by sharing content on different cultures, enhancing awareness and understanding. The videos also become extra study materials, allowing students to quickly recall topics later.

Bamboo Labs facilitates Video-based Learning

US-based startup Bamboo Labs develops a video-based learning platform. It allows teachers to annotate PDFs and textbooks with interactive videos through the platform's AI-powered menu or from YouTube. Additionally, it offers game-based learning for students. This enables educators to reduce learner cognitive overload and increases their participation.

LAF School provides Video Lessons

LAF School is an Italian startup that builds a digital learning platform. It features various modules to manage different aspects of schools, including video lessons. The platform's video lesson module allows teachers to integrate video recordings and automatically detects learner presence to provide the videos. It also automates attendance taking and simplifies parent collaboration during video classes. Consequently, the platform enables teachers to ensure lesson delivery even if they are absent and improve time management.

10. IoT

Integration of digitally native infrastructure accelerates the adoption of IoT devices in educational institutions. Smartphones are an integral part of the education sector and play a significant role in the easy accessibility of online learning. Other IoT solutions in the edtech spectrum include smart boards for interactive classrooms and wearables for attendance tracking and student monitoring. Schools and colleges also use air monitoring sensors and imaging sensors to improve safety and enable activity monitoring inside campuses. Moreover, IoT-based location tracking ensures the safety of students, and, in turn, increases the school brand value.

iryx Corporation enables Classroom Activity Monitoring

iryx Corporation is a US-based startup that offers classroom activity monitoring. The startup combines IoT and sensor fusion to monitor classroom conditions like particulate counts, temperature, and humidity, among others. To achieve this, iryx Corporation leverages thermal imaging and air quality sensors. This enables educational institutions to monitor sensitive locations like locker rooms and increase safety at campuses while preserving privacy.

Mastory enables Connected Math Learning

Mastory is a German startup that offers connected math learning for schools. The startup's IoT app, *vPhone*, allows students to access gamified math lessons. Moreover, teachers and parents are able to customize the games to specific students' needs. The startup also offers a dashboard for teachers that provides student activities with achievement-oriented feedback. This improves learners' mathematical skills as well as increases their social skills and confidence.

Discover all Education Technology Trends, Technologies & Startups

Innovations in education technology improve student performance and school efficiency. Metaverse, voice assistants, and adaptive learning will transform the sector in the coming years. However, the current edtech trends focus on making these technologies easily adaptable and affordable. Supporting the learning ecosystem through AI, blockchain, data analytics, and IoT offers the right path to make learning more engaging and effective. Additionally, these technologies have a great impact on school and college administration and streamline various operations like fee management and performance tracking.

The Education Technology Trends & Startups outlined in this report only scratch the surface of trends that we identified during our data-driven innovation and startup scouting process. Among others, immersive technologies, AI, and advanced analytics will transform the sector as we know it today. Identifying new opportunities and emerging technologies to implement into your business goes a long way in gaining a competitive advantage. Get in touch to easily and exhaustively scout startups, technologies & trends that matter to you!

8.Barriers of innovation in Education

All established organizations struggle with innovations that fundamentally challenge their status quo. That struggle is the focus on non-profit think tank Clayton Christensen Institute for Disruptive Innovation. Cofounder Michael Horn said, "These struggles aren't unique to education. Businesses struggle consistently with the innovator's dilemma—the ability to prioritize disruptive innovations that would cannibalize their existing business," adding that organizations usually lock in on a business model consisting of four elements, including value proposition, resources, processes and revenue formula. "These four components help define an organization's capabilities but also—and perhaps most importantly—what it is not capable of doing," said Horn.Where innovation happens, how it spreads, and what gets in the way–these are the questions that drove the two-year investigation that resulted in our new book, Smart Cities That Work for Everyone.Building on five barriers that Michael Horn identified, here are some barriers that schools face to innovation:

- Changes in leadership. Because district and political leadership can shift often, pursuing, refining and staying the course with an innovation that will take some time to implement, let alone perfect, can be difficult. This leads to a "this too shall pass" mentality. LAUSD is just the last frustrating example.
- Little autonomy. In many cases, for political reasons school districts are unable to create a new and autonomous business model, but research shows that doing this is often critical to solving the innovator's dilemma.
- Little non-consumption of schooling. Nearly everyone has access to what appears to be a free schooling option—there is less room to innovate.
- Critical role. Historically communities have been unwilling to let schools fail because of how important their role is from a social perspective in the community. Parents and communities have not been risk tolerant.
- Varied stakeholders. Public school districts serve an unusually high number of stakeholders with different jobs to be done in an intricately interdependent system. This makes it difficult for innovations to be accepted without significant modification to meet the diverse needs of such a complicated ecosystem.
- Strong constraints. State and federal policy create a confined space: standards influence aims, tests monopolize time, and funding is input-based and programmatic. Local contracts are often ensconced in board policies and state laws creating a Gordian knot of constraints that requires several waivers or changes before doing anything different. Some districts are pushing more budget and accountability to school principals, but few of them have any experience in organizational design, or what Rick Hess calls cage-busting leadership.
- Weak incentives. There are relatively weak performance incentives in education. Some recently implemented evaluation and accountability systems have ratcheted up stakes but usually around narrowly defined and crudely measured outcomes. In highly competitive sectors, prize mechanisms often lead to product and service innovations. There are weak scaling incentives for non-profits and government agencies—more customers may simply mean more headaches. The lack of scale incentives like performance pay and equity means it is harder to

attract talent and encourage growth. Schools have little capacity or incentive to make productivity- improving capital investments and, as a result, there are few efficiency innovations.

- Little R&D. Compared to other sectors, there is far less spent on education research and development. The U.S. invests only 0.2% of its education budget on R&D versus the top tech companies that routinely spend more than 10 percent. Despite the impact potential, there is far less spent on learning sciences than other areas of fundamental research. Much of the research undertaken in higher education is focused in arcane subjects driven by doctoral committees rather than any attempt to prioritize by potential impact. The good news is that venture investors will invest over $1 billion in education startups this year.
- Low sharing. Education has a way of isolating teachers and turning them into individual practitioners. The lack of support and direction leads to an insular culture that reduces outside influences, as well as structures that reduce permeation. The growth of personal learning communities is beginning to break down isolation.
- Little capacity. There is very little change capacity in schools, districts or state offices. It is tough to balance improvement and innovation simultaneously. Schools simply were not designed to innovate. To the extent that they reflect intentionality, public delivery systems support equity and continuity. But the shift to digital and competency-based learning requires a lot of innovation and change capacity.
- High complexity. Supporting the development of diverse young people is complex work. Learning, especially for children, is and will remain a distinctly a relationship- based enterprise, so organizational design and development will remain more important than education technology, though most breakthroughs will combine both.
- Local control. A highly decentralized system of local control and weak improvement incentives dampens innovation diffusion. Highly effective school models are ignored, productive tools go unused, and community assets are underutilized. “While education struggles to innovate, our kids can’t wait,” said Abby Andrietsch. “We want meaningful system-wide change, but our kids just can’t wait for top-down, systemic reform.” Andrietsch, a tireless advocate for kids, directs Schools That Can Milwaukee, which set a goal of creating high-performing schools serving more than 20,000 students. On barriers, she notes, “Well-meaning policy efforts are too often mired in political gamesmanship and reduced to little more than incremental improvements.”

If educators are to prepare young people for the innovation economy, they will need an innovation mindset. “To drive lifelong learning and the success of students early on, we must foster an environment where students learn at their own pace in an encouraging environment that cultivates a deep conceptual understanding of subject matter,” said Jessie Woolley-Wilson, Dream Box Learning President and CEO. “When students develop a deep understanding of concepts, they can apply and transfer that learning to new situations and experience success again and again.” Jessie calls this critical thinking and adaptability “nimble intelligence.” Creating the learning opportunities that develop mental agility in young people begins with ecosystems that encourage educators to be innovators rather than compliance monitors. With more innovators and edupreneurs, the barriers won’t last for long.

9.New Startup Ideas for Education

One of the best ways to give back to your community is to provide accessible educational resources. A start up that works to achieve this goal can be anything from an online library to developing an app to make learning a language easier.

If you think you have the teaching skills in addition to wanting to start a business, consider starting an education start up! We’ve compiled a list of the best start up ideas for education entrepreneurs to help you get started.

Recommended: Check out our full list of the best start up ideas and our guide on how to start a start up.

The education industry has not progressed nearly as fast as new innovation and tech has been introduced to the world. Teachers and other education employees don't have the tools they need to create engaging classrooms that capture the attention of students. Creating new edtech with your start up business may help transform how the kids of the future learn.

1. AI/VR Lessons

Artificial intelligence (AI) and **virtual reality (VR)** are industries that will help shape our future. For this reason, a start-up that provides lessons on how to use this technology is a needed service. This start up idea allows you to give back to your community by teaching people how to use AI or VR to potentially secure employment and open up opportunities.

Making this start up successful will depend on results and your teaching ability; however, it is also a good idea to connect with companies looking for skilled AI/VR users that you can refer your customers to after their lessons.

2. Online Courses

You probably know the saying that knowledge is power, so it cannot be stressed enough how important it is to have access to a good education. Sharing knowledge through online courses makes education more accessible and provides a service for people who are interested in learning the skills you have to teach them.

To make this a socially focusedstart up idea, gear your online courses towards teaching valuable skills that can help students find employment or enhance their quality of life.

3. Blogging

Starting an educational blog offers you the platform to share your knowledge with the freedom of not having dedicated students. Whether you are showing readers how to cook, create crafts, or sharing a depth of knowledge,you have obtained — finding your niche will help you connect with an audience that can look to your blog as a resource for learning and entertainment.

4. Employee Training Software

There has been a lot of attention in the past few years on helping children continue to learn, but not much of that focus has been spent on helping teachers learn.

There is a big opportunity to create software that helps employees in the education industry to keep up with new teaching methods, training, and more. This software could be used by school districts, universities, and private companies who want to make sure their employees are always learning and keeping up to date with the latest trends.

5. Webinar Hosting

Many platforms have come to market that helps businesses connect with one another using video conferencing for meetings, product demonstrations, and more. However, these platforms are not always ideal for educational purposes.

You could create a webinar hosting platform that is specifically designed for educators. This platform would allow teachers to host virtual classes, connect with other educators around the world, and share resources. More importantly, if you can position your platform to focus on safety above all else, it would help secure funding and partnerships.

6. Educational Podcast

Since **podcasts** have become one of the largest growing media platforms in the world, it is easy to see how you could create an education-focused podcast.

This type of podcast could interview teachers, discuss new educational methods, and review the latest edtech products. You could even use your podcast to generate leads for your other start up ideas. You could even create an educational podcast that helps students learn or get supplemental education in addition to what students are already learning.

7. Online Coaching

Being a great motivator is a cornerstone of online coaching, so if you are great at pumping people up, an online coaching start up is a great idea for you. The key to creating a successful online coaching start up is finding a niche that suits your skill set and allows you to provide effective coaching for clients. Since this business relies on customer testimonials, tangible coaching results are exceptionally important.

8. Tutoring

If you have a special skill or field of expertise, such as foreign language or mathematics, consider starting a tutoring business. Tutors are needed now more than ever with the transition to online learning across the globe. A tutoring start up provides services for students of all ages to strengthen their skills and expand their knowledge.

9. Elearning Platform

The education system often moves slowly in terms of progress and change. You could create an elearning platform that helps students learn at their own pace outside of the classroom.

This type of platform would be great for students who want to get ahead, catch up, or even take classes that are not offered at their school. You could use your platform to offer supplemental education or even provide credit for taking the courses.

10. Educational Toys

An educational or instructional toy store sells toys and games that are developed to educate, stimulate, and engage creativity for infants, children, and adults. The market for educational toys is vast and holds many opportunities for new start-ups to succeed.

The best way to increase the likelihood of success is to offer a range of toys and materials that help with a variety of things, such as promoting creativity, lowering stress, and strengthening memory.

11. Online Library

With less access to public spaces, people looking for research or educational materials are unable to find cost-effective options for the tools they need. An online library start up provides a contact-free way for the community to access educational resources that they are not able to get in person. To create a unique online library start up, consider offering a wide range of materials for members to borrow and an easy platform to exchange books.

12. Bookmobile

Bring the gift of reading to communities that do not have the same access with a bookmobile. This start up idea can be made possible by soliciting donations of used books that you can deliver to underprivileged communities. For children especially, a bookmobile start up could provide the education and entertainment they deserve in an easy, accessible way.

13. Immersive AR Education

The days of old where imagination was key to understanding education concepts are gone. With the power of immersive **augmented reality (AR)**, you can bring education concepts to life like never before.

You could create an immersive AR experience that takes students on a field trip to different parts of the world or back in time to see historical events take place. You could also use your Immersive AR platform to help students with disabilities feel more included in the classroom.

14. Educational App

If you're like most people, you use apps every day. With online learning becoming the new normal, educational apps can help children and adults learn new skills, study, or even make learning easier. The key to making an educational app that will be a hit is to focus on usability and provide a solution for a widespread educational problem such as absorption of materials.

15. Educational Games

Make learning fun by creating or selling educational games. Children and students especially benefit from the absorption of material through educational games. Not to mention, they can create a more positive atmosphere for learning, which is invaluable. If you don't have an idea for a new educational game, consider developing a marketplace for the sale of games instead.

16. Nutrition Start-up

Nutrition is essential for living a healthy life, yet many people lack resources to understand how nutrition affects them or how to implement a healthier lifestyle. There are many ways to start a nutrition start up, such as being a holistic nutrition coach, food-tracking apps, or creating ultra-nutritious foods.

The right nutrition start up idea begins with your skill set and interest. To find the best, most effective nutrition start up for you, look at what interests you and how you can use that to serve your community.

17. Home-schooling Products and Services

More parents than ever are home schooling their children, which means the demand for home-schooling products and services has skyrocketed. For a start up like this to succeed and stand out from the competition, your products or services need to encourage effective absorption of topics while making home schooling as easy as possible for busy parents without home-schooling experience. Consider developing a curriculum or tool that is unique and effective using your educational background.

18. EBook Writing

EBooks are an emerging market for aspiring authors looking to grow their readership and diversify their market strategies. With more and more people staying home, the market for easily downloadable eBooks is stronger than ever. If you have a knack for writing, an eBookstart up is a great way to share educational resources without the cost of going to print.

19. Language Learning Start-up

If you have learned a foreign language, you know it is difficult, especially for adults. However, knowing a second language is not only a fun pastime, but also it opens up job opportunities and helps people connect with other communities. A language learning start up can be any product or service that helps people learn a new language, such as an app, instructional website, or written guides.

To make your start up stand out, focus on making learning a new language fun for users so that they want to reach for your product or resources repeatedly.

20. Education Crowdfunding Platform

Crowdfunding is not just for non-profits or helping your friends travel the world. An education crowdfunding platform can serve as a platform to help people and their communities around the world access better educational resources.

Whether it is raising funds to pay for college or for a school to buy much-needed supplies, this start up idea holds a lot of opportunity for entrepreneurs that want to make education more accessible for everyone.

10.Conclusion

Inventions in education can only transfigure the educational system if there are extensively accepted by the scholars, preceptors, directors, communities, and any stakeholders related to the educational system. The preface of the invention must have a significant impact on the educational system or achieved its objects. It is not only applied to educational technology inventions but also colourful types of other inventions. Innovation generates such an important impact on promising a newer, more, and bettered educational system for a better future. Finland, Singapore, China, and Hong Kong are the illustration of the many countries that make invention as their core metamorphosis and succeed in achieving an advanced result in pupil’s performance. Still, they faced numerous challenges in the early stage of perpetration. The professional culture that supports inventionsin seminaries, schoolteacher’s reflection and meaningful converse of the new tutoring practices had proven to produce advanced situations of innovative tutoring practices. Seminaries, preceptors, directors, and scholars must be given druthersand time to borrow or reject the preface of the inventions in the seminaries. Inventions that arise from the requirements of the seminaries in their environment will produce a better result than the enforcement of an outside invention (Lavelle, 1984). Preceptorsand scholars need to be the centre of these inventions. Preceptors need to be reflective of his/ her tutoring and come out with innovative resultsto break the problems in their classroom. This laterally will empower the preceptors and ameliorate their literacy quality. The educational system must be stalwart enough to give preceptors more autonomy to define their tutoringand literacy process. The academy leadership, culture, administration, parents, communities, and governments must support all these.

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The Future of Education in India – Digital Education.

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Abstract

The research emphasis of the paper is focused on the current trends, benefits, and challenges of digital education. With time, the education system all over the world has gone through a dramatic change. The traditional education system no longer fulfills the modern-day complex needs where everything is dynamic and evolving at a very fast pace. Thus, to resolve the shortcomings of the traditional education system, the world is moving towards digital education which addresses all the issues and challenges of traditional education. Digital Education can be defined as the use of a combination of technology, digital content, and instruction in the education system to make it more effective and efficient than the traditional education system. Digital learning is an advanced technological medium providing learners with a great deal of flexibility, allowing them to study at any time from any place at their convenient speed without worrying about timetables and schedules. It allows students to pursue what they want to learn and what they don't. Through this research paper, an attempt has been made to give an overview of digital education, components of digital education, benefits, trends, scope, and challenges of digital education in India for moving towards digital education.

Keywords: Digital education, E-learning, Digitalization, Components of digital education, technology.

Introduction

The world is growing more digital by the minute. Although digital transformation has impacted businesses the most, educational institutions also face an increased need for digital strategies. Ever since the world went completely digital due to the pandemic in 2020, digital education has become a priority for students, parents, teachers, and educational institutions alike.

To support the sustainable and effective adaptation of the education and training systems of EU member states to the digital age. This alone talks about the importance of digital education for years to come.

According to the current situation, India has reached the highest place in the field of education. Digitalization is advancing into the education system of India and is replacing the conventional classroom practice. Indian education framework has received creative aptitudes to arrive at the final destination and make reformist methodology towards the problem-related phenomenon.

To be more exact, the cycle of digitization in the field of education is quickly developing in India. Science and innovation are being adopted quickly by private schools to fulfill the education need set forward by the GenNext learners. Computerized tools are widely being utilized to upgrade the arrangement of education in rural India.

Digital Education in India

"Technology will not replace great teachers but technology in the hands of the great teachers can be transformational" – George Couros

Technology is one of the keywords of our world, yet it is also one of the most confused forms of elite and systematic knowledge. The usage of this term has changed immensely since the 20th century, and with time it has continued to evolve, thereby helping in improving not only the productivity of business enterprises and individuals but has also played an important role in developing human civilization.

Over the last few years digital education in India is evolving at a faster pace. It is changing the way students learn different concepts and theories in schools and colleges. The traditional chalk-and-talk method in schools and colleges has been slowly changing with more interactive teaching methods as schools and colleges are increasingly adopting digital solutions. Digital learning guarantees more participation from students as the current generation of students is well-versed with laptops, I-pads, and smartphones. There are different private players in the field of digital education like Educomp, Tata Class Edge, Pearson, and TeachNext who are continuously engaging and developing different interactive software to help teachers in classroom teaching.

There is no denying the fact that technology has brought a revolution in many operational fields - be it gadgets or faster modes of communication or even the education sector. The outbreak of the COVID-19 pandemic has resulted in tremendous change in the traditional educational system, wherein the concept of online classes and the usage of laptops have replaced the traditional way of teaching in classrooms and through books.

Digital education in India was the sole source of learning for students in the country during the pandemic. Today, with the click of a button, students have immediate access and privilege to quality information available worldwide. They can gain practical and technical knowledge. Innovative audio-video features can enhance their cognitive level, the study materials can be downloaded and saved for future reference. Teachers too can coordinate with students through electronic (e) classrooms and impart knowledge and share their ideas and resources and utilize the resources available on the internet for their various project work, research, etc.

It is often said, technology will become the wings that will allow the educational world to fly farther and faster than ever before. Online learning has changed our perception of education, making the education sector improve over time and adding to the comfort factor in our lives.

The Government of India has announced several initiatives as part of its education campaign to benefit students belonging to different strata of society. The Ministry of Human Resource Development (MHRD) initiated DIKSHA- Digital Infrastructure for Knowledge Sharing as part of PM eVidya, under the Atma Nirbhar Bhaprogramamme which is the "One Nation; One digital platform" aiming to bring together the efforts of online, digital and on-air educational modes towards education. It is a national platform for schools across India, containing quizzes and courses for teachers and students. Similarly, many other technology-based initiatives such as Vidyadaan, SWAYAM, e Pathshala, Shiksha, Vani, and many more under this platform have brought a sea change in the lives of the people of the nation.

These initiatives by the government are a powerful repository of educational resources that can be accessed by students, teachers, researchers, and parents anytime at their convenience. The best part about these portals is that they are user-friendly and are available in different languages - English, Hindi, Urdu, and Sanskrit making them a powerhouse of knowledge that is useful on an Indian basis as people speaking different languages can make use of them and improve their learnings and capabilities to become informed and better human beings. The users can download the relevant educational material from these portals/ platforms and use them later at their convenience. Broadcasting through radio also helps students living in remote areas to access knowledge. DTH channel with sign languages - DAISY is also available for hearing-impaired students. These latest technological advancements in the field of education have put India on a high pedestal.

India plays a significant role in the global education industry and the coming years is expected to become one of the largest global talent providers. However, the need of the hour is to ensure that our students get a high-quality education coupled with hands-on practical experience. Our curriculums need to be skill-focused, more personalized, and up-to-date.

India is favorably placed to reap the benefits of digitalization of education that can change 'how and what' we learn and will certainly help in bridging the gap in the interaction between the teacher and the student in near future. However, to be useful, digital education should complement the traditional mode of physical education and should not be at its cost. The benefits of physical education can't be undermined as personal touch and interaction also play a great role in children's development. Both these modes should supplement each other. Only then will the country be able to reap the true benefits of Digital education by dramatically improving the learning capacity of the students and leading India to the path of glory.

Literature Review (Objectives of the Study)

Sharma, Dr. Megha. (2020) The study found that in the present hyper-connected world, reasonable utilization of innovation and digital technology can improve education. The advantages are much more. Yet, the way to innovation in the classroom is continually going to be the educator-learner relationship, since that is the place where education occurs. Technology can be an exceptionally compelling tool; however, that is all it is — a device since man has made innovation and innovation has not made man. Innovation isn't intended to replace the instructor.

Muthuprasad, T., S. Aiswarya, K.S. Aditya, and Girish K. Jha. (2021). The findings of this study indicated that the majority of the students evinced a positive attitude towards online classes in the wake of the corona. Online learning was found to be advantageous as it provided flexibility and convenience for the learners. Students preferred well-structured content with recorded videos uploaded to university websites. They also indicated the need for interactive sessions with quizzes and assignments at the end of each class to optimize the learning experience. However, most students also reported that online classes could be more challenging than a traditional classroom because of the technological constraints, delayed feedback, and inability of the instructor to handle effectively the Information and Communication Technologies.

Gupta, A., & Ladiwal, O.(2021) This study shows that Digital Reading is fun to read for all frames and is a great influence on the learning of young people as the visual acuity of thoughtful video helps parts of the brain in a child's brain. The combination of INFOTAINMENT associated with computer literacy makes it more efficient, and relevant and addresses our health and environmental aspects interestingly. Students see this as a flexible choice that allows them to focus on their time and speed. Educators also think it is helpful to set up their learning programs with the support of newer students. Teaching turns into a smooth experience with the appropriate lattice of customized piles with a combination of movement, gambling, and the effects of mainstream media.

Rampravesh Gond (2017) The study revealed that the education sector in India has seen a series of rapid expansions in the last couple of years which helped to transform the country into a knowledge haven. The study points out that the development of education infrastructure is required for the development of digital education across the country. The government of India has also taken major Initiatives for the development of digital education in India like the opening of IITs and IIMs in new locations as well as allocating educational grants for research scholars in most government institutions. The study highlighted the different challenges of digital education in India. The government of India needs to take the required measures to overcome these challenges for the development of digital education in India.

Dua, Shikha, Seema Wadhawan, and Sweety Gupta (2016)With so many different ways to define e-learning and the educational approaches that can be taken in these learning environments, this author concludes that e-learning is an innovative approach to learning. It is a holistic way of teaching and learning that meets the needs of today's digital natives. It is an environment made up of collaboration, choice, and an array of technological resources that supports a successful online learning experience.

However, for learners to be successful in this learning environment the e-learning challenges must be overcome with support and best practice solutions.

Dubey, Pushkar, and Kailash Kumar Sahu (2021) The study revealed TEL is affecting today's educational environment enormously by improving the academic results of students as the previous studies evidenced that TEL helps students in attaining the education/learning gap.

Rastogi, Himanshu (2019) This study found that there is no disagreement over the fact that digitization of education is the requirement of the hour to match the educational environment and system prevailing all over the world, but at the same time it has to be analyzed as to how this system has to be adopted to nullify the adverse impact, of excessive dependence on an electronic medium of information sharing, on the youth and protect them from behavioral and psychological imbalances. At the same time, it is the need of the hour that policymakers come up with such a system that is a blend of traditional and modern ways of teaching that is protecting the teacher and taught relationship along with the promotion of a digital education system.

Agarwal, D. R. K. (2021) The study shows that undoubtedly, e-learning is not only an innovative approach to learning but also a holistic way of teaching and learning. It is an environment that is made by collaboration, choice, and an array of technological resources. Therefore, we may state that to match the educational system and environment all over the world, digitalization of education is undoubtedly the need of the hour but we have to keep in mind for implementing digital education in this pandemic also that our youth must not be excessively dependent on this electronic medium and they should be prevented from behavioral and physical imbalances. At the same time policy relating to digital education must be drafted in such a manner that the relationship between teacher and taught may be protected.

Objectives of the study

1. To know about digital education in India.

2. To know about the basic components required for digital education.

3. To understand the impact of digitalization in the education sector.

4. To know about the benefits of digital education.

5. To know about the scope and challenges of Digital Education in India.

Research Methodology

As per the requirements of the study descriptive nature is being adopted in the research design. The research study is based on descriptive nature. A large resource of written material was used, which included books magazine articles, academic journals, as well as websites, without any empirical work being conducted

Important Basic Components of Digital Education

The use of information and communication technology in education is based on certain pre-requisite and only after meeting these basic infrastructural requirements we can move towards digitization of education. Some of the important peripheral components of digital-bound classrooms are expressed below:

1) Smart Boards

SMART Board is an interactive whiteboard developed by SMART Technologies. It is a large touch-sensitive whiteboard that uses a sensor for detecting user input (e.g. scrolling interaction) that is equivalent to normal PC input devices, such as mice or keyboards. A projector is used to display a computer's video output onto the whiteboard, which then acts as a huge touch screen.

2) Classroom Personal Computer/Laptop/Tablets

It is needed in almost all the classes to prepare various reports and assignments presentations by students. With the help of these instruments, huge educational information may not only be stored but also retrieved as and when required.

3) Projectors

Projectors are the basic requirement for a digital class as it helps in displaying on board the presentations to both teachers and students for imparting broad-based learning. Projectors are hooked to the laptop and act as a reflector of information from the laptop to the large screen on the whiteboard for visual presentation before class.

4) Internet Connectivity

For the successful implementation of ICT in education uninterrupted internet connectivity is the basic requirement. Thus good internet connectivity should be ensured so that information can be shared with others without any delay and so also e-mails and browsing of study material, research reports, world bank, and other national and international reports can easily be assessed

Advantages of digital education

Digital Education has become very popular with time. The following are the advantages of Digital Education:

1. No Physical Boundaries

Digital Learning has no locational and time restrictions. In the case of face-to-face learning, the location limits the group of learners to those who can participate in the area. But this is not the case in digital learning. In digital learning, there is no physical restriction and the learner can attend the sessions anytime, anywhere according to his/her comfort.

2. More Engagement

Digital learning is a more engaging experience as compared to traditional learning. Through digital learning, a course can be designed in a way that makes it interactive and fun through the use of multimedia. Even, more recently developed methods of gamification can be used to enhance the engagement factor.

3. Cost Effective

Digital learning is a cost-effective way of education as compared to traditional learning. This is directed toward both learners and teachers. In digital learning, there is a good chance that you don't have to pay exorbitant amounts of money to acquire textbooks for school or college. As textbooks often become obsolete after a certain period, e-learning is a cost-effective way of learning because of the reduced cost.

4. Comfort Zone

A comfort zone can be established in digital learning as you can study at the time that suits you. In the case of traditional learning where all the students have to be present in the class when the teacher is teaching. The same is not the case which digital education. In digital education, the student can study at the time of his comfort.

5. Recorded Lectures:-

The big advantage of digital education is that some of your classes will be recorded. This means that if you miss something or you realize later that you don't quite understand a particular topic, you can go back and watch the class again to get the answers you need.

6. Connected Learning:-

When you choose online learning, you will be part of a connected community. If there is something you need help with, tools like Zoom and Microsoft Teams can connect with your classmates so that you can find the answers you need right away.

7. Develops Accountability in Students:-

With the real-time analysis of performance and auto-generated reports, digital education makes the assignment of each student much more clear and more informative. It gives the students the ability to measure their performance in detail and come up with appropriate solutions on their part.

8. Time Flexibility:-

Online education is convenient because students may log into the study material whenever it suits their schedule. 24-hour resources:- With digital learning, you don't have to worry about the library or the lab is closed. You will be able to access your learning materials online anytime.

9. Written Language Skills:-

Digital education could help you in improving your written language skills. When you are studying online, you will likely use instant messaging apps to quickly get in touch with people, so you won't be able to rely on hand gestures and facial cues that can make communicating easier.

Trends of Digital Education in India (Emerging Trends)

1. Digitalized classroom/Flipped Classrooms a Growing Trend

A complete revolution in the way we learn today has been brought about by Technology. Teachers teaching in the classroom can capture the students and the full strength in the class through digital screens, thus facilitating each child to get the same base content and input from the teachers. This feature of the digital era has increased Student engagement as it combines various instructional styles. Each student gets in contact with world-class education, which is not easy to impart by the traditional white chalk and blackboard teaching. This new learning is more interesting, personalized, and enjoyable. With this technological inclusion in school teaching the students feel studying is enjoyable, easy, competent, and above all interesting. The aim of a teacher however should be to create such an atmosphere that makes every student want to study.

2. Video-based learning.

Video-based learning as a part of digital marketing has geared up in Indian Education Sector and has made education engaging, entertaining, and exploring. It enables learning with a pedigree of learning out of leisure with creativity, fun, and entertainment on cards via wonderful Apps, podcasts, videos, interactive software, e-books, and online interactive electronic boards. Children are excited and operative with interest to manage the showcase via their intelligence, exploring the weak techno skills of teachers, and assisting them in public with pride and honor, and recognition.

3. Massive open online courses (MOOCs) & Other distance learning programs

A massive open online course (MOOC) is an online course aimed at unlimited participation and open access via the web. India is considered to be the biggest market for MOOCs in the world after the USA. Since the population of India is huge, massive open online courses (MOOC) are said to be gateways for a lot of Indians in terms of bringing an educational revolution. Online distance learning programs give a great opportunity to avail high-quality learning with the help of internet connectivity.

4. K12 sector Game-based learning

K-12 School is a terminology used in Kindergarten through XII grade. Various start-up companies have been a contributor to this sector. Today the world is of Y-generation people who are acquainted with the technological developments taking around them, and they are also surrounded with the required skills and abilities. K-12 creates a game-based learning environment, which enables the learner to easily get the word of education in India and gives us a better self-trained Y generation

5. Google Classroom

It is a free web service available for schools to help in drafting, mass distribution of assignments and notes, and grading them in a paperless form. In this class room teacher may post study materials which may be reviewed by the student at home in their free time. It also makes learning very easy and streamlined because the file may be easily shared between teachers and students as well as students may post their queries relating to the lecture and get a reply not only from the teacher but also from the students

6. EPathshala

This is a portal launched by the HRD and NCERT in November 2015 to generate a gigantic educational reserve of various videos, audios, textbooks, periodicals, and various types of printed and non-printed for teachers, parents, researchers, students, and educators which is available on Android, Windows platforms, etc. it allows the students and teachers to download them to read offline in their mobile/laptop as per the capacity of their instrument.

7. Kahoot

It is a game-based learning platform. It is a multiple-choice quiz, that may be assessed by a web browser. In this platform, materials are projected in the classroom and questions are answered by the students i.e. playing and learning at the same time. It creates a dynamic, and fun educational environment by enhancing student engagement.

8. BYJU's

It is a leading Edutech startup in India. It is a combination of gamification techniques that engage Math and Science students especially to learn with fun. In this technology or app, teachers use a combination of various mediums, tools, and interactive formats to teach the concept to the student in the most personalized manner

9. Toppr

It is a learning app that is growing fast and providing personalized learning for students studying in any area of study whether academic or competitive or professional. It enables students to improve their examination scores with the help of comprehensively learning and reach up to their full potential through adaptive learning tests and practice packages which improve their ranks.

Scope of digital education in India

1. Information Dissemination

With the use of digital technology information can be provided to parents/guardians and teachers To teachers and parents information about school programs, co-curricular activities indoor and outdoor, tours/trips, changes in time of arrival and departure of transport facilities, holidays, vacations opening and closing of school dates and timings, etc. Sudden changes in the program due to some unavoidable circumstances, due as weather conditions, traffic problems, etc. can be intimated in a few seconds.

2. Communication with parents

Other important information about health, hygiene, nutrition, food, and eating habits are to be provided by schools for child's better growth & development and well-being. Parent and teacher associations are connected through mobile for communicating and discussing child's- studies, behavior problems, homework, assignments, projects, etc. information about the talent show, competitions, school functions, progress reports, fee payments, and other important information and records can be provided through other modes of communication like the use of e-mails, WhatsApp, Facebook, massages, etc. Parents can save their precious time with the use of E-banking and other apps which are coming up.

3. Integrating education with ICT

There is a huge demand for integrating information, communication, and technology (ICT) in the field of education and every subject and discipline. To make teaching and learning sessions easy and interesting teaching methods and teaching aids are used. With the help of smart boards and ppt, teaching becomes more real, lively, and interesting. Within very less time teacher can explain the topic from different angles, from different perspectives, and in different languages too. The teacher can cater to the different and diverse needs of students in a class at one time. Making teaching aids on the computer is easy and less time-consuming.

4. Easily accessible and Flexible Option

Easy access to information from any part of the world within seconds through the internet. Today information has value to grab the opportunity.

Flexible option for students and teachers. Students can learn according to their time schedules and teachers also can better use technology for preparing handouts and lesson plans. The teacher can make use of technology for planning lesson plans organizing, coordinating with other activities and other staff, and evaluating the topic by giving them a test, etc. The teacher can make audio-visual aids, ppt, multimedia slides, and creative slides among others. Teaching becomes easy and learning becomes fun and interesting. With the use of multimedia, the learner uses maximum senses and tries to focus on the topic only so that learning becomes long-lasting and permanent.

5. Cost Effective

The use of technology is very cost-effective. Only the minimum monthly charges are paid for the services for valuable information. We can search for any topic on the internet.

6. Information has value

Today's world is moving very fast and information has value. Due to the commercialization and privatization of education, the first mover can get a larger size of profit in business.

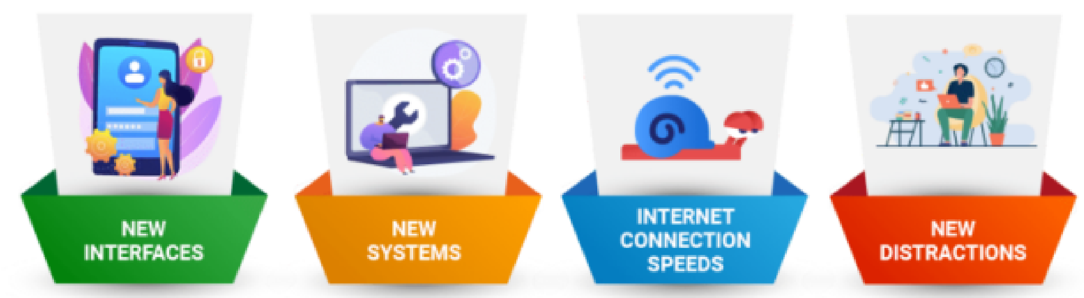
7. Research WORK

In the field of education, many types of research are done in a year. These researches are valuable. Teachers have to be equipped with the latest knowledge and skills required for this profession so access to knowledge and information from other parts of the world is very important. With the use of the internet, we are connected to ELiabrary for books and a thesis done in a particular area. We can purchase online and make payments for the content through the internet. These are very cost-effective.

Challenges of Digital Education

There are many advantages of digital education for students and educational institutions. It is a fact that recent developments in technology open up exciting new possibilities. However, shifting to digital transformation does pose some challenges to students and teachers.

Some of the major challenges are as follows:



New interfaces – Unfamiliar and complicated interfaces often dissuade students and teachers from getting involved due to the fear of failure.

New systems – Schools may have to purchase new systems or significantly upgrade their existing systems.

Internet connection speeds – It may not be a challenge in schools, but many students may not have access to broadband and WiFi.

New Distractions – Students may be distracted by other apps on their devices

Other challenges may include: -

• Resource and internet connectivity-related challenges.

• Shortage of trained teachers.

• Language and content-related Challenges.

• Poor maintenance and up gradation of digital equipment.

• Insufficient funds

Conclusion

The main purpose of the study is digital education in India and to study about significance, scope, and challenges of digital education in India. With so many different ways to define digital education approaches that can be taken in these learning environments, it concludes that digitalization in education is an innovative approach. It is a holistic way of teaching and learning that meets the needs of today's digital natives. It is an environment made up of collaboration, choice, and an array of technological resources that supports a successful online learning experience. However, for learners to be successful in this learning environment the challenges to digital education must be overcome with support and a best practice solution. Instructors and learners must embrace the shift away from traditional classroom practices to an e-learning approach to education. Although today's learners are digital natives, the use of technology for e-learning can be overwhelming and provide student motivation challenges however, with the proper support from instructors, learners can be successful within these e-learning environments.

In the end, this paper says that digital education has its importance. If technology is utilized efficiently it gives positive results and proves to be a boon for people. In India, digital education is introduced at a large scale but India is a vast country so the present efforts are not sufficient to cater to the diverse need of people. It needs more focus in the remote areas. Training for teachers is a need of today. The use of ICT should be incorporated in all the teaching subjects and at different levels of education. More innovations should be introduced to enhance the efficiency of teachers and learners to make teaching effective and learning long-lasting and permanent.

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"NEP 2020: EXPANDING HORIZONS OF HIGHER EDUCATION"

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Under the leadership of Prime Minister Narendra Modi, the Ministry of Human Resource Development (MHRD) published the New Education Policy. The National Education Policy 2020 was unveiled on July 29, 2020, not long after the Union Cabinet had approved it. The National Education Policy (NEP), created in 1986 was 34 years old and has now been replaced with the New National Education Policy (NEP 2020).

The Ministry of Human Resource Development (MHRD) of the Government of India issued the New Education Policy on July 30, 2020. This is the first education strategy to be announced in India in the previous 34 years, with the tagline "Educate Encourage Enlighten." The policy aims to provide Indian schoolchildren with 21st-century capabilities. The policy is built on the three pillars of research, innovation, and quality with the goal of making India a superpower in the field of knowledge. It's an ambitious one that seeks to completely transform the school system over the next ten years.

To become a world power, India plans to make big reforms to its educational system. A recent modification was made to end schooling policies that had been in place for 34 years. The importance of online learning will be incorporated into the new system, which is presently being designed, along with longer school days and a move away from the rote technique of pedagogy.

1.What is NEP 2020?

The National Policy on Education was framed in 1986. The policy underwent revisions in 1992. Since then, a number of adjustments have been made, necessitating a revision of the Policy.

The National Policy on Education (NPE), 1986, which had been in place for 34 years, was replaced with the NEP 2020, the first education policy of the twenty-first century. This policy, which is based on the fundamental pillars of Access, Equity, Quality, Affordability, and Accountability, is in line with the 2030 Agenda for Sustainable Development and seeks to transform India into a thriving knowledge society and a global knowledge superpower. By enhancing both school and college education and making it more holistic, flexible, multidisciplinary, and appropriate for the needs of the 21st century, NEP is focused on bringing out each student's individual talents. We will discuss the evolution of NEP towards the end of the article.

The National Education Policy (NEP 2020) also aspires to offer students across the nation an equitable and inclusive learning environment. It focuses on making education accessible to everyone and elevating Socially and Economically Disadvantaged Groups (SEDGs). The new education policy that has been established in the Indian educational system emphasizes the importance of pedagogical approaches that foster students' overall development through hands-on learning.

The fundamental goal of NEP is to incorporate a competence-based learning method where students are mentored to effectively develop their skills and talent. The NEP 2020 is in accordance with the UN’s fourth Sustainable Goal which focuses on making education accessible to every child.

NEP 2020- Everything that Teachers Should Know

Teachers are at the heart of the education ecosystem. They can never be replaced from the equation. NEP 2020 is of the notion that the quality of teacher education, recruitment, deployment, service conditions, and empowerment of teachers is not at the desired standard. The heightened respect for teachers and the high status of the teaching profession must be restored so as to motivate the most promising individuals to enter the teaching profession. NEP 2020 puts forth a number of points to ensure that there is sound professional development for teachers and that the working conditions are up to the mark. Let us take a look at what NEP 2020 means for teachers:

-- Numerous merit-based scholarships for quality 4-year integrated B.Ed. programs shall be established around the nation in order to ensure that the best students, particularly those from rural areas, enter the teaching profession.

Incentives will be provided for teachers to take up teaching jobs in rural areas.

-- There will be an end to the frequent teacher transfers so that students have consistency in their role models and learning environments. Transfers will only take place in extremely unique circumstances that have been properly outlined in an organized manner by State/UT governments. Furthermore, a computerized online mechanism that guarantees transparency will be used for transfers.

-- Teacher Eligibility Tests (TETs) will be strengthened in order to incorporate better test material in terms of both content and pedagogy. The TETs will also be expanded to include teachers at all levels of schooling (Foundational, Preparatory, Middle, and Secondary).

SALIENT FEATURES OF NEP RELATED TO HIGHER EDUCATION.

The new NEP has been introduced with an aim to formalize changes in the system from school level to college/university level. Keeping in mind the developing scenario, education content henceforth, will focus on key-concepts, ideas, applications and problem-solving angles. The National Education Policy is expected to bring positive and long-lasting impact on the higher education system of the

country. The fact that foreign universities will be allowed to open campuses in India

is a commendable initiative by the government. This will help the students experience the global quality of education in their very own country. The policy of introducing multi-disciplinary institutes will lead to a renewed focus on every field such as arts, humanities and this form of education will help students to learn and grow holistically. Thus, students will be equipped with stronger knowledge base.

The introduction of single common entrance test is another positive step which will reduce the stress of multiple competitive exams and ease off the pressure of preparing for so many of them. It will also ensure a level playing ground for all student applicants going forward. Establishing Academic Bank of Credit (ABC) is definitely a robust idea to store the academic credits that students earn by taking courses from various recognized higher education institutions. A student can earn scores by completing a course and these will be credited to the ABC account. One can then transfer these credits if he/she decides to switch colleges. If a student ever drops out for some reasons, these credits will remain intact which means he/she can come back years later and pick up from where the student had left. The new higher education regulatory structure will ensure that distinct administrative, accreditation, financing, and academic standard-setting roles are performed by separate, autonomous, and empowered bodies. These four structures will be established as four independent verticals within a single umbrella institution, India's Higher Education Commission (HECI). There are a lot of reforms and new developments which have been introduced by NEP in the higher education sector. Some of the salient features are :

DETAILED ANALYSIS OF IMPACT OF NEP ON HIGHER EDUCATION.

Regulatory System of Higher Education:

A significant change in NEP 2020 is the proposal to set up the Higher Education Commission of India (HECI), as an umbrella body for higher education,

excluding medical and legal education. This will usually bring out a question that

what will happen to the present UGC and AICTE? HECI is aiming at reforming th

higher education sector; the Bill will separate the Academic and Funding aspects of the sector. According to the new Bill, HECI will not have any financial powers. The funding processes which were handled by the University Grants Commission (UGC) will be taken care by the Ministry of Education, previously known as the

Ministry of Human Resource Development (MHRD). This change however is expected to clear the regulatory mess in India's Higher Education system. HECI is expected to have four independent verticals - National Higher Education Regulatory Council (NHERC) for regulation, General Education Council (GEC) for standard-setting, Higher Education Grants Council (HEGC) for funding, and National Accreditation Council (NAC) for accreditation. To have uniformity in education standards, a single umbrella body was always a requirement and this has been a vision of numerous educationists. This is considered as the right step in streamlining education policy. However, to ensure quality of higher education, institutes must be measured based on relevant parameters like research, industry linkages, placements and academic excellence, etc. If the HECI can manage this, the benefits to its biggest stakeholder, the youth of India, might be significant.

Graded Accreditation and Graded Autonomy:

The concept of "empowerment and autonomy to innovate" is one of the key features in NEP 2020 which supports a "phasing out" strategy from Affiliated Colleges to Autonomous Institutions. The increased flexibility offered to autonomous institutions also gives hope in curriculum enrichment. It also says that with appropriate accreditations, Autonomous degree-granting Colleges could evolve into Research-intensive or Teaching-intensive Universities, if they so aspire. The announcement of setting up Multidisciplinary Education and Research Universities (MERUs) in the country gives more hope. These institutions will be at par with the existing IITs and IIMs and will aim to showcase multidisciplinary education for the

Indian students. Another important change the NEP 2020 suggests that the

National Testing Agency will serve as a premier, expert, autonomous testing organization to conduct entrance examinations for undergraduate and graduate admissions and fellowships in Higher Education Institutions. The high quality, range, and flexibility of the NTA testing services will enable most universities to use these common entrance exams - rather than having hundreds of universities each devising their own entrance exams - thereby drastically reducing the burden on students, universities and colleges, and the entire education system. It will be left up to individual universities and colleges to use NTA assessments for their admissions. It also surely helps the students to easily transfer their degrees and credits to universities abroad.

Internationalisation at home:

NEP 2020 also allows foreign universities and colleges to come to India and this brings out a challenge for the native institutions to improve the quality of education provided by them. The Indian higher education sector is buzzing all around as the opportunity of paving the way for foreign universities to set up campuses in the country. India has one of the largest networks of higher education systems in the world, with more than 900 universities and 40,000 colleges. But GER (Gross Enrolment Ratio) of India in higher education is 26.3%, which is significantly low when compared to other BRICS countries like Brazil (50%) or China (51%), and very much lower when compared with European and North American nations which would be more than 80%. India must achieve a significant growth in the area of global higher education for obtaining a sustainable economic growth, which should not be driven by natural resources, but by knowledge resources. As per the reports, India will need another more than 1,500 new higher education institutions by 2030 to accommodate a huge inflow of students, that’s why the Indian government wants to promote FDIs (Foreign Direct Investment) and open up the

ECB (External Commercial Borrowing) route to strengthen the capital investment for the education sector. The ministry is also trying to boost India's image as an education center because already more than 7 Lakhs of Indian students are studying abroad. So, the intention of this policy is that, allowing foreign universities will enable world-class education available locally at a significantly lower cost without travelling and will considerably reduce the human capital migrating to other countries for study and job prospects. According to the different global surveys, cross-border education is beneficial for the economy and brings a wider level of global awareness, culturally perceptive, and competitiveness. Foreign collaborations enable local institutes to design their curriculum in alignment with international pedagogy and offer a diverse portfolio of subjects and specialization to students.

More Holistic and Multidisciplinary Education:

The NEP 2020 claims that, a holistic and multidisciplinary education would aim to develop all capacities of human beings -intellectual, aesthetic, social, physical, emotional, and moral in an integrated manner. Such an education will help develop well-rounded individuals that possess critical 21st century capacities in fields across the arts, humanities, languages, sciences, social sciences, and professional, technical, and vocational fields; an ethic of social engagement; soft skills, such as communication, discussion and debate; and rigorous specialization in a chosen field or fields. The NEP 2020 envisions one large multidisciplinary Higher Education Institution (HEI) in or near every district, by 2030. Towards the attainment of such a holistic and multidisciplinary education, the flexible and innovative curricula of all HEIs shall include credit-based courses and projects in the areas of community engagement and service, environmental education, and value-based education. Environment education will include areas such as climate change, pollution, waste management, sanitation, conservation of biological diversity, management of biological resources and biodiversity, forest and wildlife conservation, and sustainable development and living. Value-based education will include the development of humanistic, ethical, Constitutional, and universal human values of truth (satya), righteous conduct (dharma), peace (shanti), love (prem), nonviolence (ahimsa), scientific temper, citizenship values, and also life-skills; lessons in seva/service and participation in community service programmes will be considered an integral part of a holistic education. As the world is becoming increasingly interconnected, Global Citizenship Education (GCED), a response to contemporary global challenges, will be provided to empower learners to become aware of and understand global issues and to become active promoters of more peaceful, tolerant, inclusive, secure, and sustainable societies. Finally, as part of a holistic education, students at all HEIs will be provided with opportunities for internships with local industry, businesses, artists, crafts persons, etc., as well as research internships with faculty and researchers at their own or other HEIs/research institutions, so that students may actively engage with the practical side of their learning and, as a by-product, further improve their employability. The structure and lengths of degree programmes: In the context of the National Education Policy 2020 scheme, any undergraduate degree in any institution will be of duration of three or four years. One can leave the degree within this period. Any educational institution will have to give to the student a diploma degree after the student completes two years of study, a degree after the student completes three years of study and a certificate to those students who complete one year of study in any professional or vocational course of their choice. The Government of India will also help in establishing an Academic Bank of Credit for storing the academic scores digitally. This will enable the institutions to count the credit at the end and put it in the degree of the student. This will be helpful for those

individuals who might have to leave the course mid-way. They can start the course later on from where they left off and not start from the beginning once again. Even though NEP 2020 says that Higher education institutions will be given the freedom to start PG courses there may be some difficulty in designing One Year PG Degree for students who have completed 4 Year UG Degree and a Two Year PG Degree for students who have completed 3 Year UG Degree.

The National Education Policy (NEP) 2020 is a comprehensive policy document that outlines the government's vision for transforming the education system in India. One of the key areas that the NEP 2020 focuses on is higher education.

The policy aims to expand the horizons of higher education by increasing access, equity, and quality of education. It emphasizes the need for multidisciplinary education, which would enable students to pursue a broad range of subjects, including science, social science, and humanities.

Another significant aspect of the NEP 2020 is the focus on vocational education and training, which would prepare students for the job market and equip them with practical skills. The policy also emphasizes the need to promote research and innovation in higher education and to strengthen industry-academia linkages.

The NEP 2020 proposes several structural changes to higher education, including the establishment of a single regulator for higher education institutions, the creation of a National Research Foundation, and the phasing out of the affiliation system. It also proposes the use of technology to enhance access to education and the adoption of flexible and modular curriculum frameworks.

Overall, the NEP 2020 aims to transform higher education in India by making it more inclusive, flexible, and innovative, and by aligning it with the needs of a rapidly changing global economy.

ગુજરાત સ્ટુડન્ટ સ્ટાર્ટઅપ અને ઈનોવેશન પોલિસી.

નીતાબેન આર. ઝણકાટ
રીસર્ચ સ્કોલર બી કે એન એમ યુ જુનાગઢ,

ગુજરાત સરકારની સ્ટુડન્ટ સ્ટાર્ટઅપ અને ઈનોવેશન પોલિસી બનાવવાનો હેતુ છે. એક સંકલિત, રાજ્ય-વ્યાપી, યુનિવર્સિટી-આધારિત ઈનોવેશન ઈકોસિસ્ટમને ટેકો આપવા માટે નવીનતાઓ અને યુવા વિદ્યાર્થીઓના વિચારો અને માટે અનુકૂળ વાતાવરણ પૂરું પાડે છે. તેમની સર્જનાત્મક શોધનો શ્રેષ્ઠ ઉપયોગ. સ્ટુડન્ટ સ્ટાર્ટઅપ અને ઈનોવેશન પોલિસી દ્વારા પૂરક પ્રયાસો કરવામાં આવે છે. વિવિધ હિસ્સેદારો જ્યારે વચ્ચે સાંસ્કૃતિક પરિવર્તન તરફ મજબૂત પ્રયાસો કરે છે વિદ્યાર્થીઓ, પ્રિ-ઈન્ક્યુબેશન સપોર્ટ અને અન્ય જરૂરી પગલાં જરૂરી છે. સરકારનો હેતુ છે વિદ્યાર્થીઓની નવીનતાઓનું નિર્માણ અને સંવર્ધન કરવું અને તેમને ટકાવી રાખવામાં મદદ કરવી.

પ્રાથમિક રીતે, શિક્ષણ વિભાગના સ્તરે, સંસાધનોનો ઉપયોગ કરવામાં આવશે. ઈનોવેશન સપોર્ટ સિસ્ટમ્સ, પ્રક્રિયાઓ અને યુનિવર્સિટી-કેન્દ્રિત નિર્માણ સમગ્ર રાજ્યની ભૂગોળમાં ઈનોવેશન ઈકોસિસ્ટમ જે નવીનતાને પ્રોત્સાહન આપે છે વિચારો અને શૈક્ષણિકમાં નવીનતા અને સાહસિકતાની સંસ્કૃતિ ઉભી કરે છે ગુજરાતની સંસ્થાઓ. નીતિ સુનિશ્ચિત કરે છે કે નવીનતાની ખૂટતી કડીઓ મૂલ્ય સાંકળ જેવી કે પ્રોટોટાઈપ સપોર્ટ, આઈપી પ્રોટેક્શન, નોલેજ આધારિત એન્ટરપ્રાઈઝ વિકાસ, સફળતાની વાર્તાઓ દર્શાવવાનું પ્લેટફોર્મ અને સમાન પડકારો મળે છે નીતિ અને સંલગ્ન સમર્થન દ્વારા ઘટાડવામાં આવે છે. આ નીતિ દ્વારા, સમગ્ર રાજ્યમાં ઈનોવેશન અને પ્રિ-ઈન્ક્યુબેશન સપોર્ટ એકેડેમિયા ક્ષેત્રો, જગ્યા અને અન્ય પાસાઓ પર સમાવિષ્ટ હશે.

આ ટેક્નોલોજી ડોમેનની બહાર પણ સ્ટાર્ટઅપ્સને ફેરવતા વિદ્યાર્થી ઈનોવેટર્સ બનાવો. સ્ટુડન્ટ સ્ટાર્ટઅપ અને ઈનોવેશન પોલિસી ત્રણ સ્તરે હસ્તક્ષેપની ફરજ પાડે છે: a) રાજ્ય-સ્તર (વ્યૂહરચના અને આયોજન) b) યુનિવર્સિટી-સ્તર (સંદર્ભિક નીતિ અમલીકરણ અને હેન્ડહોલ્ડિંગ) c) સંસ્થા-સ્તર (ગ્રાસરુટ લેવલ જમાવટ અને વિચારો અને નવીનતાઓને અંતથી અંત સુધી સમર્થન). ગુજરાત સરકારની સ્ટુડન્ટ સ્ટાર્ટઅપ અને ઈનોવેશન પોલિસી બનાવવાનો હેતુ છે એક સંકલિત, રાજ્ય-વ્યાપી, યુનિવર્સિટી-આધારિત ઈનોવેશન ઈકોસિસ્ટમને ટેકો આપવા માટે નવીનતાઓ અને યુવા વિદ્યાર્થીઓના વિચારો અને માટે અનુકૂળ વાતાવરણ પૂરું પાડે છે તેમની સર્જનાત્મક શોધનો શ્રેષ્ઠ ઉપયોગ નીચે મુજબ કરી શકાય

1) માટે વિદ્યાર્થી કેન્દ્રિત ઈનોવેશન અને પ્રીઈન્ક્યુબેશન ઈકોસિસ્ટમ વિકસાવવી વિદ્યાર્થીઓ (IPIES) 2) સર્જનાત્મકતાના વિકાસ માટે વાતાવરણનું નિર્માણ અને અંતથી અંત સુધી સપોર્ટ શૈક્ષણિક સંસ્થાઓમાં વધુ સારા માટે વિચારોને પૂરતો સમર્થન આપવા માટે સિસ્ટમ અમલ

3) શૈક્ષણિક સંસ્થાઓની આંતરિક ક્ષમતા અને મુખ્ય ઘટકો બનાવો સ્થાયી બનાવવા માટે તૈનાત પ્રક્રિયાઓને સક્ષમ કરવા માટે નવીનતા ઈકોસિસ્ટમ સ્કેલ પર અસર

4) હાર્નેસિંગ અને હેન્ડહોલ્ડિંગ પ્રોજેક્ટ્સ દ્વારા માર્કેટ માટે મન માટે માર્ગો બનાવો/ ગુજરાતમાં વિદ્યાર્થીઓના સંશોધન/ઈનોવેશન/વિચારો

5) આજુબાજુના રાજ્યમાં ક્ષેત્રીય અને પ્રાદેશિક ઈનોવેશન પ્રયાસોનું નિર્માણ અને સુવિધા આપવી શૈક્ષણિક સંસ્થાઓ

6) પ્રદર્શન, સમર્થન અને અપસ્કેલ નવીનતાઓ માટે એક સામાન્ય પ્લેટફોર્મ બનાવો હિતધારકોને પ્રોત્સાહિત કરવા તેમજ પૈસા માટે મૂલ્ય બનાવવાની તક માટે અને ઘણા લોકો માટે મૂલ્ય

7) રાજ્ય અને કેન્દ્રીય સ્તરે જાહેર પ્રણાલીની પહેલનો લાભ મેળવો, શૈક્ષણિક, ઉદ્યોગો અને અન્ય ઇકોસિસ્ટમ હિસ્સેદારો / ડોમેન નિષ્ણાતો દ્વારા અને સંસ્થાઓ સમાવેશી પ્રયાસ કરવા

1) તમામ યુનિવર્સિટીઓને નવીનતાના વ્યાપક કાર્યસૂચિને સેટ કરવા અને અમલમાં મૂકવા માટે સશક્ત બનાવો અને પ્રીઈન્ક્યુબેશન .

2) ઓછામાં ઓછા 1% સ્નાતકોને નોકરીમાં રૂપાંતરિત કરે તેવું વાતાવરણ બનાવવાનું લક્ષ્ય રાખો નવીનતા અને સંલગ્ન માધ્યમો દ્વારા સર્જકો

3) દર વર્ષે ઓછામાં ઓછા 1,000 વિદ્યાર્થીઓની આગેવાની હેઠળની નવીનતાઓને સમર્થન આપો અને 1000 ફાઈલ કરવાનું લક્ષ્ય રાખો દર વર્ષે રાજ્યની યુનિવર્સિટીઓમાંથી પેટન્ટ

4) આગામી 5 વર્ષમાં 500 સ્ટુડન્ટ સ્ટાર્ટઅપ અને અપસ્કેલનો ઉપયોગ કરો

5) યુનિવર્સિટીઓ અને શૈક્ષણિક સંસ્થાઓને મજબૂત ઈનોવેશન બનાવવા માટે સશક્ત બનાવો અને અંદર પ્રીઈન્ક્યુબેશન સપોર્ટ સિસ્ટમ્સ

6) ઈનોવેશન માટે પ્રોત્સાહનો, પુરસ્કારો, પ્રશંસા અને બેન્ચમાર્ક બનાવો અને તમામ સ્તરો પર વિદ્યાર્થીઓની શરૂઆત અને સંબંધિત પ્રયાસો

7) આગામી પાંચમાં રાજ્યમાં ઓછામાં ઓછી 200 શૈક્ષણિક સંસ્થાઓ માટે ક્ષમતા બનાવો વર્ષ, વિદ્યાર્થી/ભૂતપૂર્વ વિદ્યાર્થીઓના સ્ટાર્ટઅપ માટે મજબૂત પ્રિ-ઈન્ક્યુબેશન સપોર્ટ અને નવીનતાઓ

8) રાજ્યની તમામ યુનિવર્સિટીઓને સશક્ત બનાવવા માટે વ્યૂહાત્મક દરમિયાનગીરી હાથ ધરવી આગામી 5 વર્ષોમાં સંપૂર્ણ સુવિધાયુક્ત પ્રિ-ઈન્ક્યુબેશન ઈકોસિસ્ટમ વિકસાવવી

9) સુનિશ્ચિત કરો કે નવીનતા પ્રક્રિયાઓ એકેડેમિયા, સમાજ અને SMEs દ્વારા જોડાય છે વ્યવસ્થિત રીતે જેથી વિદ્યાર્થીઓ અને શિક્ષકો તેમના પડકારો ઉકેલે અને સર્જન કરે વધુ ઉદ્યોગસાહસિક તકો

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.पूर्ववाकः- भारतीय साहित्य और संस्कृति आचरणात्मक एवं आदर्शपूर्ण मानव मूल्यों के लिये एक अनुपम वैश्विक धरोहर हैं, जो शताब्दियों से अजश्र धारावत प्लावित सामाजिक जीवन में अपनी असीम गरिमा और अनन्त प्रासंगिकता को सिद्ध करते आ रहे हैं। भारतीय धरातल पर प्रणीत वेद वाङ्मय ही धरती पर मानव मूल्यों की सुदृढ आधारशिला रख चुका है, जिसके आधार पर हमारी भव्य संस्कृति की अट्टालिका अपनी पूर्ण गरिमा के साथ खड़ी है। मानव को कदाचित जब अपनी अस्मिता का बोध हुआ होगा, तब ही से उसने मूल्यों की परिकल्पना और उनका आचरण आरंभ कर दिया होगा। चार वेद और एक सौ आठ उपनिषद मानव को अपने गंतव्य की ओर इस तत्परता के साथ अग्रसर होने की प्रेरणा देते हैं कि उससे कहीं भी कोई त्रुटि न हो जाय। कहना न होगा कि मानव के लिये आचरणात्मक और अनाचरणीय जैसे सभी तत्वों का वेद वाङ्मय ने विस्तार में वर्णन किया है, जिन्हें हम आज मूल्यों की संज्ञा से अभिहित कर रहे हैं।

मानव जीवन की उत्कृष्टताः- चैरासी लाख योनियों में मानव जन्म को वेद वाङ्मय ने अत्यंत उत्कृष्ट सिद्ध किया है। उपनिषद का स्पष्ट कथन है कि-

'आहार निद्रा भय मैथुनादि
सामान्यमेतत् पशुभिः नराणां
ज्ञानम् नराणां अधिकम् विशेषः
ज्ञानेन शून्यः पशुभिः समानः'

उक्त कथन से ज्ञात होता है कि मानव जीवन में ज्ञान का कितना महत्व है। इसी ज्ञान का विकास मानव जीवन को सार्थक बनाने हेतु मूल्यों के रूप में होता है। अतः स्पष्ट है कि 'ज्ञानाधारित आचरणात्मक तत्वों का समाहार स्वरूप ही मूल्य हैं'। पूर्वोक्त उपनिषद वाक्य स्पष्ट करता है कि ज्ञान के अभाव में मानव पशु के समान हो जाता है। इसीलिये संप्रति हम 'मानव मूल्य' की बात ही करते हैं, क्योंकि हमें कहीं भी 'पशु मूल्य' जैसे पदबंध लक्षित नहीं होते हैं। मानव जीवन की उत्कृष्टता का वर्णन करते हुये शंकराचार्य अपने ग्रंथ
'विवेक चूडामणि' में कहते हैं कि-

'दुर्लभम त्रयमेवै तद्दैवानुग्रह हेतुकम

मनुष्यत्वम् मुमुक्षत्वम् महापुरुष संश्रयः'

मूल्य की अमूल्य परिभाषाः- अर्वाचीन अर्थ-प्रधान युग में मूल्य शब्द का प्रयोग कई अर्थों में हो रहा है, यथा 'दाम', 'कीमत', 'भाव' इत्यादि, जो किसी वस्तु की लेन-देन में ही प्रयुक्त होते हैं, जिनका आचरणात्मक जीवन मूल्यों से कोई संबंध नहीं है। "मानव जीवन को उसके उद्गम से उत्स तक ले जाने वाले आचरणीय सूत्रों के समाहार स्वरूप को ही मानव-मूल्य" कहा गया है, जिनके अंतर्गत धर्माचरण, सत्य वचन, परोपकार, दानशीलता, निष्काम सेवा, त्याग, शान्ति, अहिंसा, सौहार्द्र भावना इत्यादि परिगणितहोते हैं। इन मानव-मूल्यों की उत्कृष्टता के वर्णनार्थ ही संपूर्ण वेद वाङ्मय का प्रणयन शताब्दियों पूर्व हुआ है। प्रातःकाल में नेत्रोन्मीलन से लेकर मानव द्वारा अनन्त निद्रा में प्रवेश करने तक की उसकी दीर्घ जीवन यात्रा

में इन मानव मूल्यों को अपनाने की अनिवार्यता का वर्णन वेद वाङ्मय ने फलश्रुति सहित किया है। इनके अभाव में जीवन निस्सार मरुस्थल के समान रह जाता है। इन मानव मूल्यों के साँचे में ढालकर जीवन को सार्थक बनाना ही हमारे सनातन साहित्य का एक मात्र उत्स रहा है।

मानव मूल्य और प्रासंगिकताः- संप्रति युवा पीढी की दिशाहीन जीवन शैली को देखकर उद्विग्न शिक्षाविद-समाज ने कदाचित वर्तमान के पाठ्यक्रमों में इन मानव मूल्यों को सम्मिलित करने का निर्णय लिया होगा, परन्तु शताब्दियों पूर्व ही हमारे क्रान्तद्रष्टा ऋषियों ने जीवन में इनकी अनिवार्यता एवं प्रासंगिकता के महत्व को पहचानकर इन्हें तत्कालीन गुरुकुल शिक्षा प्रणाली के पाठ्यक्रम में सम्मिलित ही नहीं किया, प्रत्युत इनके आचरण पर अत्यधिक बल भी दिया। संप्रति पश्चिमी सभ्यता की झंझा में दिशाहीन बहती जा रही युवा पीढ़ी के लिये इन मूल्यों का आचरण अनिवार्य है, क्योंकि आज की पीढ़ी उच्छृंखलता को उन्नति और विज्ञान के विकृत उपयोग को विकास मानने की बड़ी भूल करती जा रही है। परिणामतः भारतीय प्रजा का एक सिंह-भाग इन मानव मूल्यों से अनभिज्ञ ही रह गया है, अतः संप्रति शिक्षा-प्रणाली के निर्माताओं का परम कर्तव्य यह है कि वे संस्कृत भाषा के अध्ययन को महाविद्यालय स्तर तक अनिवार्य बना दें।

प्राचीन वाङ्मय और मानव मूल्यः- संस्कृत में प्रणीत हमारा संपूर्ण वाङ्मय वेदों, उपनिषदों, रामायण, महाभारत, भागवत, भगवद्गीता आदि के रूप में विद्यमान है, जिसमें हमारे जीवन को सार्थक बनाने के सभी उपक्रमों का उल्लेख विस्तार से है। इन उपक्रमों के रूप में वर्णित 'मानव मूल्यों' का उल्लेख संक्षेप में अधोलिखित पंक्तियों में किया गया है, यथा-

परोपकार और निष्काम सेवाः- जीवन एवं शरीर की प्राप्ति मानव-सेवा के लिये हुआ है, न कि भोग हेतु। इस संदर्भ में प्रकृति ही हमारा प्रथम गुरु है, यथा-

'परोपकाराय फलन्ति वृक्षः

परोपकाराय वहन्ति नद्यः

परोपकाराय दुहन्ति गावः

परोपकारार्थमिदम् शरीरम्।'

उक्त श्लोक से हमें अपने कर्तव्य का बोध स्वयमेव हो जाता है। हमारी संस्कृति में मानव सेवा को ही माधव सेवा मानने की विशिष्टता निहित है। महाभागवत में वर्णित एक आख्या से ज्ञात होता है कि महाराजा रन्तिदेव ने महाविष्णु के प्रकट होने पर उनसे मोक्ष न माँगकर जनता की सेवा करने की शक्ति प्रदान करने का वरदान माँगा,यथा-

'सेवा धर्ममिदम् सर्वम् ब्रोच्यते शास्त्र सम्मतम्
रंतिदेवो यथा सेवाम् अकरोत सर्वधा सदा'।
वाल्मीकि रामायण में भरत और लक्ष्मण का उदाहरण देते हुये कहा गया है कि-
'सेवया मानवानाञ्च कृतज्ञो भरतो भवत्

माधवश्यैव सेवाच कृतज्ञो लक्ष्मणो भवत'।

भाव यह है कि भ्राता की आज्ञा पर भरत ने पादुकाओं के माध्यम जनता की सेवा की और लक्ष्मण ने स्वयं माधव की सेवा की, इस प्रकार दोनों ने सेवा भावना की विशिष्टता का निरूपण किया।

धर्माचरण- ध्यातव्य है कि यहाँ प्रयुक्त 'धर्म' शब्द किसी मजहब के लिये न होकर मात्र 'कर्तव्य पालन' के अर्थ में प्रयुक्त हुआ है। महाभारत के वन पर्व में एक शूद्र धर्मव्याध का आख्यान उल्लिखित है, जो मांस विक्रय का पेशा करता था, परन्तु उसने ब्राह्मण कौशिक को उपदेश देकर यह सिद्ध किया कि 'संसार में स्वधर्माचरण से श्रेष्ठतम तथ्य अन्य कुछ नहीं है, जिसका आचरण ही मानव के लिये परमोत्कृष्ट धर्म है।'

'जन्म संस्कार मात्रेण धर्म मार्ग प्रवर्तकः

उपदेशम् कौशिकाय धर्मव्याधो भवत्तदा'।

श्रीमद्रामायण में माता कौशल्या श्रीरामचन्द्र से अपने धर्म का आचरण करने का उपदेश देते हुये कहती है-

'यंपालयसि धर्मम् त्वम् धृत्याच नियमेनच

सवै राघव शार्दूला धर्मम्त्वामभिरक्षतु'।

भाव है कि 'हे राम! तुम जिस धर्म का आचरण करोगे, वही तुम्हारी रक्षा करेगा'। धर्माचरण को इस देश में अत्यंत प्रभावपूर्ण माना गया है। महाभारत के वन पर्व में यक्ष जब युधिष्टिर से अनेक प्रश्न पूछकर संतुष्ट होता है, तो वह कहता है कि 'हे युधिष्टिर! बुद्धिजीवियों ने स्पष्टतः कहा है कि इस संसार में स्वधर्माचरण से बढकर अन्य कोई तपस्या नहीं है, जिसका आचरणकर तुमने उसके महत्व को सिद्ध कर दिया है।', यथा-

'तपस्वधर्म वर्तित्वम् इति प्रोक्तम् बुधैस्सदा

तस्मात्तदेव कर्तव्यम् यदा धर्मेण द्वापरे'।

श्रीमद्भगवद्गीता के तृतीय अध्याय 'कर्मयोग' के 35वे श्लोक में भी इसी तथ्य की पुष्टि की गयी है, यथा-

'श्रेयान् स्वधर्मो विगुणः परधर्मात्स्वनुष्ठितात्

स्वधर्मे निधनम् श्रेयः परधर्मो भयावहः'।

<u>त्याग भावनाः-</u> श्वास क्रिया की भाँति मानव के लिये त्याग भावना अत्यंत सहज होनी चाहिये, क्योंकि श्वास और आहार की भाँति सब कुछ स्वीकार करने के उपरान्त यदि शरीर उनका किसी न किसी रूप में परित्याग नहीं करता है, तो वह उस शरीर के लिये हानिकारक ही सिद्ध होगाय इसी प्रकार हम जो कुछ भी संचित करते हैं उनका त्याग भी अनिवार्य है। जब हम 'अपनी आवश्यकतआओं की उपेक्षा कर किन्हीं जरूरतमन्दों का उपकार करते हैं, तो उसे ही त्याग भावना' कहा गया है। कठोपनिषद का स्पष्ट कथन है कि कर्म, संतान अथवा धन के माध्यम अमृतत्व की स्थिति को कदापि नहीं पाया जा सकता है. केवल त्याग के माध्यम ही इसे प्राप्त किया जा सकता है, यथा-

'न कर्मणा न प्रजया धनेन

त्यागेनैकेन अमृतत्व मानसुः'।

महाभारत में राजा शिबि का आख्यान वर्णित है, जिसने एक कपोत की रक्षा के लिये अपने शरीर को काटकर बाज को मांस दिया था।

'त्यागेनैकेन ख्यातोभूत शिभिस्सर्व महान् तथा

कपोत रक्षणार्धाय स्वशरीरमदात्तदा'।

महर्शि दधीचि और महारथी कर्ण त्याग भावना के संदर्भ में उल्लेखनीय गौरवशाली चरित्र हैं। महर्षि दधीचि ने वृत्तासुर के संहार के लिये अपनी रीड़ की हड्डी को दान में दे दिया, जिससे वज्रायुध का निर्माण हुआ, तो दानी कर्ण ने अपने जन्मजात कवच और कुंडल को दान में देकर अपनी त्याग भावना का परिचय दिया।

वचन पालन दृ वचन पालन को यदि भारतीय संस्कृति का प्राणतत्व कहा जाय तो कदाचित अतिशयोक्ति नहीं होगी, क्योंकि इस धरती पर सदियों से वचन पालन को जीवन से भी अत्यधिक महत्व दिया गया है, यथा-

'रघुकुल रीति सदा चलि आई

प्राण जाय पर वचन न जाई'।

इसी तथ्य को राजा हरिश्चन्द्र ने अपने जीवन में साकारकर 'सत्य हरिश्चन्द्र' बन गया 'हरिश्चन्द्रोपाख्यान' में स्पष्टतः कहा गया है-

'सत्य पालन धर्मेण हरिश्चन्द्रो भवत्तदा

राज्यम् सर्वम् परित्यत्वा श्मशानेच भवत्तदा'।

मत्स्य पुराण में राजा बलि का आख्यान विस्तार में वर्णित हैय जब राक्षस गुरु शुक्राचार्य को ज्ञात होता है कि राजा बलि ने वामन को तीन पग धरती दान देने का वचन दे चुका है, तो वह बलि को अपने वचन से मुकर जाने के कई तथ्य प्रस्तुत करता है, परन्तु बलि अपनी बात से टस से मस नहीं होता है । इसीलिये राजा बलि के बारे में कहा गया है-

'बली राजा भवतत्रा सर्वेभ्यो दानकर्मणा

त्यागी भूत्वातु लोकेच कीर्तिमान भवत्तदा'।

कविकुल गुरु कालिदास ने अपने महाकाव्य 'रघुवंशम' के पंचम सर्ग में महाराज रघु की प्रशंसा में कहा कि रघु महराजमहर्षि वरतन्तु के शिष्य कौत्स की इच्छापूर्ति के लिये चैदह करोड़ स्वर्ण मुद्रायें दान में देकर अपनी वचनबद्धता का निरूपण किया, यथा-

'रघुवंशे महाराजा विश्वजिद्याग तत्परः

धनम् ददौच कौत्साय रघुस्तत्र महानुभूत'।

विषय की विशदता एवं स्थानापन्नता को दृष्टि में रखते हुये प्रस्तुत आलेख में विषय पर विहंगम दृष्टिपात मात्र किया गया है। वेद वाङ्मय में प्रयुक्त आचरणीय जीवन मूल्यों का अन्तिम उत्स मानव को पूर्ण शान्ति प्रदान करना ही है, क्योंकि भारतीय जीवन-दर्शन संतुष्टि और मानसिक शान्ति में ही परमानन्द को निहित मानता आ रहा है। अतः कहना न होगा की वेद वाङ्मय में वर्णित जीवन मूल्यों के आचरण के माध्यम इसी परमानन्द की स्थिति को प्राप्त करना ही हमारा गंतव्य रहा है। संप्रति अर्वाचीन जीवन में व्यक्ति समस्त

संपदाओं और भोगों के होते हुये भी जिस शून्यता को महसूस कर रहा है, वह यदि उससे मुक्त होना चाह रहा है, तो उसके लिये इन उपरोक्त जीवन मूल्यों को पूर्ण निष्ठा के साथ अपनाने के अतिरिक्त कोई अन्य विकल्प नहीं है। वर्तमान युवा पीढी भी जब तक विज्ञान के आकर्षक भ्रमजाल और तथाकथित पश्चिम की 'सभ्यता' से स्वयं को मुक्त नहीं कर पायेगा, तब तक उसके लिये शान्ति मृगतृष्णा ही रहेगी । इसी तथ्य को 'अमृत बिन्दोपनिषद' में इस प्रकार स्पष्ट किया गया है, यथा-

'मनयेव मनुष्याणाम् कारणम् बन्ध मोक्षयोः
बन्धाय विशयासक्तम् मुक्त्यै निर्विषयम स्मृतम्।
मनस्सशान्तिरेवश्यात् मानवानाम् विशेषतः
शिवम् चैव शुभम् भूयात लौकिके पारलौकिके'।

A STUDY ON IMPACT OF CAPITAL STRUCTURE ON RETURN ON EQUITY SPECIAL REFERENCE OF SELECTED INDIAN PHARMACEUTICAL COMPANIES

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ABSTRACT

Indian pharmaceutical industry are continuously growth in last one decade. This industry has shown major development in manufacturing of drugs as well as quality in all over world. This industry is also one of industry who constant earn more earning in corona pandemic time when other sector was suffer from operational and other financial problems. This present study has been explained to analyze the effect or impact between capital structure specially by return on equity of some selected pharmaceutical companies from 2015 to 2022 based on selected higher market capital holding companies. This data is also secondary data from companies annual reports from his websites for specific period.

The findings of this study are there is no significant relationship between capital structure and financial performance of selected pharmaceutical companies during study period. Therefore capital structure are not positive impact on return on equity so here capital structure's parameters are debt-equity ratio but debt-equity ratio not significant impact or effect on return on equity. An only one of Divi's pharma was better result shown in debt-equity ratio specially it was more revenue earn without any highest debt burden during study period.

KEY WORDS: Debt-Equity ratio (D/E), Return on Equity ratio (ROE), capital structure.

INTRODUCTION

The Indian pharmaceutical industry is 3rd largest industry by volume and 14th rank by value in the world. It was not only producer by volume and value but Indian pharmaceutical producers near about 60% vaccine and drugs produced in the world. Now a day India known as the largest pharmacy in the world it was holds a major share in world's pharmaceutical market. India's domestic pharmaceutical market stood at US 42 billion dollar in the year 2021 and is likely target to reach at US 65 billion dollar in year 2024 and also further expand to reach at US 120-130 billion dollar in 2030. India is the 12th biggest exporter of medical goods in the world and Indian drugs are exported to more than 200 countries in the world, with US being the key market.

To ascertain better financial management and profitability, capital structure is one of the most important indicators of any firm and denotes to the way, that a company finances its assets by combining liabilities and equity. The capital structure of a company refers to the company's funding sources, which include equity and debt which is used for the purpose of investment (Mujahid &Akhtar, 2014). In the other words financial managers utilize various debt ratios, as a performance-enhancing strategy of the firm (Gleason et al.,2000). This approach companies in general try to accomplish an optimal debt ratio in order to raise the firm value and lower the cost of capital and risk also, so optimum capital structure may ensure sound profitability without incurring higher cost. Hence, it is very important for companies in an industry of pharmaceutical to determine the optimum capital structure which will ensure firms sound profitability and less debt with higher equity investment without any risk or interest payable burden because its more return on companies investment. The capital structure of any firm is the main proportion of debt to equity represented by both equity and other long-term liabilities preference share, debentures. So it become difficult for the management specially like to financial manager to take such low cost capital structures and some decision would result in increase in the cost of capital and reduce the net present value in some different projects. Its debt and equity both have a bearing on financial risk as well as the business risk of the firms, these decisions will positive or negative effect on EPS (earning per share), which in turn would result in wealth maximization for the equity shareholders. (Watson and head, 2007).

LITERATURE REVIEW

1)Archna Malik and Harjit Singh (2022) recently studied on impact of capital structure on ROE in pharmaceutical firms based on highest market capitalization with listed on NSE. This study basically secondary data on selected study time 2015 to 2020 with special reference to the Modigliani and Miller approach concluded there is no relevance of capital structure and expressed as total debt to equity and return on equity (ROE) in selected pharmaceutical firms.

2)Tom Jacob and Ajina VS (2021) analyze the impact of capital structure on the financial performance in pharma sector in India. Researcher was concluded study with used multiple regression model and proved that Modigliani & Miller theory of capital structure not false and showed that financial performance has no relation with capital structure.

3)Kolapo Funsho Tajudeen, Dada Samuel Obafemi and Mokuolu Joseph Oluseye (2021) research on influence of capital structure on firms performance special reference to pharmaceutical industry of Nigeria. This study area time 2009 to 2017 and adopted panel regression analysis with dependent variables ROA & ROE while independent variables are debt equity ratio, long term debt ratio, short-term debt ratio, total asset size & inflation rate also. It outcomes was no significant differences between selected variables and recommended that pharma firms should be cautious with their finding mix.

4)OukoObonyo (2017) observed impact of capital structure on the financial performance of selected 30 stock exchange listed companies of Nairobi. In this study indicates not a strong positive inter-relation between capital structure and financial performance and concluded to significantly negative impact on financial performance of selected firms.

5)Anas Ali Al-Qudah (2017) explained the relationship between capital structure and financial performance of listed companies of Abu Dhabi Securities Stock Exchange in the year 2008 to

2015. On this study result refers that there is a negative correlation between company's capital structure and profitability but significant relation showed between capital structure and financial performance of selected listed companies in stock exchange.

6)A. M. Goyal (2013) studied on impact of capital structure on performance of public sector listed banks in India during 2008 to 2012. It was selected NSE listed banks with regression analysis method for the use of purpose know relationship between ROE, ROA & EPS impact on capital structure. Hence, he was concluded to reveal positive relationship of short-term debt with banks profitability as measured by selected variables.

7)Taani and Khalaf (2013) specially research in his paper on listed banks of Amman Stock Exchange in the year 2007 to 2011. This study say again the pecking order theory's order of raising funds from first internal source then through problem of debt and last selection is newly issue of shares. In this study finding that a significant and positive relationship was established between bank's financial performance and total debt.

8)Salim and Yarder (2012) examined that the capital structure of selected companies of Malaysia with dependent variables of Return on Assets (ROA), Return on Equity (ROE) and Earning per Share (EPS). He was found that the capital structure decisions have negative impact on firms performance and not positive approach refers on selected variables.

RESEARCH OBJECTIVES

The basic objective of the current study is specially measure the effect of capital structure on Return on Equity (ROE) of selected a large market capital holding pharmaceutical companies who listed on Indian stock exchange in NSE.

- This study was tried to find out the relevance of Total debt-equity on Return on Equity (ROE).
- Find out debt & equity is the relationship between total debt and total equity of selected pharma companies.
- This study find out of Return on Equity (ROE) of selected pharma companies for a measurement of the effectiveness with which a business uses equity to earn net profit.

RESEARCH METHODOLOGY

This study is taken from secondary source of data from annual reports of selected pharma companies for specific accounting year with different financial ratios. The research design analysed by descriptive statistics and quantitative techniques based on developed hypothesis.

PERIOD OF STUDY

This study basically selected 2014-15 to 2021-22 accounting year so its study period are 7 years data period. So this study was conducted to find out the relevance of total debt-equity on return on equity (ROE). The most important long-term solvency ratio, it indicates on the efficiency of the decisions of the financial manager.

SELECTED SAMPLE

For this study samples are selected based on highest market capitalization and also companies listed in National Stock Exchange. So selected samples are multinational companies like Sun pharma, Divi's Laboratories, Cipla Ltd., Aurobindo pharma and Lupin pharmaceuticals.

HYPOTHESIS

HO: There is no impact on Return on Equity ratio (ROE) by independent variable like Debt-Equity (D/E) ratio.

H1: There is some significant impact on Return on Equity (ROE) by independent variable like Debt-Equity (D/E) ratio.

VARIABLE OF THE STUDY

This study is selected only two basic parameters first is Debt-Equity ratio and second is Return on Equity (ROE) so Return on Equity (ROE) is dependent variable and Total Debt-Equity ratio is an independent variable. If ROE refers higher result its indicates management of companies maximum utilize of his investment vis-a-versa refers low proportion then company is being not well managed his investment. In other words ROE is show company are how much his assets are increase by raise his debts or any other more burden like long term debt and also indicates company how much manage of shareholders' funds.

D/E Ratio = Total Debt / Total Equity

ROE = operational income or Revenue / Total Equity

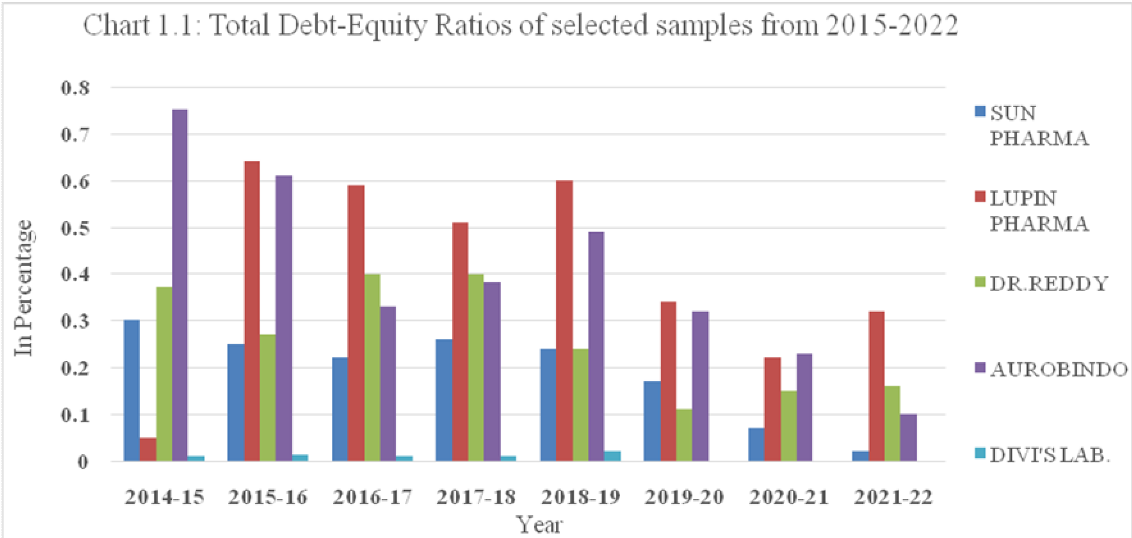
ANALYSIS & INTERPRETATION

Under this study following table are shows total debt-equity ratio and return on equity of selected samples from selected study period.

Table 1.1 Total Debt-Equity ratios of selected samples from 2015 to 2022

CO. YEAR	SUN PHARMA	LUPIN	DR.REDDY'S LAB.	AUROBINDO	DIVI'S LAB. LTD.	TOTAL	MEAN
2014-15	0.30	0.05	0.37	0.75	0.01	1.48	0.29
2015-16	0.25	0.64	0.27	0.61	0.012	1.78	0.36
2016-17	0.22	0.59	0.40	0.33	0.01	1.55	0.31
2017-18	0.26	0.51	0.40	0.38	0.01	1.56	0.31
2018-19	0.24	0.60	0.24	0.49	0.02	1.59	0.32
2019-20	0.17	0.34	0.11	0.32	0.00	0.94	0.19
2020-21	0.07	0.22	0.15	0.23	0.00	0.67	0.13
2021-22	0.02	0.32	0.16	0.10	0.00	0.6	0.12
TOTAL	**1.53**	**3.27**	**2.1**	**3.21**	**0.062**	**10.172**	-
MEAN	0.1912	0.4087	0.2625	0.4012	0.0077	-	**0.2543**
CV	48.0958	48.1658	41.8072	48.6849	86.9772	-	-

Source: Computed



On above table and chart 1.1 both are shows total debt-equity ratio of selected pharmaceutical companies during year 2015-2022.

Lupin and Aurobindo both are highest average holding debt in equity i.e. 0.41 and 0.40 while much lowest only Divi's pharma at 0.0077 was holding lower debt in equity its indicates to Divi's pharma was higher equity raised without low burden with debt of long term.

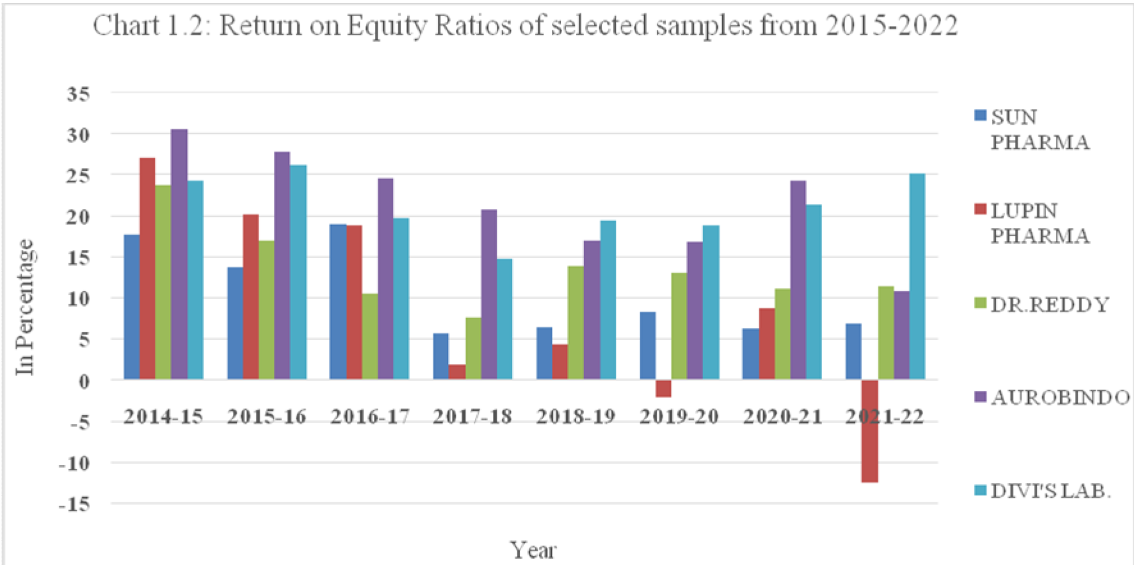
While Sun pharma and Dr. Reddy's are shows average performance during study period i.e. 0.19 and 0.26, it was holding average debt in his equity.

Table 1.2 Total Return on Equity (ROE) ratios of selected samples from 2015 to 2022

CO. YEAR	SUN PHARMA	LUPIN	DR.REDDY'S LAB.	AUROBINDO	DIVI'S LAB. LTD.	TOTAL	MEAN
2014-15	17.74	27.08	23.71	30.56	24.36	123.45	24.69
2015-16	13.78	20.25	16.95	27.78	26.22	104.98	20.99
2016-17	19.00	18.94	10.53	24.55	19.79	92.81	18.56
2017-18	5.67	1.85	7.53	20.74	14.80	50.59	10.12
2018-19	6.43	4.41	13.90	17.02	19.44	61.2	12.24
2019-20	8.31	-2.14	12.98	16.84	18.83	54.82	10.96
2020-21	6.24	8.81	11.06	24.32	21.34	71.77	14.35
2021-22	6.81	-12.57	11.35	10.77	25.24	41.6	8.32
TOTAL	**83.98**	**66.63**	**108.01**	**172.58**	**170.02**	**601.22**	**-**
MEAN	10.49	8.328	13.50	21.57	21.25	-	**15.0305**

CV	49.0245	147.6762	34.3050	28.2078	16.8972	-	-

Source: Computed



On this above table and chart 1.2 jointly explained to Return on Equity (ROE) ratio of selected samples. It was clearly refers to Aurobindo and Divi's pharma both are higher average shown 21.57 and 21.25 of ROE during study period, so both companies are more effective manage his assets and generate profits from its existing assets. Aurobindo and Divi's both are efficiently uses its shareholders equity for generate more revenue during study period.

While Dr. Reddy's was average performance indicates i.e. 13.50 because Dr. Reddy's need more efficiently manage equity to get more revenue. Other companies are Sun pharma and Lupin are less average of ROE it's only 10.49 and 8.32 both are lowest average holding its indicates to both companies are not generate sufficient profit from uses of his equity.

Table 1.3 Descriptive statistics of D/E Ratio

TOOLS	SUN PHARMA	LUPIN	DR.REDDY'S	AUROBINDO	DIVI'S
Mean	0.19125	0.40875	0.2625	0.40125	0.00775
Standard Error	0.03476	0.07441	0.041479	0.073835	0.002548
Median	0.23	0.425	0.255	0.355	0.01
Mode	-	-	0.4	-	0.01
Standard Deviation	0.09833	0.21047	0.117321	0.208836	0.007206
Sample Variance	0.00966	0.04429	0.013764	0.043613	5.19E-05
Kurtosis	-0.29136	-0.82910	-1.89569	-0.22785	-0.60956
Skewness	-0.97372	-0.56316	0.045205	0.396186	0.281358

Range	0.28	0.59	0.29	0.65	0.02
Minimum	0.02	0.05	0.11	0.1	0
Maximum	0.3	0.64	0.4	0.75	0.02
Sum	1.53	3.27	2.1	3.21	0.062
Count	8	8	8	8	8
Largest(1)	0.3	0.64	0.4	0.75	0.02
Smallest(1)	0.02	0.05	0.11	0.1	0

Source: Computed.

Table 1.3 Descriptive statistics of Return on Equity (ROE)

TOOLS	SUN PHARMA	LUPIN	DR.REDDY'S	AUROBINDO	DIVI'S
Mean	10.4975	8.32875	13.50125	21.5725	21.2525
Standard Error	1.94513	4.64880	1.75058	2.29996	1.35730
Median	7.56	6.61	12.165	22.53	20.565
Mode	-	-	-	-	-
Standard Deviation	5.501682	13.148813	4.951405	6.505287	3.839043
Sample Variance	30.268507	172.89129	24.51641	42.31876	14.73825
Kurtosis	-1.364748	-0.75619	2.17858	-0.55529	-0.57793
Skewness	0.814795	-0.09425	1.31999	-0.31081	-0.25571
Range	13.33	39.65	16.18	19.79	11.42
Minimum	5.67	-12.57	7.53	10.77	14.8
Maximum	19	27.08	23.71	30.56	26.22
Sum	83.98	66.63	108.01	172.58	170.02
Count	8	8	8	8	8
Largest(1)	19	27.08	23.71	30.56	26.22
Smallest(1)	5.67	-12.57	7.53	10.77	14.8

Source : Computed

Table 1.4 : Multiple Regression statistics for selected samples

Regression Statistics	
Multiple R	0.031891
R Square	0.001017
Adjusted R Square	-0.02527
Standard Error	9.154206
Observations	40

ANOVA					
	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	3.241867	3.241867	0.038686	0.84512
Residual	38	3184.38	83.79948		
Total	39	3187.622			

	Coefficient	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	15.38566	2.31422	6.6483	7.38E-08	10.7007	20.0705	10.7007	20.0705
D/E	-1.39663	7.10075	-0.1966	0.8451	-15.7714	12.9781	-15.771	12.978

Source: Computed.

Ho = Accepted , H1 = Rejected

The above table 1.6 shows the multiple regression result to base on developed hypothesis amongst the average of total debt-equity ratio as independent variables of all selected pharmaceutical samples for selected period of study. The R-square value is 0.0010 which is explained only 0.1% variation on dependent variable (ROE) with respected to independent variable (D/E), F value is 0.038 and P-value is 0.8451 > 0.05 hence we don't rejected Ho at 5% level of significance and fitted model is insignificant. So there is not any kind of statistical impact on ROE ratio by Debt-Equity ratio and other factors may be impact on Return on Equity and other variables are affected to ROE during study period.

Debt-Equity ratio not any impact or effect on Return on Equity and not significant result indicate on ROE for selected all pharmaceutical samples.

CONCLUSION

Avery crucial decision special regarding to capital structure for any business firm so in this paper research has try to play a significant role of part of capital structure like debt-equity ratio and return on equity ratio for specific pharmaceutical sector for fixed study time. this present study try to analyse of capital composition and its profitability of selected pharmaceutical companies in India and multiple regression analysis was carried out to estimate the relationship between the capital structure and companies performance measured but some variables. The result indicates that there is no significant relationship between capital structure and financial performance of selected pharmaceutical companies during study period. These result will be suggest to not any impact of debt equity ratio on return on equity but other parameters of capital structure like return on asset (ROA), return on capital employed (ROCE), net profit, long term debt, earning per share (EPS), dividend pay-out ratio, equity-preference share capital, fixed or working capital may be affected to return on equity (ROE) so any other try to that study with other parameters on pharmaceutical sector.

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"Bridging the Financial Literacy Gap through Artificial Intelligence and Machine Learning: A Study of Digital Finance in India"

Author: Vrunda J. Mehta

1.Abstract:

India is the world's second-most populous country, and yet a significant portion of its population lacks basic financial literacy. Financial literacy is crucial for individuals to make informed decisions regarding their money and investments, and lack of financial education can lead to negative consequences such as debt, financial distress, and reduced economic mobility. With the rapid development of digital finance and advances in artificial intelligence (AI) and machine learning (ML) technology, there is potential to bridge the financial literacy gap in India. This study aims to investigate the impact of AI and ML on financial literacy in India's digital finance sector. The research will use a secondary data approach, analyzing data from various sources, including the National Sample Survey, the Reserve Bank of India, the Securities and Exchange Board of India, academic publications, and reports by financial institutions and technology companies offering digital financial services in India. The study will focus on understanding the current state of financial literacy in India, identifying the gaps in financial education, and exploring the potential of AI and ML in bridging the financial literacy gap. Additionally, the research will examine the factors that contribute to the success of AI and ML-based financial literacy programs in India, and evaluate the impact of such programs on financial behavior and decision-making. The findings of this research will have significant implications for policymakers, financial institutions, and technology companies seeking to improve financial literacy in India. By leveraging the power of AI and ML, there is potential to provide tailored and accessible financial education to millions of Indians, leading to greater financial inclusion and economic empowerment. The study will provide valuable insights into the effectiveness of AI and ML-based financial literacy programs, contributing to the growing body of literature on digital finance and financial literacy in emerging economies.

2. Introduction:

In recent years, artificial intelligence (AI) has emerged as one of the most transformative technologies. It has been adopted across a range of industries, including healthcare, finance, manufacturing, and transportation. The impact of AI has been significant, and it has revolutionized several areas of operation. One such area is personal finance, where AI is making a remarkable difference. It is changing the way people manage their finances and enabling them to take charge of their financial well-being. With AI-powered financial tools, people can make more informed decisions about their money and achieve their financial goals more effectively. Artificial intelligence (AI) has emerged as a game-changer in the field of financial planning. With the help of AI, financial institutions are now able to automate several time-consuming and mundane tasks, such as data entry, report generation, and account reconciliation. This not only saves time and effort but also ensures that the results are more accurate and reliable.

The financial and banking sector in India has undergone a major transformation, largely driven by the proliferation of AI- Artificial Intelligence. This shift has been further fueled by the exponential growth of Fin-tech organizations. While initially, Fin-tech was observed in banking and insurance services, it has now spread to various other financial services sectors. This success can be attributed to the significant support extended by various stakeholders such as the government, financial institutions, industry regulators, and venture capitalists. The Indian Fin-tech sector has witnessed a significant surge in investments, as depicted in the Q2 reports, with 32 deals amounting to a substantial pool of investments. This clearly highlights the tremendous growth potential of the Indian financial services system.

Despite the efforts made through initiatives like Pradhan Mantri Jan DhanYojana and Digital India to improve financial literacy in India, it remains a significant area for improvement. As famously stated by author R K Narayan in "The Financial Expert," "Money is the greatest and the most ill-used factor in life. People don't know how to tend it, how to manure it, how to water it, how to make it grow, and when to pluck its flowers and when to pluck its fruits." Empirical data shows that although India is home to 17.5% of the world's population, nearly 76% of its adult population does not understand even basic financial concepts. This presents a huge missed opportunity for bringing financial prosperity to the country's citizens and making them financially independent. Given this scenario, it is not surprising that contributors from the financial services system find it challenging to improve financial intelligence. However, it is crucial to continue making efforts to enhance financial literacy in India to ensure that its citizens can make informed decisions about their finances and achieve financial stability.

The availability of a wide range of financial products in the market can often lead to consumer confusion and lack of transparency. This can be a significant challenge for individuals seeking to make informed financial decisions. However, fintech companies, utilizing artificial intelligence in the commerce field, are playing a crucial role in improving financial intelligence through innovation. The Organization for Economic Co-operation and Development (OECD) emphasizes the importance of financial education, stating that "Financial education equips people with knowledge and skills, and strengthens their attitude and belief in themselves, to make and exercise informed, confident and timely money management decisions." Fintech companies can contribute significantly to creating a strong financial foundation by empowering individuals with access to user-friendly financial tools, making it easier to manage their finances, and promoting transparency in the financial sector. By leveraging technology, fintech companies can help improve financial literacy and enable individuals to make informed financial decisions.

3.Review of Literature:

Lai et al. (2019) investigated the use of machine learning algorithms in financial literacy education and found that personalized learning and adaptive techniques led to improved financial knowledge and confidence among participants.

Agarwal et al. (2019) examined the role of AI in promoting financial inclusion in India and found that AI-powered digital finance solutions can help bridge the gap between the unbanked and the formal financial system.

Dhume and Arora (2020) conducted a study on the use of chatbots in financial education and found that AI-powered chatbots can enhance financial literacy by providing personalized and interactive guidance to users.

Banerjee and Bandyopadhyay (2020) analyzed the impact of AI on financial inclusion in rural areas of India and found that AI-powered solutions can help overcome the challenges of access and affordability.

Prusty and Tripathy (2021) explored the potential of AI and machine learning in improving financial literacy among micro-entrepreneurs in India and found that AI-powered tools can enhance financial decision-making and reduce financial risks.

Maheshwari et al. (2021) studied the impact of AI on financial advisory services in India and found that AI-powered solutions can provide personalized advice to users based on their financial goals, risk appetite, and investment preferences.

Anand and Jain (2021) analyzed the use of AI in credit scoring and found that AI-powered credit scoring models can reduce bias, improve accuracy, and increase access to credit for underserved populations.

Patel and Patel (2021) investigated the use of AI in fraud detection and prevention in the Indian banking sector and found that AI-powered solutions can help detect and prevent fraud in real-time, thereby enhancing the security and trust in the financial system.

Rastogi et al. (2022) conducted a study on the adoption of AI in financial planning and analysis and found that AI-powered solutions can provide accurate and timely insights for financial decision-making, thereby improving financial literacy and management.

Kapoor et al. (2022) analyzed the impact of AI on investment management in India and found that AI-powered tools can provide personalized investment advice, portfolio optimization, and risk management, thereby improving financial outcomes for investors.

4.Research Methodology:

The proposed study is primarily conceptual in nature and is based on secondary data sources. Various research journals, websites, and articles were reviewed to gain a deeper understanding of the role of Artificial Intelligence (AI) in the financial sector and its impact on financial literacy. The paper aims to highlight the importance of financial literacy in the context of AI's integration into the financial sector.

As the author's research focuses on the study of financial literacy in their origin area, they have attempted to examine financial literacy from various perspectives. The reference period for this study ranges from 2017-18 to the present day. The paper intends to shed light on the potential of AI and machine learning to bridge the financial literacy gap in India, and how digital finance can serve as a means to achieve financial inclusion.

Research Objectives:

1. To summarize the idea of Artificial Intelligence.
2. To examine the function of AI within the financial industry.
3. To investigate the influence of financial services and knowledge.
4. The implementation of Artificial Intelligence in financial services can lead to improved financial well-being.

5.Data Analysis:

Concept of Artificial Intelligence:

Artificial Intelligence (AI) is a branch of computer science that focuses on developing computer programs and machines that can perform tasks that typically require human intelligence, such as recognizing speech, making decisions, and learning. It involves the use of algorithms and statistical models to enable machines to learn from data, recognize patterns, and make predictions. AI has rapidly grown in popularity and has become an increasingly important field of research, with applications ranging from self-driving cars to medical diagnosis to financial analysis.

AI in Finance Sector:

In the financial sector, the application of Artificial Intelligence (AI) and Machine Learning (ML) has been a game changer. These technologies have transformed the way financial institutions process, analyze, and act on data, and have enabled them to develop new products and services that meet the evolving needs of customers.

One of the most significant applications of AI and ML in the financial sector is in fraud detection and prevention. Traditional fraud detection methods are often slow and require manual intervention, making them ineffective against sophisticated fraud schemes. However, AI and ML algorithms can quickly identify anomalies and patterns in data, which can help to detect fraudulent transactions in real-time. As a result, financial institutions can prevent losses and protect their customers.

Another key application of AI and ML is in credit scoring. Traditional credit scoring models rely on a limited set of variables, such as credit history and income, which can result in inaccurate assessments of creditworthiness. However, AI and ML algorithms can analyze a broader range of data, including social media activity and online behavior, to generate a more accurate and comprehensive credit score. This enables financial institutions to better assess the credit risk of borrowers, and offer loans to individuals who may have been deemed too risky by traditional methods.

AI and ML are also being used to improve investment management. These technologies can analyze vast amounts of data, including market trends, company performance, and news articles, to make informed investment decisions. AI and ML algorithms can also identify patterns and trends in data that may not be apparent to human analysts, which can lead to better investment outcomes.

In addition to these applications, AI and ML are also being used to automate routine tasks, such as customer service inquiries and account management. This can help to reduce costs and improve efficiency, enabling financial institutions to focus on delivering better services to their customers.

As the financial sector continues to embrace AI and ML, these technologies are expected to revolutionize the way financial services are delivered and consumed. However, as with any new technology, there are also concerns about the potential risks and challenges associated with AI and ML. Therefore, it is important for financial institutions to adopt responsible AI practices and ensure that these technologies are used in a safe and ethical manner.

The assessment of readability in financial texts and simplification of their language:

The assessment of readability in financial texts and simplification of their language is possible through Natural Language Processing (NLP), a subset of Artificial Intelligence that focuses on enabling computers to comprehend human language through computations. With NLP techniques, financial texts can be evaluated for readability, and complex financial ideas can be explained using plain language, thus making it easier for the general public to understand.

Automated analysis of financial conversations, articles, and news:

Automated analysis of financial conversations, articles, and news is feasible through AI technology. Corporate executives communicate with investors using different platforms such as social media, conference calls, and emails. An AI-based automated system can analyze these conversations' sentiments, distinguishing between claims and facts, thus benefiting investors. Moreover, this system can be trained further to analyze financial reports and news, providing valuable insights. Similarly, NLP models can support environmental, social, and governance (ESG) investing by empowering investors to make informed decisions based on data-driven insights.

Automation in Banking:

Leveraging Artificial Intelligence (AI) through cognitive technology enables banks to digitize their operations and compete with FinTech companies. According to a joint research conducted by the National Business Research Institute and Narrative Science, approximately 32% of financial service providers already use AI technologies like Predictive Analytics and Voice Recognition.

The future of banking lies in AI technology as it allows for advanced data analytics to combat fraudulent transactions and improve compliance. With AI algorithms, anti-money laundering activities that usually take hours or days can be completed within seconds. Banks can also handle large amounts of data at record speed, extracting valuable insights. Additional features such as AI bots, digital payment advisers, and biometric fraud detection mechanisms provide higher quality services to a broader customer base. As a result, banks can expect increased revenue, reduced costs, and boosted profits.

Shape of Financial Literacy by Fin-Tech:

In this fast-paced era, people of all ages rely heavily on their Android phones, as fintech continues to gain more power. Consequently, it has a significant impact on their money management and financial well-being.

Nowadays, the public has banks in their hands through smartphones. Customers can perform various banking tasks such as fund transfers, payments, account details, lodging complaints, money management through SIPs, insurance, mutual funds, and more using banking apps. This indicates that fintech companies will play a more significant role in shaping financial literacy in the future.

Fin-tech investment applications are revolutionizing the way people save and invest their money. These applications allow customers to link their debit or credit cards for regular payments, and every transaction automatically gets recorded in their accounts, giving them a clear picture of their expenditure and savings. Consequently, users can manage their savings by investing in other financial avenues provided in those applications.

Financial Inclusion through AI:

India Stack is an ambitious project aimed at bringing India's population into the digital age by developing a unified software platform. Thanks to this project, fintech companies and large financial institutions have started reaching out to untapped consumer segments. The exponential growth of internet usage, even in rural areas, provides an advantage for spreading knowledge of financial literacy to access financial benefits of government schemes, which require a bank account. These efforts can effectively advance the agenda of financial inclusion.

Limitations of the Study:

The author's work delves into the impact of AI on financial markets and services and examines it as a contributing factor to financial literacy. However, it should be noted that this study is solely based on theoretical work and lacks any practical applications. Additionally, the author has had to rely on secondary sources to collect data and gain a better understanding of the role AI plays in financial literacy. Therefore, while this study provides valuable insights, further research is needed to fully comprehend the impact of AI on financial literacy and to explore its practical applications in real-world scenarios.

6.Conclusion:

Based on the analysis presented above, it can be concluded that AI, or Artificial Intelligence, has a significant impact on financial literacy in the financial sector. In today's globalized and technologically advanced era, individuals who possess financial knowledge are better able to leverage technology in their daily lives to achieve optimal results. While technology has become more accessible and user-friendly through smartphones, it is important to note that technology is only useful when combined with financial knowledge and skills. Therefore, it is essential for entrepreneurs to comprehend both the positive and negative impacts of technology on daily business operations.

AI has facilitated the enhancement of financial literacy and inclusion in fintech companies, providing a clear picture of the financial landscape. However, there are also challenges associated with AI and Machine Learning (ML) that must be considered. As financial technology continues to grow in the banking and financial services sectors, the potential risks posed by AI and ML must also be considered. The World Economic Forum has warned about the potential for AI to disrupt the job market and pose financial risks to the system. As such, it is crucial to approach the integration of AI in the financial sector with caution and foresight, taking into account both its benefits and potential drawbacks.

7.References:

Lai et al. (2019) investigated the use of machine learning algorithms in financial literacy education and found that personalized learning and adaptive techniques led to improved financial knowledge and confidence among participants.

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“START UP IDEAS IN INDIA”

-: WRITTEN BY:-

DR. UMABEN AMRUTLAL VYAS

ભારત એક એવો દેશ છે કે જયાં વિવિધ સંસ્કૃતિ, વિવિધ જાતિ, વિવીધ ખાણીપીણી, વિવિધ પહેરવેશ, ધર્મ અને અનેક રીતરિવાજો અસ્તિત્વ ધરાવે છે.

આવી વિવિધતા ધરાવનાર દેશમાં ટેકનોલોજી પણ સિધ્ધિઓ પ્રાપ્ત કરી ચૂકી છે. વિવિધ ક્ષેત્રે શિક્ષણ આપતા હજારો સંસ્થાનો પોતાની વિશિષ્ટ સિધ્ધિઓ હાંસલ કરી રહ્યા છે. અને કેટલાયે ભારતીયો સમગ્ર વિશ્વમાં ઉચ્ચકોટિના સ્થાન પર બિરાજમાન છે.

અમેરિકાના પ્રમુખ બાઈડેનની અંગત ટીમમાં પ્રેસ સેક્રેટરી સહિતની ૧૭ પોસ્ટમાં ભારતીયો બિરાજમાન છે. માઈક્રોસોફ્ટમાં સત્ય નડેલા તો ગુગલમાં સુંદર પિછાઈ, એડોબમાં શાંતનુ નારાયણ તો અરિસ્તામાં જયશ્રી ઉલાબ, ઓલ્ડ નેવીમાં સોનિયા સેનેગલતો, આર.બી.એમ. માં અરવિંદ ક્રિષ્નન અને હવે હવે યુ.ટ્યુબમાં સી.ઈ.ઓ તરીકે નીલ મોહનની નિમાણૂક થઈ છે.

જો ભારતબહાર ભારતીયો પોતાની કુશળતા અને કરિશ્મા દેખાડી રહ્યા હોય તો એ જ ભારતીયો પોતાની કુશળતાનો ઉપયોગ ભારતમાં કરે તો સ્ટાર્ટ અપ ઈન્ડિયા અને ‘મેક ઈન ઈન્ડિયા’ અભૂતપૂર્વ સિધ્ધિઓ હાંસલ કરી શકે. જો કે ધીમે ધીમે પણ આ ક્ષેત્રે ભારત મક્કમતાથી આગળ વધી રહ્યું છે. મેનેજમેન્ટ ગુરૂ સી. કે. પ્રહલાદ કહે છે કે ભારતમાં તમામ સ્તરે સંઘર્ષ અને સ્પર્ધા સાથેનો ઉછેર થયો હોય છે. અનેકિવધ અગવડોનો સામનો કરી શિક્ષણસંપન્ન લોકો ઉભરી રહ્યા છે આ જ તાલીમથી તેઓ વિશ્વસ્તરે જળકવા તૈયાર થાય છે.

અર્થતંત્રની વૃધ્ધિમાં સેવાક્ષેત્ર, ઉત્પાદનક્ષેત્ર અને કૃષિક્ષેત્રને મહત્વના પાસાઓ ગણાવી શકાય. વર્તમાન સરકાર ડિજિટલાઈઝેશન, કુદરતી સંપતિ, નકશાઓ, જમીન ડેટા બેન્ક, ગ્રીન ટેકનોલોજી, પાણીના અલગઝોન વગેરે ક્ષેત્રે સુધારાવધારા કરી રહી છે.

કુલ છ ક્ષેત્રો પર વર્તમાન સરકાર ભાર મૂકી રહી છે. જેમાં રોજગારલક્ષી ઉદ્યોગો, મૂડીગત સમાનતા, વ્યૂહાત્મક મહત્વ ધરાવતા ઉદ્યોગો, નાના અને મધ્યમ ઉદ્યોગો, સ્પર્ધાત્મક રીતે આગળ વધી રહેલા ઉદ્યોગો અને જાહેરક્ષેત્રના ઉદ્યોગો.

ટેકનોલોજીમાં વિકાસ, “કૌશલ્યવિકાસ”, “મેક ઈન ઈન્ડિયા અભિયાન”, ઈ કોમર્સ, આઉટસોર્સિંગ વગેરે મુદ્દાઓ પર સરકાર ધ્યાન આપી રહી છે. ત્યારે એક ઉદ્યોગ સાહસિકનો ગુણ ધરાવનાર અનેક ભારતીયો પોતાની કુશળતા અને સરકારી યોજનાઓનો લાભ ઉઠાવી નવા ‘સ્ટાર્ટ અપ'નું સર્જન કરી શકે છે.

➢‘સ્ટાર્ટ અપ’ શું છે?

કોઈપણ વ્યક્તિ કે સમૂહ પાસે કોઇ આગવા વિચારો, પરિકલ્પનાઓ હોય અને જેનાં તે ઉદ્યોગ સ્થાપવામાં ઉપયોગ કરવાની ઈચ્છા ધરાવતો હોય તેમજ અધિકૃત નોડલ સંસ્થા દ્વારા તેની ભલામણ કરવામાં આવી હોય તેને ‘સ્ટાર્ટઅપ’ ની માન્યતા મળી શકે છે.

હા, અંગે તકો છે તો સામે પડકારો પણ છે. પરંતુ શ્રેષ્ઠ વ્યવસાયિક વિચારોના યોગ્ય આયોજન અને અમલ દ્વારા સ્ટાર્ટઅપ સફળ બનાવી શકે છે.

આ અંગે સંશોધકે વિવિધ સ્ટાર્ટઅપ આઈડિયા આપવાનો પ્રયાસ કર્યો છે.

1)હસ્તકલા : ભારતના દરેક રાજયમાં આ કલા ધરાવનાર અનેક લોકો છે. તેની કુશળતાનો લાભ લઈ આ મારફત ઉત્પાદિત થતી વસ્તુઓ દેશ વિદેશમાં પ્રચલિત બનાવી શકાય. દા.ત. કચ્છી વર્ક આ ક્ષેત્રે શુભારંભ કરી ચૂકયુ છે.

2)વિવિધ પ્રકારના પીણા : ભારતમાં ત્રણ વિવિધ ઋતુચક્રો ગતિમાન છે. વિવિધ ઋતુઓની લાક્ષણિકતાઓ અનુસાર વિવિધ પીણાંઓના ઉત્પાદન મારફત સ્ટાર્ટઅપ કરી શકાય.

3)ફૂલ અને ફૂલની બનાવટો : વિવિધ પ્રસંગોમાં વિવિધ સ્વરૂપે ફૂલોના ઉપયોગ અને તેના વિવિધ આકર્ષક સર્જનો દ્વારા તેમજ તેમાંથી સુગંધીદાર અત્તરોના ઉત્પાદન દ્વારા સ્ટાર્ટઅપ કરી શકાય.

4)રિપેરિંગ ક્ષેત્રે : આજે મોટાભાગના ધરોમાં ફ્રીજ, વોશિંગમશીન, બ્લેન્ડર, એ.સી., પંખાઓ, કુલર, ગેસચુલાઓ કે જે રોજિંદી જરૂરીયાતો બની ચૂકી છે. ત્યારે આ ક્ષેત્રે ઓછામાં ઓછા પ્રયાસથી અને વ્યાજબી ભાવે આ સેવાઓની ઉપલબ્ધિ કરાવવાનું નેટવર્ક ઊભું કરી સ્ટાર્ટ અપ કરી શકાય.

5)ટયુશન કલાસીસ : વિવિધતાસભર, ટેકનોલોજી સાથે, કોર્સ તેમજ કેરિઅર ઓરિએન્ટેડ માર્ગદર્શન આપતા ટયુશન કલાસીસ પણ સ્ટાર્ટઅપ બની શકે 'Byjus' આનું જવલંત ઉદાહરણ છે.

6)અથાણાં ઉદ્યોગ : નાની મૂડીથી વધુ વળતર અપાવનાર અથાણા ઉદ્યોગ સ્ટાર્ટઅપ બની શકે. ચોકકસ નોંધણી અને લાયસન્સ મેળવી વિવિધ પ્રકારના અથાણાંઓના ઉત્પાદન દ્વારા સ્ટાર્ટઅપ કરી શકાય.

7)બ્યુટીપાર્લર : આજે બ્યુટિશિયન તરીકે કામ કરવા માટે અનેક કોર્સીસ ઉપલબ્ધ છે. ત્યા આ સર્ટીફિકેટ કોર્સ કે ખાસ કોર્સ દ્વારા તાલીમ પ્રાપ્ત કરી ખૂબ સારૂ વળતર મેળવી શકાય છે.

8)કૃષિક્ષેત્રે સલાહકાર તરીકે : ખેતીવાડી ક્ષેત્રે અનેક ટેકનોલોજી, જ્ઞાન ઉપલબ્ધ થયા છે. પણ આ અંગેની માહિતીઓ ખેડૂત સુધી પહોંચતી નથી. તો આ ક્ષેત્રે એપ સર્જન, રૂબરૂ મુલાકાત, વગેરે પ્રયાસો દ્વારા આ ક્ષેત્રે સેવા પ્રદાન કરી સ્ટાર્ટઅપ કરી શકાય.

9)પ્રવાસ એજન્સી : ભારત જેવા દેશમાં જયાં અદભૂત ફરવાલાયક સ્થળો છે. પ્રવાસીઓને આ અંગે માહિતી આપી તેના માટેની તમામ સેવાઓ આપી સ્ટાર્ટઅપ કરી શકાય.

10) લધુઉદ્યોગો : જેમ કે પાપડ, અવનવી વાનગીઓ, અવનવી બનાવટો ખાસ કરીને જે તે પ્રાંતની આગવી ખાસિયત ધરાવતી બનાવટો લોકોને વધુ આકર્ષે છે. ભારતમાં આજે ઢગલાબંધ લધુઉદ્યોગો સ્થપાઈ ચૂકયા છે અને સફળતાઓ પણ મેળવી ચૂકયા છે.

11)એપ સર્જન : એન્જિનિયરિંગ ક્ષેત્રે અભ્યાસ કરી ચૂકેલ હોય તે વિવિધ એપના સર્જન દ્વારા સ્ટાર્ટઅપ કરી શકે છે.

12)અનુવાદક : ભારત વિવિધ ભાષાઓ ધરાવતો દેશ છે. દરેક પ્રાંતની અલગ ભાષા. ત્યારે અનુવાદક તરીકે સ્ટાર્ટઅપ કરી શકાય, પોતાનો પોર્ટફોલિયો બનાવી શકે છે. અન્ય અનુવાદકો ને તમારા ગૃપમાં સામેલ કરી તેની કુશળતાનો લાભ લઈ શકાય.

13)કેટરિંગ : વિવિધ પ્રસંગોમાં કેટરિંગ સર્વિસનો લાભ અચૂક લેવાય છે. થોડી વિવિધતા, ગુણવતા, સારી સર્વિસ, થોડુ મૂડીરોકાણ, આયોજન દ્વારા સ્ટાર્ટ અપ કરી શકાય.

14)હોમ મેઈડ ઉત્પાદનો : કૃષિ ઉત્પાદનો, સૌદર્ય પ્રસાધનો, ફિટનેશ વધારતી પ્રોડક્ટ વગેરેનું ઉત્પાદન સ્ટાર્ટઅપ બની શકે.

15)સફાઈ સર્વિસ : આજે આ ક્ષેત્રે જો સર્વિસ પૂરી પડવામાં આવે તો એક સુવ્યવસ્થિત આયોજન, વ્યાજબી કિંમત, આધુનિક સાધનો ના ઉપયોગથી આ અંગે સ્ટાર્ટ અપ કરી શકાય.

રેફરન્સ : સંદર્ભપુસ્તકો, ઈન્ટરનેટ, વર્તમાનપત્રો

"A review on the role of entrepreneurship in promoting economic growth under the Aatma Nirbhar Bharat initiative in India."

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Abstract

The government of India launched the Aatma Nirbhar Bharat programme, also known as Self-Reliant India, as a comprehensive policy framework to encourage domestic production and economic self-sufficiency. The development of entrepreneurship as a means of boosting economic growth is one of the initiative's main goals. The study utilizes secondary data collected from various sources to understand the relationship between entrepreneurship and economic growth in the Indian context. The findings suggest that entrepreneurship plays a crucial role in promoting self-reliance and economic growth in India, particularly under the Aatma Nirbhar Bharat initiative. The study ends with suggestions for entrepreneurs, decision makers and users on how to encourage entrepreneurship and fuel economic growth in India.

Key Words: Aatma Nirbhar Bharat, entrepreneurship, economic growth, economy, sectors.

Introduction

Entrepreneurship has long been recognized as a key driver of economic growth and development. In recent years, policymakers in India have increasingly recognized the importance of entrepreneurship in promoting economic growth and have launched various initiatives to promote it. One such initiative is the Aatma Nirbhar Bharat initiative, launched by the Government of India in 2020. The initiative aims to promote economic self-sufficiency and promote domestic production in various sectors.

The promotion of entrepreneurship is one of the key components of the Aatma Nirbhar Bharat initiative. It encourages local production, lessens reliance on imports, and creates an ecosystem in order to foster entrepreneurship and innovation in India. The project intends to expand India's contribution to global trade, make it a hub for manufacturing, and create jobs. The government has launched various schemes and programs to support entrepreneurs and startups, such as the Startup India initiative, the Atal Innovation Mission, MSME Credit Guarantee Scheme. These initiatives aim to provide financial and non-financial support to entrepreneurs, encourage innovation and promote entrepreneurship as a career choice.

The five pillars of Aatma Nirbhar Bharat are:

1. **Economy**: Promoting local manufacturing and reducing dependence on imports to strengthen the economy.
2. **Infrastructure**: Developing world-class infrastructure, including roads, railways, ports, airports, and digital connectivity, to support economic growth.
3. **System**: Leveraging technology to enhance productivity, efficiency, and transparency across various sectors.
4. **Vibrant Demography:** Promoting entrepreneurship and skill development among the youth and empowering women to create job opportunities and a more equitable society.
5. **Demand:** Promoting domestic consumption and reducing dependence on imports by creating demand for locally made products and services.

In order to help the poor, labourers, and migrants who have been negatively impacted by COVID as well as to make India independent against the fierce competition in the global supply chain, Prime Minister NarendraModi announced a special economic package on May 12 totaling Rs 20 lakh crore (equivalent to 10% of India's GDP). Following this declaration, Ms.NirmalaSitharaman, the finance minister, provided further details of the economic package throughout five press conferences.

This paper aims to review the role of entrepreneurship in promoting economic growth under the Aatma Nirbhar Bharat initiative in India. In recent years, entrepreneurship has gained attention and support from governments, institutions, and society as a whole, as a means of promoting economic growth and social development.The paper will begin by providing an overview of the initiative and the various measures taken by the government to promote entrepreneurship in India. Also, thestudy examines the current state of entrepreneurship in India, the challenges faced by entrepreneursto promote entrepreneurship in the country.Finally, the paper will conclude with future scope for policymakers and entrepreneurs to promote entrepreneurship and drive economic growth in India. This paper is written with secondary research from articles, published research papers and government website.

Review of Literature

Dubey, Drs. Smita and Harish K. (2020), in their paper, "Atmanirbhar Bharat Abhiyan: An Analytical Review," focused on the many sectors and areas that have the potential to achieve self-reliance in the future. According to their research, the Indian economy has a great deal of potential for achieving self-sufficiency, but doing so depends on how well the government's rules are implemented and how money are allocated. They advised to realise the true potential of various sectors present in urban and rural India and allocate them with adequate resources in order to successfully implement the plans and schemes mentioned.

In a study by **Kaushalendra Kumar Singh and Deependra Kumar Jha (2021)**, the authors analyzed the impact of the government's Startup India program on the growth of startups in India. The study found that the program had a positive impact on the growth of startups in the country, leading to an increase in the number of startups and employment opportunities. A culture of entrepreneurship in the country incepted, with more individuals willing to take the risk of starting their own businesses.

A study by **Rajkumar Singh (2020)** focused on the challenges faced by entrepreneurs in India. The study identified lack of access to finance, inadequate infrastructure, and bureaucratic hurdles as some of the key challenges faced by entrepreneurs in the country.

Need of the Study

1. To identify the various sectors that have shown the growth of entrepreneurship in India and how they are applied to be addressed under the Aatma Nirbhar Bharat initiative.
2. To analyse the government policies and initiatives on entrepreneurship and economic growth in India, with a focus on the Aatma Nirbhar Bharat initiative.
3. To examine the future challenges in promoting entrepreneurship and economic growth in India under the Aatma Nirbhar Bharat initiative.

Entrepreneurship and Aatma Nirbhar Bharat Initiative

The allocation of Rs. 20 lakh crore was spread across various sectors and initiatives, including infrastructure, agriculture, health, education, and entrepreneurship. The government has announced several measures to promote entrepreneurship and support startups under the Aatma Nirbhar Bharat initiative.

Table here shows the allocation of 5,00,000crs in diverse sectors by Ministry. Most amount of fund has been distributed to Banking sector, approximately 5.22 lakh crore, then majority of fund 4.28 lakh crore are distributed to States, various businesses and MSME especially has been allotted 3.675 lakh crore. Agriculture sector also has been primly focused with technology and new processes of production with 3.48 lakh crore allotment.

Sector	Allocation (Rs lakh crore)	Allocation as % of total package
Banking	5.22	24.4
State Borrowing	4.28	20
Business and MSME	3.675	17.2
Agriculture	3.48	16.3
Social Sector (including PMGKY)	2.08	9.7
Power	0.9	4.2
Housing	0.7	3.3
Taxation	0.5	2.3
Health	0.15	1.8
Total	**20.986**	**100**

Also, PMGKY focused on rural and social sector, allotted with 2.08 lakh crore. Top five allotment of funds has been roughly 87 % of total targeted fund for first 5 trenches of the government.

Table below shows few schemes under different schemes that have helped India's economy prosper in today's modern world:

Sector	Allocation	Initiatives
MSMEs	Rs. 3 lakh crore	Emergency Credit Line Guarantee Scheme (ECLGS), Atmanirbhar Bharat Rozgar Yojana (ABRY), PM Mudra Yojana
Agriculture	Rs. 1.5 lakh crore	Kisan Credit Card (KCC), PM Kisan, Animal Husbandry Infrastructure Development Fund, Agriculture Infrastructure Fund
Housing	Rs. 70,000 crore	Credit-linked Subsidy Scheme, Affordable Rental Housing Complexes (ARHCs)
Health	Rs. 50,000 crore	PM GaribKalyanYojana, Ayushman Bharat, Emergency Response and Health System Preparedness Package
Infrastructure	Rs. 1.03 lakh crore	National Infrastructure Pipeline, Atmanirbhar Bharat Abhiyan - Power Distribution, Pradhan Mantri Gram SadakYojana, JalJeevan Mission
Education	Rs. 93,224 crore	PM eVidya, Samagra Shiksha, New National Education Policy
Manufacturing	Rs. 20,000 crore	Scheme for Promotion of Bulk Drugs Parks, Production Linked Incentive (PLI) scheme for 10 key sectors
Aviation	Rs. 5,000 crore	UDAN, Airports Authority of India, Civil Aviation Research Organisation
Other sectors	Rs. 1.5 lakh crore	Liquidity infusion for NBFCs/HFCs/MFIs, partial credit guarantee scheme for PSBs, National Technical Textiles Mission, Atmanirbhar Bharat - Defence

Note: The above allocation and initiatives are not exhaustive and some of them may overlap with other sectors.

The Aatma Nirbhar Bharat initiative has provided significant support to various sectors of the Indian economy, including entrepreneurship, through a range of initiatives and schemes aimed at promoting self-reliance and economic growth. The allocation and usage of the funds have been targeted towards the most vulnerable and affected sectors, such as Startups, MSMEs and agriculture while also focusing on the long-term growth potential of other sectors such as infrastructure, housing, health, education and manufacturing.India is known with saving economy and a mixed economy where policies and various sectors' growth is balancing any major crisis that happen on global level.

Many initiatives have been taken into considerations, some of the key initiatives announced for the promotion of entrepreneurship and startups include:

1. **Startup India Seed Fund Scheme:**The Startup India Seed Fund Scheme was launched in January 2021 to provide financial assistance to startups for proof of concept, prototype development, product trials, market entry, and commercialization.The government announced a seed fund of Rs. 1,000 crore to support early-stage startups in the country, with a target of 4years. Along with the 2015 policy of Start Up India initiative, Aatma Nirbhar Bharat has been adding value to the economic growth of new as well as existing businesses.
2. **Credit Guarantee Fund:**Government announced the Emergency Credit Line Guarantee Scheme (ECLGS) in May 2020. A Credit Guarantee Fund of Rs. 50,000 crore was set up to help micro, small and medium-sized enterprises (MSMEs) and startups to access loans and credit facilities, as all were adversely affected by the COVID-19 pandemic. The government has allocated a fund of Rs. 4.5 lakh crore for this scheme, and the credit guarantee cover is provided for up to 20% of the outstanding amount of the loan. As of February 2022, the scheme has provided over Rs 5.15 lakh crore to more than 1.17 crore MSMEs. The scheme has been extended several times, and the deadline for availing of the scheme has been extended until 31st March 2022.The government announced various tax relief measures for businesses, including a reduction in tax rates for non-corporate entities.There was levied a reduction in Corporate taxes too.
3. **Aatma Nirbhar Bharat Rozgar Yojana:** The Aatma Nirbhar Bharat Rozgar Yojana was launched in October 2020 to incentivize employers to create new employment opportunities. Under this scheme, the government will provide a subsidy to eligible employers for two years for new employees hired between October 1, 2020, and June 30, 2021. The scheme is expected to benefit about 58.5 lakh employees and employers.
4. **Technology Upgradation Fund Scheme:** The Technology Upgradation Fund Scheme was launched in 2020 to support the modernization and upgradation of MSMEs in various sectors. The scheme provides a subsidy of 15% of the investment in plant and machinery, subject to a maximum of Rs 1.5 crore. India's manufacturing sector has almost outdated and exhausted technologies. At an increasing rate nowadays Technologies are being replaced and now India is a hub for manufacturing.
5. **Procurement Reforms**: The government introduced procurement reforms to promote local businesses and encourage domestic manufacturing.In February 2021, the government launched the Public Procurement Policy for Make in India to boost domestic manufacturing and reduce

imports. Under this policy, all government departments and public sector undertakings (PSUs) must give preference to local suppliers in their procurement processes. The policy mandates that only Indian firms are eligible for government procurement of goods and services valued up to Rs. 50 lakhs, while preference will be given to domestic suppliers in procurement above that value.

Also, the government launched the fourth version of the Government e-Marketplace (GeM) platform in August 2020 to promote transparency and efficiency in procurement. It is an online marketplace for government procurement of goods and services, with the aim of promoting fair competition and reducing corruption.

6. **Digital India:** The government launched several digital initiatives to promote digital entrepreneurship and e-commerce, including a national e-commerce marketplace for MSMEs. National Digital Health Mission (NDHM) had been launched to create such national level record for health and education purposes, and a mission to bring all citizens under one umbrella to make them access health services online and have track of record for lifetime.

   The government launched the "PM-WANI (Wi-Fi Access Network Interface)" in December 2020, which aims to provide affordable and reliable Wi-Fi connectivity to citizens across the country. Under the scheme, public data offices (PDOs) will be set up to provide Wi-Fi services in public spaces such as bus stops, railway stations, and parks.

   As of March 2022, over 3.25 lakh Wi-Fi hotspots have been set up under PM-WANI.

   In February 2021, the government launched the "Production Linked Incentive (PLI) Scheme" for the electronics manufacturing sector with an outlay of Rs. 40,995 crore. The scheme aims to increase domestic manufacturing of electronics products and reduce dependence on imports.

The government has also announced several other measures to promote entrepreneurship and innovation in the country, including setting up incubation centres, skill development programs, and research and development facilities. These measures include schemes to provide financial assistance, subsidies, and awards to promote innovation, entrepreneurship, and sustainability.

Opportunities for Growth of Economies: Aatma Nirbhar Bharat &Entrepreneurship

Below are few identified opportunities, which must be implemented across states in India:

1. **Encouraging domestic production:** The Aatma Nirbhar Bharat initiative aims to promote domestic production of goods and services to reduce dependence on imports. This creates opportunities for entrepreneurs to set up businesses in sectors such as manufacturing, agriculture, and healthcare, which can generate employment and contribute to economic growth.

2. **Strengthening supply chains:** The COVID-19 pandemic exposed the scope of global supply chains, and the Aatma Nirbhar Bharat initiative aims to strengthen domestic supply chains. This leads opportunities for entrepreneurs to invest in logistics, transportation, and warehousing, which can contribute to economic growth.
3. **Creating jobs:** Entrepreneurship has the potential to create new jobs and reduce unemployment. This initiative provides support for entrepreneurs to start and grow their businesses, which can generate employment opportunities and contribute to economic growth.
4. **Technology-driven entrepreneurship:** In the digital era, technology-driven entrepreneurship can play a significant role in the growth of economies. With the availability of advanced technologies such as artificial intelligence, big data, and cloud computing, entrepreneurs can create innovative solutions that can drive economic growth.
5. **Promoting exports:** The Aatma Nirbhar Bharat initiative aims to promote exports of Indian goods and services. Entrepreneurs can develop products and services that are in demand in global markets, which can increase India's exports and contribute to economic growth. Around 6.1% annually Export numbers are growing in India.
6. **Rural entrepreneurship:** Rural entrepreneurship can contribute to economic growth by creating employment opportunities and promoting the development of rural areas. With the government's focus on rural development and the availability of resources, entrepreneurs can work on potential of rural India.
7. **Innovation and R&D:** Innovation and R&D are crucial for economic growth, as they drive the development of new products and services, improve efficiency, and get competitiveness. With these entrepreneurs can leverage this opportunity to create cutting-edge solutions. This can lead to the creation of new markets and industries, which can fuel the economic growth.

Overall, entrepreneurship and the Aatma Nirbhar Bharat initiative provide India's economy enormous prospects for expansion. But, it's crucial to make sure that everyone in society has access to these opportunities and that the advantages of economic progress are distributed fairly.

Challenges for Economic Growth: Aatma Nirbhar Bharat & Entrepreneurship

While the Aatma Nirbhar Bharat Abhiyan has taken various initiatives to promote entrepreneurship and economic growth in India, there are still some challenges that need to be addressed. Here are some of the challenges that may have an impact on economic growth:

1. **Economic Uncertainty:** The COVID-19 pandemic has caused economic uncertainty, which could impact the future scope of entrepreneurship in India. The pandemic has led to disruptions

in supply chains, reduced consumer demand, and financial stress for businesses, which could make it more challenging for entrepreneurs to start and grow their businesses.

2. **Global Competition:** India is facing competition from other countries, particularly China, which has a strong focus on entrepreneurship and innovation. Indian startups may find it difficult to compete with Chinese startups, which have access to a larger pool of capital and a more supportive ecosystem.
3. **Limited Funding Opportunities:** While the government has launched various schemes to provide financial assistance to entrepreneurs, there is still a need for better access to formal credit for small businesses and startups.
4. **Limited Market Size:** India has a large population, but the market size for some products and services may be limited. Entrepreneurs may find it challenging to scale their businesses and reach a broader market, particularly in sectors such as healthcare and education.
5. **Inadequate Infrastructure:** The lack of basic infrastructure, such as electricity, roads, and internet connectivity, can slowdown the growth of entrepreneurship in India. The government has taken several initiatives to improve infrastructure, but more need to be done to ensure that entrepreneurs have access to the necessary resources.

The government needs to address these challenges to ensure that the Aatma Nirbhar Bharat Abhiyan to make it successful in promoting entrepreneurship and economic growth in the country.

Conclusion: Aatma Nirbhar Bharat & Entrepreneurship

In conclusion, the Aatma Nirbhar Bharat Abhiyan initiative has taken various steps to promote entrepreneurship in India. This initiative has the potential to create a strong ecosystem for startups and small businesses, leading to economic growth around many sectors in the country. The government has launched several schemes to provide financial assistance, improve infrastructure, and promote skill development. However, there are still challenges and many possibilities that need to be addressed to ensure the success of this initiative. The government needs to focus on providing better access to financial capabilities, addressing regulatory challenges, and improving infrastructure to support the growth of entrepreneurship in India. Furthermore, efforts should be made to promote innovation and collaboration, particularly in emerging sectors such as artificial intelligence, robotics, and renewable energy. Overall, if these challenges and threats are addressed, the Aatma Nirbhar Bharat Abhiyan initiative has the potential to create a strong entrepreneurial ecosystem in India, leading to sustainable economic growth in the future.

Future Scope: Aatma Nirbhar Bharat & Entrepreneurship

Here are some future scopes for entrepreneurs for economic growth through the help of Aatma Nirbhar Bharat initiatives:

1. **Digital Transformation:** With the rapid adoption of digital technologies, there is a huge scope for entrepreneurs and businesses to develop innovative digital products and services, leveraging data analytics, and more.

2. **Manufacturing and Export:** This initiative has a strong focus on promoting domestic production and self-reliance. This presents an opportunity for entrepreneurs and businesses to invest in manufacturing with 'Vocal for Local' and export-oriented businesses.
3. **Infrastructure:** The government's focus on building and upgrading infrastructure presents a scope for entrepreneurs and businesses in areas such as construction, transportation, logistics, and more. This will lead to job creation and economic growth.
4. **Agriculture and Rural Development**: The government's emphasis on rural development presents ascope to create solutions that address the unique challenges faced by rural communities. Almost 75% GDP contribution by this sector will skyrocket Idia's economic growth.
5. **Healthcare**: The healthcare sector in India is growing rapidly and offers a significant opportunity for entrepreneurs and businesses. There is a need for affordable and accessible healthcare solutions, digital health technologies, telemedicine, and more.
6. **Financial Inclusion**: The government's focus on financial inclusion presents afuture growth in the financial services sector. This includes solutions for digital payments, microfinance, insurance, and many more facilities.
7. **Skill Development:** The government's emphasis on skill development presents ascope to create solutions that address the skill gap in the workforce. This can lead to job creation and economic growth.
8. **Education:** With the increasing demand for quality education, there is a huge future scope. Entrepreneurs can leverage technology to create new and innovative educational products and services, including online courses, digital learning platforms, and more.

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“5F86GL 5ETF” V,ShFg0Z 0DFGL X,LV

OMP INI1FTF UFWL

VJFRLG Un,BMDF SFTSZFUL X,LGF ,BS TZLS DM8L U6GF D/JL KP VF56FDF H AIwWJFNHgdIM TGF H 5IZ5FS ~5 DGXLGL SITVM VF56G D/LP

VITCFI;S GJ,SYFGF IU;HS V,ShFg0Z 0DFG 5U, DGXLV UHZFTL ;FICtIDF VITCFI;S GJ,SYFGM IU ;HIM KP DGXL GJ,SYFSFZ TDH .ITCF;SFZ K4 TD KTF .ITCF; HM0 TD6 YM0L K8 ,LWL K4 T HM VD G SZ TM VITCFI;S GJ,SYF ZRL H G XSFIP HD NZS jIISTGL ZCJFGL ZLT HNL HNL CMI KP TJL H ZLT NZS GJ,SYFSFZGL ,BGX,L 56 V,U V,U CMI KP

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SGIG,F, DGXL VFD TM ;LWL ZLT 5MTFGL JFT ZH SZTF GYLP HLJGGF D/ET GITSI;wWFTMG VFWFZ H TDGL JFT ;DHL XSFIP DGXLGL 5ITDFG ZUJFDF4 30JFDF VG IJS;FJJFDF 5ZNXL S,F:JFDL 0DFGM OF/M ;FYL IJIX08 KP OgR JFTFSFZ 0DFGL SYFVM ‘YL D:S8LI;’4 ‘8Jg8L I;’ VFO8Z’4 ‘DMgIISg8M’ JUZYL DGXL 5EFIJT YIFP 0DF DGXL DF8 ;FICtI U~ AGL UIFP ‘YL D:S8LI;’GL ZF6L AISUCFDG 5F+ IG~56 K4 V H DHAG 5F86GL 5ETFDF DHF,G 5F+ HMJF D/ KP DGXLGF W6F 5F+M TYF 5|;UMGF ;IMHGDF 0DFGL SYF;I08 VG 5F+;I08GM ;LWM ;AW HMJF D/ KP 0DFGF 5F+M OgR JFTFJZ6DF `JF; ,GFZF K4 HIFZ DGXLV 5;N SZ,F 5F+M EFZTLI JFTFJZ6DF pKZ,F KP EFZTLI ;:SFZ WZFJTF VITCFI;S 5F+MG DGXL OgR ;:SFZMGL -A 5DDF 50TF VG jIJCFZ SZTF ATFJ KP

0DFGL ;HSTFGF WZF ZUM DGXLGL ;HSTFG ZUL UIF K4 56 TGL ;FY ;FY VF56 V 56 ;DHJ 50 S VF VS IJIX08TF TDH DIFNF 56 CM. XSP SDS4 ;:SFZMYL V0UM SM. ;FICtISFZEFuI H ZCL XSP VF56 5ZNXGL X,L VG;ZL XSLV 56 ;:SFZM GCLP ;FICtIDF H T ;DIGF VG ;:SITGF ;:SFZM H/JFI ,F CMI KP DFG;DF ACFZYL 50TF ;:SFZM jIISTGF :JEFJYL ZUFI KP VFD4 DGXLDF T HD NWDF ;FSZ E/ TD E/L HFI KP

0DFGL GJ,SYF ‘YL D:SI8I;’ DF JFTFGM DbI 5JFC N VF8uGGGF 5ZFSDMGL VF;5F; OZTL HMJF D/ KP ZF6LGM AFZ CLZFGM CFZ4 H V6 VGF 56ILG VF5,M CMI K G HGL DFU6L D+L IZX<IGL ;,FCYL VGM 5IT SZ K4 T ZF6LG 5FKM G D/ VYJF VDFGF DMTL RMZFI V DF8 SFI0G, IZX<IGF U%TRZM 5ItG SZ K VG KJ8 W VF8uGGGL HLT4 VFCFZ DF8GL U%TRZMG 5ZFSD4 :5WF JFTFGM ;FZM IJ:TFZ ZMS KP DbI ;FwI TM ZFHF v ZF6L v D+L JrRGF ;AWMG KP OFg;GL ZF6L VG 5MTFGF 5IT OFg;GF ZFHFG GIC4 56 .u,g0GF 0IS VM0 ASLUCFDG RFC K VG 5F86GL ZF6L DLG/ ZFHF S6G GCL D+L DHF,G RFC K4 56 0IS TM 5ZNXL K 56 VCL ZF6L N1FL6GL KP

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zL ZFDRN XS, SC K S4 " DGXLV ;:ST VG VgI EFQFFGF VFSD6YL UHZFTLG DST SZL VG ;Z/ KTF JUJTL UHZFTL EFQFFG 5MTFG JFCG AGFjIP EFQFFGL ;Z/TF KTF ;RM8TF V DGXLGL SITVMG 5|YD VFSQF6 KP VDGL X,L VYJFCS VG JUEZL K VG ;Z/ TDH IXQ8 XaNMGF p5IMU SZTF CMJFYL UMJWGZFDGL EFQFFSI+DTF TZL VFJ KP" s UHZFTL ;FICtI4 5P ZZ)f ;FICtI V5CZ6 ,B wJFZFIJ`JGFY DGXLGF SYFVM TYF 0DFGL SYFVMDF 5F+IJWFG4 J:T;S,GFG ;FdI T5F; K VG 0DFGL SYFGF 5F+M 5|;UMG SJ RTZF. 5JS V5CZ6 SI TT5F:I KP DGXL VF AWF VMCF5MC AFN VFtDSYF ,BGDF DGXL SA, K S 0DFGL 5|Z6F VG 5|EFJ T6 Ih<IM KP TG DG 0DFV GJ,SYFSFZ GYL4 56 5MTFGL S<5GF ;IQ8GM EFuIIJWFTF KP

VFWGLS GJ,SYFSFZGF VFWIGSIJJRS OMP ;ZX HMXL SC K S " DGXLGF ;DSF,LG IZM5GF zQ9 ;HSM TZO VDG wIFG UI G VD6 X X 4 SJL ZLT VFtD;FT SI TGL UELZ RRF SZJFG AN, VDGF S8,FS pWFOF V5CZ6MGL IJUTM KTL SZLG VD6 SJ/ HF;;L JITG ;TMQFL KP VDGM SCJFTM SYF5|JFC T DGMZHGGF B,G VS VU KP S/FG 5F; GYLP V GJ,SYF JFrIF 5KL VGL 5FK/ S. SFZSLNL SFD SZL ZCL K T TZT 5SOF. HFI K P" sSYM5SYG 5P &$f

VITCFI;S GJ,SYFDF DGXLV SJ/ ZFQ8UFZJ4 5ZFS|D4 NXEIST4 JUZ IJXGL EFJGFVMG DT SZJFGM 5|IF; SIM KP DGXLGL 5ZFS|D4 DCFGTF VFINIJEFJGFVM 56 VtIT V;ZSFZS GYLP TDGF 5ZFS|DL S<5,F 5F+M 56 HLJGGL S8MS8LGF 5|,MEGDF ;50F. HFI K VGF SZTF DGXLV p<,F; VG IJ,F; JWFZ I5|I KP GLIT SZTF ZI;STFG T VU|:YFG VF5 KP

5|DGF :Y/ VG ;1D AG :J~5G J6G 5F86GL 5|ETFDF KP TDGF DT 5|D +6 5|SFZGFv ;CH5|D4 pwJUT IJST5|D4 I+EJG5F/ VG 5|;gGJrRGM ;CH 5|D KP TDF NC VG VFtDFGF VFSQF6 KP DLG/NJL VG DHF, JrRGM 5|D pwJUT KP V AG 5IT5ItG G CMJF KTF AG CNIYL HMOFI,F KP NC,uG GYL 56 AG ; IDGL 5F/ AFW KP ;Z:JTLRN VG SDN JrRGM H 5|D UMJWGZFD RLTIM KP TJM H VF ;1D 5|D KP

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- DGXLo VeIF;4 HLJG VG ;FICtI v ;P ZIT,F, GFIS
- DGXL v IJGMNVwJI
- UHZFTL GJ,SYF 5F+ IG~56 EFU ! VGZv ZDX NJ
- GJ,SYFo :J~5 VG JIJwI v 5IJ6 NZHL
- SGIF,F, DGXL v OMP ;LP V;P UFWL ';CF;L'
- YL DZS8LI; v V,ShFgOZ 0DF

દેશી રાજ્ય રાજપીપળાની આર્થિક પરિસ્થિતિ

પાર્થકુમાર દીપેશભાઈ ભટ્ટ

પીએચ.ડી સ્કૉલર

શ્રી ગોવિંદગુરુ યુનિવર્સિટી, ગોધરા.

માર્ગદર્શકશ્રી

ડો. જયેશકુમાર એચ. વાઘેલા

આસિસ્ટન્ટ પ્રોફેસર એમ. એન્ડ વી.આર્ટસ અને કોમર્સ કોલેજ, હાલોલ

➢પ્રસ્તાવના:-

રેવાકાંઠા બ્રિટિશ ભારતની એક રાજકીય એજન્સી હતી. જેની સ્થાપના ઈ.સ. ૧૮૧૧ માં થઈ હતી. જેમાં કુલ ૬૧ રજવાડા હતા. જેમાં ૬ મોટા રજવાડા અને ૫૫ નાના રજવાડા હતા. રાજપીપળા પ્રથમ વર્ગનું મોટું રાજ્ય હતું. બાકીના પાંચ રાજ્યોમાં છોટા ઉદેપુર, બારિયા, સૂંથ(હાલનુ સંતરામપૂર), લુણાવાડા અને બાલાસિનોર હતા. આ ઉપરાંત અન્ય ૫૫ નાના રજવાડા હતા. જે તમામ રજવાડાઓના સંગ્રહ સાથે બોમ્બે પ્રેસિડેન્સી, બ્રિટિશ સરકારના સંબંધોનું સંચાલન કરતી હતી. રેવાકાંઠાનો વિસ્તાર, ગુજરાતના મેદાનો અને માળવાની ટેકરીઓ વચ્ચે, તાપી નદીથી નર્મદા અથવા રેવા નદી પાર કરી મહી નદી સુધી લગભગ ૩૯૦ કિમી સુધી વિસ્તરેલો હતો.

રેવાંકાંઠા એજન્સી હેઠળ આવેલા દેશી રજવાડાઓમાં રાજપીપળા રાજ્ય પ્રથમ વર્ગનું રાજ્ય હતું અને તેના રાજાઓને અંગ્રેજ સરકાર તરફથી ૧૧ તોપોનું સમ્માન પણ આપતું હતું. જૂનું રાજપીપળા પહેલા "જૂના રાજ" તરીકે પણ ઓળખાતું હતું. જ્યારે અત્યારના રાજપીપળાનું પ્રાચીન નામ નાંદોદ હતું. આ જૂના રાજપીપળાથી ઈ.સ. 1730માં નાંદોદમાં રાજધાની લાવવામાં આવી અને 1918-19માં આ નાંદોદને "રાજપીપળા" નામ આપવામાં આવ્યું. આ ઉપરાંત આ રાજ્યે ઓરંગઝેબને પણ યુદ્ધમાં હરાવીને પોતાના રાજ્યનું સંરક્ષણ કર્યું હતું. અને બીજા વિશ્વયુદ્ધમાં પણ અંગ્રેજોને વફાદાર રહ્યા હતા.

➢રાજપીપળા રાજ્યની આર્થિક સ્થિતિ:-

અંગ્રેજોએ તેમના વહીવટ દરમ્યાન લૂંટારાઓનો ત્રાસ તથા અવ્યવસ્થા દૂર કરીને રાજ્યમાં શાંતિ અને સલામતી સ્થાપી હતી. આજુબાજુના પાડોશી રાજ્યો વડોદરા, ભરૂચ વગેરે પરગણામાં થતી લૂંટ હવે બંધ થઈ હતી. અને દિવસે દિવસે રાજ્યની ઊપજમાં વધારો તેમજ વ્યાપાર ઉધોગમાં વધારો થયો હતો. તેથી રાજ્ય આબાદ થવા લાગ્યું હતું, જેમાં વર્ષ ૧૮૨૨માં વાર્ષિક ઉપજ રૂ. ૧,૫૬,૦૦૦ હતી તે વધીને વર્ષ ૧૮૨૭ માં ૨,૬૦,૦૦૦ થઈ હતી. આ બાજુ રાજા વેરિસાલજી બીજા પુખ્ત વયના થતાં ઈ.સ. ૧૮૩૭માં તેમને રાજ્યની સંપૂર્ણ વહીવટી સત્તા સોંપી દેવામાં આવી અને છેવટે ઈ.સ. ૧૮૫૦માં અંગ્રેજોએ સામાન્ય દેખરેખ રાખવાની સત્તા પણ છોડી સંપૂર્ણ રાજ્ય સ્વતંત્ર કર્યું હતું.

રાજપીપળા રાજ્ય ઈ.સ. 1884 થી 1897 સુધી અંગ્રેજ સરકારના વહીવટ નીચે હતું. ઈ.સ. 1884ના 10મી તારીખે રાજપીપળા રાજ્યના પ્રથમ જોઈન્ટ એડમિનિસ્ટ્રેટેર કર્નલ. ઈ. વી. સાહેબે રાજ્યનો વહીવટ સાંભળ્યો ત્યારે રાજપીપળા રાજ્યની સરકારી તિજોરી તદ્દન ખાલી હતી. નાણાંની તંગીના લીધે રાજ્યનો કાર્યભાર ચલાવવામાં તેમને ઘણી મુશ્કેલી અનુભવવી પડતી હતી. પરંતુ ઈ.સ.

1897માં જ્યારે અંગ્રેજ સરકારે રાજપીપળા ઉપરનો વહીવટ છોડ્યો ત્યારે મહારાણા શ્રી છત્રસિંહજી ગોહિલને સત્તા સોંપી ત્યારે સરકારી તિજોરીમાં લગભગ સાડાપાંચ લાખ રૂપિયાની આવક સોંપી હતી.

રાજપીપળા રાજ્ય બરોડાના ગાયકવાડ સ્ટેટને ઘાસદાણા પેટે રૂ. 50,000 તથા રૂંઢમહેલના વળતર પેટે રૂ. 10270 એમ કુલ રૂ. 60270 આપતું હતું. તથા રાજપીપળા રાજ્યને દર વર્ષે ભરૂચની તિજોરીમાંથી રૂ. 12286, બરોડા રાજ્યમાંથી અફીણના વળતર પેટે રૂ. 500 ની આવક થતી હતી.

રાજપીપળા રાજ્યમાં કુલ છ મુખ્ય તાલુકા બનાવવામાં આવ્યા હતા. જેમાં (1) નાંદોદ (2) ભાલોદ, (3) ઝગડિયા (4) વાલિઆ (5) ગરડેશ્વર (6) ડેડીયાપાડા. આમાં નાંદોદ, ભાલોદ તથા ઝગડિયા રાસ્તી છે, જ્યારે વાલિઆ અને ગરડેશ્વર તાલુકાનો કેટલોક ભાગ રાસ્તી અને કેટલોક ભાગ રાની છે. તથા ડેડીયાપાડાનો તમામ ભાગ રાની છે. આ રાની અને રાસ્તી એ જમીન મહેસૂલના પ્રકાર છે. રાજપીપળા રાજ્યની ખેડાણ લાયક જમીનમાંથી 25,93,46 એકર જમીનનું ખેડાણ કરવામાં આવેલ હતું, અને તેની વાર્ષિક મહેસૂલ આવક રૂ. 79,35,14 થતી હતી. રાજપીપળા રાજ્યના લોકોનો મુખ્ય વ્યવસાય ખેતી અને ખેતમજુરી હતો. આ પ્રદેશની જમીન ડાંગરના પાક માટે અનુકૂળ ગણાતી હતી. તેથી રાજપીપળા રાજ્યમાં ડાંગરનો પાક મુખ્યત્વે લેવાતો હતો. તેમજ રાજપીપળા રાજ્યમાં કપાસની ખેતી પણ થતી હતી. આ સાથે જ કપાસની સંભાળ રાખવા માટે ખેડૂતો સાથે સમજૂતી પણ થતી હતી.

રાજપીપળા રાજ્યનો અડધાથી વધુ ભાગ જંગલ પ્રદેશથી ભરપૂર છે. આ જંગલમાં આવેલા ઈમારતી લાકડા જેવાકે સાગ, સીસમ, તણછ અને સુખડના ઝાડોને વેચાણ માટે મૂકવામાં આવતા હતા. રૈયતોને તેમના ઢોર રાજ્યના જંગલમાં ચરાવવાને તથા જે તે વ્યક્તિને પોતાના ઘરકામ માટે તેમજ ઘર બાંધવા અને ખેતીના કામ માટે લાકડા લાવવા માટે રાજપીપળા રાજ્ય દ્વારા મફત પરવાનો આપવામાં આવતો હતો. રાજપીપળા રાજ્યના ભીલો અને આદિવાસીઓ આ જંગલોમાં રહેતા અને ખેતી કરતાં તેમજ ખેતમજૂર તરીકે પણ કામ કરતાં હતા. તેઓ વાંસના સુપડ, ટોપલા બનાવી રાજ્યની અંદર અને બહાર વેચવાનો વ્યવસાય કરતાં હતા.રાજપીપળા રાજ્યની જંગલ ખાતાંની પેદાશ રૂ. 119139 હતી.

આ ઉપરાંત આબકારીની આવક પણ થતી હતી. આ આવક દેશી દારૂ, તાડી, વિલાયતી દારૂ, તથા મહુડા ઉપર લેવાતી દાણથી થતી હતી. રાજપીપળા રાજ્યમાં દેશી દારૂ પૂરો પાડવાનો કોન્ટ્રાક્ટ આપવામાં આવતો હતો. જેમાં જુદી-જુદી જગ્યાની દારૂની દુકાનોમાં હરાજીથી કોન્ટ્રાક્ટ આપતો હતો. આખા રાજ્યમાં ચાર ભાગ પાડવામાં આવ્યા હતા આ ચારેય ભાગમાં જુદી-જુદી ડ્યુટી લેવામાં આવતી હતી. નાંદોદમાં એકજ મ્યુનિસિપાલિટી હતી જે રાજ્યના એક ખાતા તરીકે કામ કરતી હતી. જે રાજ્યમાં આવકના સાધનોના હિસાબનું કામ કરતું હતું. તેમજ રાજપીપળા રાજ્યમાં દસ્તાવેજ નોંધવા માટે બે જગ્યાઓ હતી એક નાંદોદ અને બીજી ભાલોદ. આ દસ્તાવેજોની નોંધણીથી પણ રાજ્યની આવક થતી હતી. વર્ષ 1916-17માં રાજપીપળા રાજ્યમાં કુલ 1278 દસ્તાવેજો નોંધવામાં આવ્યા હતા, આ દસ્તાવેજોની કુલ કિંમત રૂ. 8,41,386 જેટલી હતી.

રાજપીપળા રાજ્યમાં મોટાભાગના લોકોનો વ્યવસાય ખેતી હતો. ખેતી માટે ખેડૂતોએ દેવા પણ લેવા પડતાં હતા. જેને પરિણામે ખેડૂતો ઉપર શાહુકારોનું વર્ચસ્વ રહ્યું હતું. આ વર્ચસ્વ ઘટાડવા માટે રાજપીપળા રાજ્ય દ્વારા ખેડૂતોના દેવાના બોજાનો અભ્યાસ કરી દેવા બોજ ઘટાડવા ઋણ રાહત ધારો ઘડવામાં આવ્યો હતો. આ ધારા હેઠળ ખેડૂતોના દેવાની રકમ ઘટાડીને સરળ હપ્તામાં ચૂકવી શકાય તેવી વ્યવસ્થા કરવામાં આવી હતી. રાજપીપળા રાજ્યના ખેડૂતોના દેવાબોજ, શાહુકારોની શોષણનીતિ અને ખેડૂતોની અવદશા માટે રાજપીપળા રાજ્યે ઈ.સ. 1931 માં એક સમિતિ નીમી હતી. આ સમિતિએ દક્ષિણ ભારતમાં ખેડૂતોને રાહત આપતા જુદા-જુદા ભાગોમાં જુદા-જુદા કાયદાઓનો અભ્યાસ કરી રાજપીપળા

રાજ્ય માટે આ પ્રકારના કાયદાની ભલામણ કરી હતી. જેને પરિણામે રાજપીપળા રાજ્યમાં ખેડૂત ઋણ રાહત અધિનિયમ 1937 અમલમાં આવ્યો હતો. આ કાયદાનો મુખ્ય હેતુ ખેડૂતોને શાહુકારો સામે રક્ષણ આપવાનો અને વ્યાજને કારણે તેમના ઉપર ચડી ગયેલા દેવાબોજમાં રાહત આપવાનો હતો. આ હેતુ સિદ્ધ કરવા માટે દેવાની રકમને ન્યાય અને માનવતાના ધોરણે ઘટાડો કરી સરળ હપ્તે ચૂકવી શકે તેવી જોગવાઈ કરવામાં આવી હતી. તેમજ ગીરવે મુકેલ જમીન પણ પાછી મેળવવા માટે એક ખાસ અદાલતની સ્થાપન કરવામાં આવી હતી. જેને પરિણામે વર્ષ 1940-41માં દેવા સમાધાન અદાલત પાસે કુલ 3922 અરજીઓ હતી જેમાં દેવાની રકમ રૂ. 20,57,430 હતી. જેમાંથી 857 અરજીઓનો વર્ષ દરમ્યાન નિકાલ કરવામાં આવ્યો હતો.

કેળવણી ખાતાની વાત કરીએ તો ઈ.સ.1896-97 દરમ્યાન રાજપીપળા રાજ્યે શિક્ષણ પાછળ રૂ. 43,177નો ખર્ચ કર્યો હતો. જે આગળ વધતાં ઈ.સ. 1916-17 દરમ્યાન રૂ.54,537 જેટલો થયો હતો. જેમાં કુલ 82 જેટલી શાળાઓ હતી. જે દર્શાવે છે કે રાજપીપળા રાજ્યે શિક્ષણને વધારવા માટે ખર્ચ કર્યો છે.

19મા અને 20મા સૈકા દરમ્યાનરાજપીપળા રાજ્ય વિસ્તારમાં અકીકની ખાણ ઘણા મોટા પ્રમાણમાં મળતી હતી. જેને પરિણામે ત્યાં અકીકનો ઉધોગ મોટા પ્રમાણમાં વિકસિત થયો હતો. રાજપીપળા રાજ્યમાં મૌર્ય અને ગુપ્તયુગમાં પણ ભરૂચ બંદરેથી અકીકની નિકાસ ઈરાન, અરબસ્તાન અને રોમન સામ્રાજ્ય સુધી થતી હતી. તેમજ 19મા અને 20મા સૈકા દરમ્યાન પણ જુદા-જુદા અકીકના પથ્થરમાંથી અનેક ચીજો ખંભાતમાં તૈયાર થતી હતી. અને દેશ-વિદેશમાં રાજપીપળા રાજ્યના અકીકની ઘણી માંગ હતી.

રાજપીપળા રાજ્યમાં આયાત-નિકાસ પર નજર કરીએ તો કપાસ, તમાકુ, બાજરી, જુવાર વગેરે વસ્તુઓ રાજ્યમાંથી વિદેશમાં જતી ચીજો હતી. અને રાજ્યની અંદર આવતી વસ્તુઓમાં કાપડ, પરદેશી બનાવટની તમામ ચીજો, તાંબા-પિત્તળના વાસણો, ઘી, ખાંડ, મસાલા અને ઘઉ મુખ્ય હતા.

➢ચલણ અને તોલમાપના સાધનો:-

રાજપીપળા રાજ્યમાં ચાંદીના રૂપિયા તથા તાંબાના પૈસા ચલણમાં હતા. મોટેભાગે રાજપીપળા રાજ્યમાં ગાયકવાડના સિક્કાઓ તેમજ કેટલીક વખત રાજ્યમાં ભરૂચી રૂપિયા વધારે પ્રચલિત હતા. આ ઉપરાંત ખંભાતના તાંબાના પૈસા પણ ચલણમાં હતા.

રાજપીપળા રાજ્યમાં તોલવાના કાટલાંને એક સરખા બનાવા માટે રાજ્ય દ્વારા 40 કલદાર ભારના એક શેરના કાટલાં રાખવામાં આવ્યા હતા. આ કાટલાં અષ્ટકોણ પ્રકારના હતા, જેના ઉપર રાજપીપળા રાજ્યની રાજ્યની મૂહર રાખવામાં આવતી હતી. જો કાટલાં સમય કરતાં પહેલા ઘસાઈ જાય તો તેને તાત્કાલિક બનાવવા માટે રાજ્ય તૈયાર રહેતું હતું. રાજપીપળા રાજ્ય દ્વારા નક્કી કરાયેલ માપોના આધારે જ વસ્તુઓનું વેચાણ થતું હતું. જે દર્શાવે છે કે રાજપીપળા રાજ્યની આર્થિક પરિસ્થિત સારી હતી.

➢નિષ્કર્ષ:-

આમ, રેવાકાંઠા એજન્સી હેઠળ આવેલા દેશી રાજ્યોમાં રાજપીપળા પ્રથમ વર્ગનું ૧૧ તોપોની સલામીવાળું રાજ્ય હતું. આ રાજ્યમાં ગોહિલ રાજાઓ શાસન કરતાં હતા. રાજપીપળા રાજ્યમાં જુદા-જુદા આવકના સ્ત્રોતો હતા. તેમજ રાજ્ય થોડા સમય માટે ગાયકવાડ સરકારના ખંડિયા રાજ્ય તરીકે હતું. ત્યારબાદ વૈવાહિક સંબંધ બાંધતા ખંડણી બંધ થઈ ગઈ હતી. આમ આ રીતે રાજપીપળા રાજ્યની આર્થિક પરિસ્થિતિ એકંદરે સારી હતી.

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TEACHING EFFECTIVNESS AMONG SPECIAL EDUCATORS WITH REGARDS TO YEARS OF EXPERIENCE

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ABSTRACT

Teacher effectiveness as the ability and interaction between the physical, intellectual and psychological interests of the students, content efficiency of the teacher and the social needs. In this regard, an initial assumption is that an effective teacher tends to be aware of an activity to pursue goals.. so purpose of the present study is to find out the teaching effectiveness among special educators who are having experience of more than 5 years and less than 5 years. The sample constituted of total 80 special educators out of which 40 were having less than 5 years of experience and more than 5 years of experience. . Teachers's teaching effectiveness of special educators was assessed by using scale developed by Dr. Shallu Puri, Prof. S.C. gakhar (2015) and Statistical technique: t- test was applied to find out the significance of difference between means. The results indicated there was significant difference in teaching effectiveness between special educators who are having less than 5 years experience and more than 5 years of experience..

Keywords: teaching effectiveness, special educators

INTRODUCTION

Teaching effectiveness means the perfection, the optimum level of efficiency and Productivity on the part of the teacher It refers to the height of maturity and learning that the teachers grows with experience and learns more and more. An effective teacher is described as one who is able to successfully perform tasks expected of him/her. Teachers influence students not only through the concept they teach, but also through their personality traits and the communication of these traits through behavior."

Teaching effectiveness and Special educator:

"Effective Teaching" study conducted for Department of Education and skills by the consultancy firm. Hay McBer (DIEE 2000). Based on the interviews of teachers three main elements relating to effectiveness of the teacher were found. These elements are: (i) professional characteristics including teacher leadership qualities, their ability to relate to others, their analytic and conceptual thinking skills, their professionalism and their and expecting setting abilities. (ii) classroom climate measured through interviews with pupils that included pupils perceptions of the clarity of each lesson, an orderly climate, clear behaviour standards, a perception of teacher fairness, the opportunity for pupils to participate feeling emotionally supported in class, the perception that classroom is a safe, comfortable, interesting and exciting place well organized and attractive physical environment; and (iii) Teaching skills such as time on task, high expectations, effective planning, varied teaching, classroom and behavioural management and effective use of assessment and homework.

Special Educators:

Special education teachers who work with students have a wide range of learning, mental, emotional, and physical disabilities. They adapt general education lessons and teach various subjects, such as reading, writing, and math, to students with mild and moderate disabilities. They also teach basic skills, such as literacy and communication techniques, to students with severe disabilities .

LITERATURE REVIEW

Review of related literature is an integral part of the research which helps the researcher in classification of the research. It helps in defining and delimiting the problem. The study of related literature provides essential information on the work already done in that field and revealed the facts and figures which had earlier remain untouched, unexpected and unexplored in the previous research studies. The related studies stimulate and encourage investigation. A comprehensive review of related studies is done under the following heads

Sharma's (1971) investigation aimed at studying the relationship between characteristics possessed by teacher and teacher effectiveness with a view to predicting teacher success. Teaching aptitude appeared to be a sound predictor of teacher effectiveness.

Lambors lazura (2006) appeared interesting in Terms of Advancing current understanding of the relationships between different sources of effectiveness within the special education teaching context and provide general guidelines for future policies aiming to counter special education teachers' stress

A study of absenteeism, job satisfaction, job stress and locus of control among special education teachers in selected countries of West Virginia was conducted by Knowles (1981) and found out that special education teachers are generally absent, more or less satisfied their jobs, and are more stressful. Furthermore, behavior disordered teachers were found to be absent more, less satisfied with their jobs, and more stressfir1 than mentally retarded or learning disabled teachers

STATEMENT OF THE PROBLEM

The main aim of the present study is to find the effectiveness of teaching among special educators having more than 5 years and 5 years less than experience

OBJECTIVES OF THE STUDY

1. To study the effectiveness of teaching among special educators having more than and less than 5 years of experience

HYPOTHESIS

1. There will be no significant difference in the mean score of effectiveness of teaching of special educators having less than 5 years of experience and more than 5 years of experience.

RESEARCH METHODOLOGY

Sample

The aim of the present research was to assess the effectiveness of teaching of special educators having less than 5 years of experience and more than 5 years of experience . Keeping this purpose in mind, "purposive sampling technique" was employed for data collection. The researcher approached 40 special educators having less than 5 years of experience and 40 special educators having more than 5 years of experience..

Variables

The following variables were studied for the present research

Independent Variables : Years of experience (more than and less than 5 years)

Dependent Variable: (score of teaching effectiveness scale)

Research Tools

Teaching effectiveness scale was used by Dr. Shallu Puri, Prof, S.c. Gakhar (2015) and consists of 42 items to measure quality of life of subjects:

Statistical Analysis

For the analysis and interpretation of data, the mean scores, Standard deviation, SED and t- were computed.

RESULTS AND DISCUSSION

Table 1: Shows the mean, standard deviation, SED and t- ratio of special educators teaching effectiveness of special educators with regards to experience.

Years of experience	N	Mean	Variance	SED	t	Level of significance
More than 5 years	40	3.5708	0.0427	0.058	1.937	0.05
Less than 5 years	40	3.4583	0.0466			

Table 1 depicts that there exists a significant difference at 0.05 level of significance among special educators teaching effectiveness with regards to years of experience. According to analysis and mean scores it shows special educators having more than 5 years of experience shows more teaching effectiveness compared to less than 5 years of experience

The reason behind this we can see as they are in this field where patience level needs most where you have to work with special child and adults and you have to give results to the parents. As a finding and experiences it shows once the parents get results in their child there expectations ,goals ,happiness, respect towards the special educator increases and their tend to be work pressure for them to give more and more better results .In this test the sub domains includes academic and professional knowledge ,preparation and presentation of lesson plan,classroom management ,attitude towards students parents colleagues head of institution,use of motivation rewardand punishment .all this factors more or less affects the person as an special educator if the person is working professionally and doesn’t get professional recognition as he doesn’t get accepted in the society that also affects more .

CONCLUSION

1. There is significant difference in the mean scores of effectiveness of teaching of special educators having less than and more than 5 years of experience.

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એકવીસમી સદીના પ્રથમ દાયકાનાં મહાભારત આધારિત એકાંકીઓ

મોહિત.બી.ચાવડા પી.એચ.ડી.રિસર્ચ સ્કોલર
ગુજરાતી વિભાગ,ગૂજરાત વિધ્યાપીઠ,અમદાવાદ
માર્ગદર્શક: ડૉ.ધ્વનિલ પારેખ.

પ્રસ્તાવના:

મહાભારતના ખ્યાત કથાનકનું નવીન અર્થઘટન અને તેને આધુનિક સંવેદનાથીપામવાનું વલણ એકવીસમી સદીના પ્રથમ દાયકાનાં નાટક-એકાંકીનું એક મહત્વનું વલણ રહ્યુંછે. જેનો પ્રથમ અણસાર રવીન્દ્ર પારેખના **'હું, તમારો હું છું'(૨૦૦૨)** એકાંકીસંગ્રહમાં સાંપડે છે. એ પછી દલપત ચૌહાણનાં **હરિફાઈ**(૨૦૦૩) એકાંકીસંગ્રહનાં બેએક એકાંકીમાં પણ આ વલણ દેખા દે છે. અહીં મૂળનાં પુરાણપાત્રો તો છે જ, સાથે સાથે પુરાણપાત્રોનો અભિનય કરતાં વર્તમાન પાત્રો પણ છે. મહાભારત મિથને આ રીતે વર્તમાન બિંદુથી અર્થઘટિત કરવાનો પ્રયાસ એક મહત્વનો વળાંક સૂચવે છે.

એકવીસમી સદીના પ્રથમ દાયકાનાં મહાભારત આધારિત એકાંકીઓ

રવીન્દ્ર પારેખકૃત **'સુભદ્રા'**એકાંકીમાં કોઈપણ સ્ત્રીપાત્રનું નામ સુભદ્રા નથી પણ જીવનની અનેક વસંતોને માણવા થનગનતી એક કોડભરી સ્ત્રી વગર ગુનાએ ફાંસીની સજા પામે છે અને તે ગર્ભસ્થ બાળકને નિમિત્ત બનાવી વધુ જીવવા માટે હવાતિયાં મારે છે તેનું કરુણ નિરૂપણ થયું છે. નાટ્યકારે એક નાટ્યગર્ભ ક્ષણને પકડી મહાભારતના સંદર્ભોને નાયિકાની ચિત્તવ્યથા સાથે વિરોધાવી સાંપ્રત સંદર્ભોને ઉત્તમ રીતે ઉપસાવી આપ્યા છે. સામાજિક અને રાજકીય વ્યવસ્થાથી અસંતુષ્ટ એવો સામ્યવાદી પાર્ટીનો એક કોમરેડ માનવબોમ્બ બની પ્રધાનની અને ખુદ પોતાની હત્યા કરે છે. પરિસ્થિતિથી અજાણ એવી આ કોમરેડ સાથેની સ્ત્રી પણ કાવતરામાં સામેલ હોવાના આરોપને કારણે ફાંસીની સજા પામે છે. પણ સ્ત્રી સગર્ભા છે વાસ્તવમાં તે તો બાળક નથી ઈચ્છતી. તે પુરુષને ગુસ્સાથી સંભળાવી પણ દે છે. "આઈ હેઈટ ચિલ્ડ્રન... કારણ, તમારે પુરુષોએ મહિનાઓ સુધી પેટ ઊંચકીને ફર્યા નથી કરવું પડતું માટલું હોય તો તો બાજુએ પણ મૂકીએ, પણ પેટને ? ધેટ ઈસ વ્હાય આઈ હેઈટ મધરહૂડ"[1] પણ પછી પરિસ્થિતિ બદલાય છે અદાલતી કાનૂન પ્રમાણે બાળકનો જન્મ ન થાય ત્યાં સુધી આ સ્ત્રીને ફાંસીની સજા પણ ન થઈ શકે. તેથી, એક સમયે બાળકના જન્મને ધિક્કારતી આ જ સ્ત્રી જિજીવિષાને કારણે ન જન્મેલા બાળકને કેવી વિનવણી કરે છે. "હે મારા બાળ ! (પેટ પર અત્યંત મમતાથી હાથ ફેરવી) તું થોડું મોડું જન્મે તો ન ચાલે ? હે મારા અદીઠ સંતાન... તું મને મોતને વિકલ્પે મળ્યું છે...! મારું જીવવું તારા અજન્મ રહેવા પર નિર્ભર છે... તું જો મોડું જન્મે તો... તારો મારા પર ઉપકાર જ થશે."[2] અંતે બાળક મૃત અવસ્થામાં જન્મે છે. હવે સ્ત્રીને જીવવા માટે કોઈ નિમિત્ત ન રહેતાં ફાંસીની સજા થાય છે. રવીન્દ્ર પારેખ નોંધે છે : "'સુભદ્રા' શીર્ષકથી તો મહાભારતીય સંદર્ભનું સ્મરણ કરાવે ને તે નાટકની નાયિકામાં કેવી તો વિચિત્ર રીતે સંક્રાંતિ સાધે છે તે દર્શાવવા ધાર્યું છે. એ માટે ખપમાં લીધી છે એક મોટી ઘટના - માનવબોમ્બ દ્વારા પ્રધાનની હત્યા. હત્યાને સમયે હત્યારાની પત્ની સાથે હોવાને લઈને તેની ગર્ભસ્થ પત્ની પણ દોષિત ઠરે છે ને ફાંસીની સજા પામે છે. આ સજા બાળકના જન્મ સુધી મુલતવી રહે છે અને આણએ આણથી જીવવા ઈચ્છતી નાયિકા મહાભારતની સુભદ્રાને ઠીક ઠીક વિરોધાવીને, ઘણી નાટ્યાત્મક ક્ષણોમાંથી પાર ઊતરીને એ અંતને પામે છે, જે અગાઉથી જ નિશ્ચિત છે. કરુણતા એ છે કે જન્મનાર બાળક કરતાંય તેની માતા આશ્રિતની ભૂમિકામાં વધુ છે, એ જ વક્રતા છે ને વિચિત્રતા પણ !"[3]રવીન્દ્ર પારેખના **આ** એકાંકીમાં મહાભારતની ઘટનાઓ નિરૂપાઈ નથી પણ પાત્રોની મહાભારતીય છબીનો આધુનિક સંદર્ભમાં વિનિયોગ કરવામાં આવ્યો છે.

રવીન્દ્ર પારેખે **'મૃત્યુમિલન'**માં મહાભારતના એક અંશને નાટ્યક્ષણ તરીકે પસંદ કરી અંબાની વ્યથાને અને ભીષ્મની લાચારીને ઉત્તમ રીતે કંડારી આપી છે. તેમાં નાટ્યકારના વિશિષ્ટ અર્થઘટનો અને સૂઝભર્યા સ્ટેજક્રાફ્ટનો વિશિષ્ટ ફાળો છે. આરંભમાં સભાગૃહમાં વગર અનુમતિએ અચાનક પ્રવેશતી કોઈ સ્ત્રીને જોઈ ભીષ્મ ગુસ્સે થાય છે. એ સંવાદ જોઈએ :

ભીષ્મ : આ તો ધૃષ્ટ સ્ત્રી લાગે છે. (પ્રવેશદ્વારે અંબા) અંબા, તું ?

અંબા : (આવેશથી પ્રવેશતાં) સારું છે કે, તમે મને દુષ્ટ ન કહી."[4]

'ધૃષ્ટ' અને 'દુષ્ટ' માત્ર પ્રાસાનુપ્રાસ માટેના શબ્દો નથી' અતીત સંદર્ભે અનેક રીતે અર્થસૂચક છે. ભીષ્મનો ભૂતકાળ કરુણસભર છે. ગંગામાતા તો ભીષ્મને શાપમુક્ત કરવા માગતાં હતાં પણ પિતા શાંતનુના અત્યાગ્રહને કારણે તે જીવ્યો. ભીષ્મે પિતાનું લગ્ન સત્યવતી સાથે કરાવ્યું તો સત્યવતીએ પોતાના સ્વાર્થ માટે ભીષ્મ પાસે બ્રહ્મચર્ય વ્રતની આખરી પ્રતિજ્ઞા લેવડાવી. ભાઈ વિચિત્રવીર્યના લગ્ન માટે ભીષ્મ કાશીરાજની ત્રણ પુત્રીઓનું અપહરણ કરી લાવ્યા તો તેમાંની એક અંબા રિસાઈ. અંબાનો ભીષ્મ પાસે એક જ નિર્ધાર હતો. 'અપહરણ કર્યું જ છે તો... હવે પાણિગ્રહણ પણ કરો.' નાટ્યકારે અંબાની વ્યથા-વેદનાને સચોટ રીતે નિરૂપી છે. તેનો વેધક પ્રશ્ન છે : "હું સ્ત્રી છું... એટલે મને ગમે ત્યાંથી, ગમે ત્યારે ઉપાડી શકાય. અને... અને ગમે તેની જોડે પરણાવી શકાય, એમ ?"[5] અંબાને વિચિત્રવીર્યને ત્યાં જવું નથી. શાલ્વરાજ હવે તેનો સ્વીકાર કરવા તૈયાર નથી. ભીષ્મ બ્રહ્મચર્યવ્રતના ઓઠા હેઠળ તેને અપનાવતા નથી. આથી અંબા અગ્નિ પ્રગટાવી આત્મસમર્પણ કરવા પૂર્વે શાપવાણી ઉચ્ચારે છે. "હું અંબા, તમને અભિશાપ દઉં છું કે... મૃત્યુપર્યંત તમે સતત સતતનારીની સમસ્યાઓથી રોમેરોમ પ્રજ્વલિત રહેશો... નારીથી તમને કદી મુક્તિ ન મળો... હે... જગતનિયંતા કદી નહીં !"[6] આ પશ્ચાદભૂમિકાના સંદર્ભે અંતમાં આવતી દીર્ઘ સ્વગતોક્તિમાં ભીષ્મની લાચારીને તારસ્વરે વ્યક્ત કરી છે. ભીષ્મ કહે છે : "સાંભળી લે, અંબા ! હવે તારી ઈચ્છા... એ જ મારું મૃત્યુ ! (ભારે વ્યથાથી) જીવન થવા આવી હતી, તું... પણ હું તો મૃત્યુને વરેલો હતો... અંબા ! અને તને કઈરીતે સમજાવું કે... તું તો મૃત્યુ થઈને આવવાની છે...! અંબા તારા વિના તો હવે મારું મૃત્યુ પણ શક્ય નહીં બને...!"[7] નાટ્યકારે શિખંડીનો ભાવિપ્રસંગ પણ આ રીતે સૂચવી દીધો છે. ઈચ્છામૃત્યુના વરદાનને પામેલા હોવા છતાં અપરાધભાવથી સતત પીડાતા ભીષ્મ સુખેથી અંતિમ શ્વાસ છોડી શકતા નથી. કદાચ મૃત્યુમિલન એ જ મનવાંચ્છિત છે અંબામિલન બની શકે. આમ 'મૃત્યુમિલન'માં અંબાની વ્યથા અને ભીષ્મની લાચારી નાટ્યાત્મક રીતે કંડારાઈ છે.

દલપત ચૌહાણકૃત **'અંતિમ ચરણ'** એકાંકીમાં યુધિષ્ઠિરના પાત્ર દ્વારા મહાભારતીય છબીનો આધુનિક સંદર્ભમાં વિનિયોગ કરી શીર્ષકની સાર્થકતા સિદ્ધ કરવામાં આવી છે. યુધિષ્ઠિર અને અવાજના સંવાદોથી જ રચના નીપજી આવી છે. યુધિષ્ઠિરને પૂછવામાં આવતા પ્રશ્નો અત્યંત માર્મિક છે. અવાજ પણ જાણે કે યુધિષ્ઠિરનું અંતરાત્મા હોય એમ પ્રશ્નો કરે છે. સતીશ વ્યાસ નોંધે છે : "યુધિષ્ઠિરના ચિત્તની અરઢવ બહાર લાવવામાં આ અવાજ ખૂબ જ કારગત નીવડ્યો છે."[8] યુધિષ્ઠિર મહાભારતમાં ભલે મહાન હોય પરંતુ અહીં તો હિમાલય હાડ ગાળવા જતાં સમયનો ભેટો થઈ જાય છે. વાત જાણે એમ છે કે યુધિષ્ઠિર સ્વર્ગ તરફ છેલ્લું ડગલું માંડે છે અને તેણે પોતે પોતાનાને કરેલ અન્યાય પીડે છે. અન્યાય કર્યાની વેદના ! એને પસ્તાવા તરફ ધકેલે છે. અને અહીં યુધિષ્ઠિરનું અસલી ચહેરો છતો થાય છે. એ સંવાદ જોઈએ :

અવાજ : સ્વર્ગ એક ભ્રમણાનું જાળું છે. મૃત્યુ અનંત છે. ત્યારબાદ કશું જ અસ્તિત્વ ધરાવતું નથી. ના સ્વર્ગ, ના નર્ક ! ના શબ્દ ! ના મૌન... બસ, એક નિરાકાર શૂન્યતા... ખાલીપો (પડઘાય છે) શૂન્યતા... અનંત શૂન્યતા... મૃત્યુ જેટલી જ ભયાનક અને મૃત્યુ જેટલી જ અનંત... એટલી જ શિવસુંદર... અનંત... (પડઘાય છે.)

યુધિષ્ઠિર : જે કાંઈ હશે તે મને સ્વીકાર્ય હશે. મારા ભાઈઓને... મારી પત્નીને મારા શ્વાનને- સૌને સ્વીકાર્ય .છે

અવાજ : (હાસ્ય) પણ... સમયને એ સ્વીકાર્ય નથી. હજી મારા ભાઈઓ તાળો મેળવે છે, તારી પાછળ ચાલતાં ચાલતાં તારે તો પાછા વળીને જોવાનું નથી નહીંતર એ બધા પથ્થરના પાળિયા બની જશે. તું આગળ વધ્યા કર ! તારા

ભાઈઓ જેને ફાવે તેમ કરશે. જ્યાં સુધી ચાલી શકાશે ત્યાં સુધી ચાલ્યા કરશે... દેહ સાથે હોય અને ન હોય... તોય ખરું કહું છું, ભ્રમણાઓ અનંત છે.

યુધિષ્ઠિર : સમય ! તું બોલ્યા કર, હું સાંભળું છું. અન્યના બોલ તો મારા સુધી પહોંચતા નથી, હું થાકવા માંડ્યો છું. હું કશું જ સાંભળતો નથી.

અવાજ : કારણ કે બીજા અવાજોથી તું શૂન્ય થઈ ગયો છે. ધરાઈ ગયો છે. હું કહું સાંભળ. તારા ભાઈઓ, તારી પત્ની આ કલિકાળમાંય મરવા માંગતાં ન હતા. એમની ચાહના છે જરા મૃત્યુ. ધીમે ધીમે આવતું મૃત્યુ. આમ આકાળ માંગી લીધેલું મોત તેઓને ખપતું નથી અને તને ખબર છે ને ? કાળાંતરે ધીમે ધીમે આવતું મૃત્યુ તો આનંદમય હોય છે. તને યાદ છે ને એ પિતામહ ભીષ્મનું મૃત્યુ ? કાળાંતરે મૃત્યુ માટેનો તેમનો આગ્રહ... જરા અને સમયના વહેણમાં મરવાની મજા ઓર હોય છે."9 એકાંકી નો અંત સાંપ્રત સાથે જોડે છે. આધુનિક મનુષ્યની ભટકવાની નિયતિને મધુ રાય ના 'અશ્વત્થામા'ની જેમ અહીં પણ વાચા મળી છે. અવાજની એ અંતિમ ઉક્તિઓ દલપત ચૌહાણની સંવાદ કલાનું સરસ નિદર્શન કરે છે : "વાહ... વાહ (પડઘાય છે) હું તને કહું છું કે હવે, તારા સત્ય... (પડઘાય છે) ક્યાંક કશેય નહીં રહે. હવે અનંત યાત્રાએ જ સત્ય છે. ભટક્યા કર યુધિષ્ઠિર, અહીં તારી કે તારા સત્યની કશી જ કિંમત નથી. અહીં અનંત નીરવતા છે. કોઈનો પ્રતિઘોષ નથી. સતત નીરવતા અને તને મળેલું અનંત જીવન... તું થાકી જઈશ... મૃત્યુ (પડઘાય છે) તારી સ્વર્ગ ભ્રમણાઓના જાળાંઓ ગૂંચવાયા કરશે તોય એનો ક્યારેય અંત નહીં આવે. હવે તું ભ્રમણાઓમાં બંધાયા કર ! છૂટ્યા કર ! બંધાયા કર ! અને જો કે આમ ક્યાં સુધી ચાલે છે ? બસ જોયા કર. તારા શ્વાન સાથે... એને ટેવ પડવા દે, સતત ભસવાની. પ્રતિઘોષ મેળવવા કદાચ સફળ થાય... બસ... તારી વૃત્તિઓની હવે અહીં કોઈ કિંમત નથી. એ મરી પરવારી છે. અથવા એમ થવા દે... એ હોય તો શું ? અને ન હોય તો શું ? પ્રેક્ષક છે. તું જ અભિનયકર્તા. તારો ન્યાય તું જ તોળ્યા કર... અને અનંત જીવન... અનંત શ્વાસ... સાથે ખોવાઈ જા. આ બરફછાયી ગિરિકંદરાઓમાં... ખોવાઈ જા, છુપાઈ જા. અનંત ચિત્કાર તું સાંભળ્યા કર... (પડઘાય છે) પગલું... ઉપાડ... તારું કોઈ પગલું અંતિમ નથી અંતિમ નથી... આખો સંવાદ બલિષ્ઠ છે એના ટુકડા, એના આરોહ- અવરોહ અને એનો મર્મ અત્યંત અસરકારક છે. આ એકાંકીમાં અવાજનો અત્યંત સર્જનાત્મક કરવામાં આવ્યો છે.

દલપત ચૌહાણકૃત **'સંજય અને છગન'**એકાંકીમાં પુરાકલ્પનનો વ્યુત્ક્રમ સાધી મહાભારતના સંજયની દ્રષ્ટિને દલિત સમસ્યાના નિરૂપણ માટે ખપમાં લીધી છે. બનેલી ઘટનાઓના નવીન અર્થસંદર્ભો અને માનવીય ગરિમાને ઉજાગર કરતું એકાંકી છે. ધર્મના પાત્રો કેટલા પંગુ ને નિર્વિર્ય હતાં તેનો ખુલાસો આ એકાંકી કરે છે. મહાભારતનો સંદર્ભ લઈને લખાયેલા આ એકાંકી વિશે સર્જક પોતે જ વાત કરતા નોંધે છે :"જ્યારે કોઈ નાટ્યલેખકને સાંપ્રત સમાજની કોઈ નાટકીય ઘટનાને પુરાણકાળ કે પુરાણપાત્રો સાથે સાંકળવાની ઈચ્છા થઈ આવે છે ત્યારે નાટ્યકાર હંમેશા (ભારતનો નાટ્યકાર) મહાભારત તરફ ખેંચાય છે. કવિ કાલિદાસથી શરૂ કરીને આજના આપણા લબ્ધપ્રતિષ્ઠિત નાટ્યકાર ચીનુ મોદી તરફ નજર દોડાવીએ, તેઓને મહાભારતનાં કથા-પાત્રોને લઈ નાટક લખવાનો આનંદ એક કરતાં વધારે વાર આવ્યો છે. મનેય મહાભારત ગમે છે. એના પાત્રોને મૂલવવાનો મનેય અભરખો થયો. મેં મહાભારતના પાત્રો જેવા છે તેવાં ન સ્વીકારતાં મારી રીતે તેમને ઘડ્યાં. પાત્ર મહાભારતનું અને સંદર્ભ આજનો. સાચો સંદર્ભ. તે ગાળામાં પાત્રો જેમ વર્ત્યા હોય તેમ આજે એમને ન ચલાવી લઉં. 'સંજય અને છગન' એકાંકી મહાભારત અને આજના સંદર્ભને રજૂ કરતું એકાંકી છે. મહાભારતકાળના પ્રતાપી પાત્રોને હાલના સમયમાં સમજવા હોય તો દલપત ચૌહાણના આ એકાંકી તરફ દ્રષ્ટિ જોઈએ. સંજય મહાભારતકાળથી છૂટો પડી ગયો છે એને છગન મળે છે. છગન આજનો માણસ છે. સંજય હજી ભૂતકાળ છોડી શક્યો નથી એ તો ભલી... ભલી પૃથ્વી જોવા નીકળ્યો છે અને છગને પૃથ્વીને બદલે ભારતનું નાનકડું ગામ જોવાની વાત કહી; એકાંકી પૂર્ણ થાય છે. પણ તેમાં કહેવાય છે કેટલીક લોહીજાળ વેદનાની વાતો. અહીં એક સંવાદ જોઈએ :

સંજય : તારું નામ શું છે; અલ્યા ભાઈ ?

છોકરો : રોહિત.

સંજય : રોહિત...કુમાર...! ઓહ ! યાદ આવ્યું. મેં તને ક્યાંક જોયો હતો. હા... ગંગાકિનારે કાશી... કાશી... નહીં... રે વારાણસીમાં. પેલા ગુલામ ચોકમાં, તને કોઈક ખરીદતું હતું. તારી સાથે એક પુરુષ અને એક સ્ત્રી હતાં. ખરુંને ? તારું નામ રોહિતકુમાર હરિશ્ચંદ્ર સત્યવાદી, ખરું ને? (છોકરો કંઈ સમજતો નથી)

છોકરો : સાહેબ બીજું પાણી લાવું ?

સંજય : હું એ ચહેરો ભૂલ્યો જ નથી.

છગન : સંજય, તારી જેમ શોષિત નથી, સમજ્યો ?

સંજય : શોષિત છે, ચોક્કસ શાપિત છે. મને અતિજ્ઞાનનો શાપ છે તો એને અતિબોજનો શાપ છે તેણે કોઈને કોઈ રીતે બોધ ઉપાડવાનો છે. કચડાવાનું છે કેટલા યુગ વહી ગયા, આ છોકરો ગુલામચોકથી ચાની કેટલીમાં ચપણિયાં ધોવા સુધી પહોંચ્યો છે.

છગન : તેને કશું યાદ હોય તેમ લાગતું નથી.

સંજય : આ રોહિત છે. સત્યવાદી રાજા હરિશ્ચંદ્ર નો રોહિત, જેની માને પતિએ ગણિકાને ત્યાં વેચી હતી. પોતે ચંડાલને ત્યાં વેચાયો હતો. આ અનંત છે. આ વેશ્યાલયો, દેહવિક્રય, માનવના સોદાઓ... સાલ્લા બધા જ ચાંડાલ...''10

મહાભારતના ખ્યાત કથાનકનું નવીન અર્થઘટન અને તેને આધુનિક સંવેદનાથીપામવાનું વલણ એકવીસમી સદીના પ્રથમ દાયકાનાં નાટક-એકાંકીનું એક મહત્વનું વલણ રહ્યું છે. મહાભારતના મિથને આ રીતેવર્તમાન બિંદુથી અર્થઘટિત કરવાનો પ્રયાસ એક મહત્વનો વળાંક સૂચવે છે.

સંદર્ભ સાહિત્ય :

1.'હું, તમારો હું છું', રવીન્દ્ર પારેખ, સાહિત્ય સંકુલ, સુરત, પ્ર.આ., ૨૦૦૨, પૃ. ૩૮

2.એજન, પૃ. ૪૭

3.એજન, પૃ. ૬,૭

4.એજન, પૃ. ૮૦

5.એજન, પૃ. ૮૮

6.એજન, પૃ. ૯૦

7.એજન, પૃ. ૯૧

8.'હરીફાઈ', દલપત ચૌહાણ, ગુજરાત દલિત સાહિત્ય અકાદમી, અમદાવાદ, પ્ર.આ., ૨૦૦૩, પૃ. ૭

9.એજન, પૃ. ૯૧

10.એજન, પૃ.૯૧

' સમુડી ' મારી નજરે

કૃતિકાબહેન ગોવિંદભાઈ રાણા, વિધ્યાવાચસ્પતિ શોધાર્થી
ગુજરાતી વિભાગ,ગુજરાત યુનિવર્સિટી,અમદાવાદ.માર્ગદર્શક:- ડૉ.પુર્વી ઓઝા

પ્રસ્તાવના:

ગુજરાતીના એક મહત્વના સર્જક યોગેશ જોષી વ્યવસાયે એન્જિનીયર પણ સર્જકતાનો વેગ એવો રહ્યો કે તેમણે કવિતા,નવલકથા,વાર્તા,ચરિત્ર,અનુવાદ,બાળકવિતા અને સંપાદનો એમ ચાળીસેક પુસ્તકો ગુજરાતી સાહિત્યને ભેટ આપ્યાં છે.એમાની એક ઉત્તમ લઘુનવલકથા એટલે 'સમુડી'. સાહિત્યરસિકો,ભાવકો,વિધ્યાર્થીઓ અને વિવેચકોમાં પોંખાયેલી આ લઘુનવલની પ્રથમ આવૃત્તિ ૧૯૮૪માં બહાર પડે છે.જે ૨૦૧૭ સુધીમાં સાત આવૃત્તિ સુધી પહોંચે છે.જે આની લોકપ્રિયતા બતાવે છે.આધુનિકતાના ધસમસતા પ્રવાહની સમાંતરે કોઈ નીતર્યું સ્વચ્છ ઝરણું દોડી આવતું હોય – એ રીતે આ લઘુનવલ ગુજરાતી સાહિત્યમાં ઉતરી આવી છે.

'સમુડી' :

'સમુડી' લઘુનવલ નાના અઢાર પ્રકરણમાં વહેંચાયેલી છે.આખી કથામાં સમુડી કેન્દ્રસ્થાને છે.હર્ષદ અને સમુડી આ કથાના નાયક-નાયિકા છે.નાયક હર્ષદ શિક્ષિત અને સદ્‌ગૃહસ્થનો દીકરો છે જ્યારે સમુડી કામવાળી છે.લઘુનવલનો આરંભ સમુડીને મુંબઈમાં આધુનિક પહેરવેશમાં જોઇને તેમજ તેનામાં આવેલા પરિવર્તનને જોઇને હર્ષદ આશ્ચર્યચકિત થાઈ જાય છે.તે તેના ભૂતકાળને વાગોળે છે ત્યાંથી થાય છે.પ્રથમ પ્રકરણમાં સમુડીના બે અલગ અલગ રૂપો રજૂ થયાં છે.પોતાના ઘરમાં કામવાળી તરીકે કરતી સમુડીની પરિવારના સભ્ય તરીકેની ઓળખ આખા ગામમાં થઈ ગયેલ છે.નાયક ઓચિંતો મુંબઈ આવ્યો છે અને સમુડીનો અચાનક તેને ભેટો થઈ જાય છે.બંનેનુ એકબીજાને મળવું પોતાના દેહમાં પરત ફરવા જેવું બની રહે છે.બંન્ને ક્યારેય અલગ નહોતા થયા અને અલગ થવાનું થયું ત્યારે સહવાસ અને વયસહજતાને લીધે જે પ્રેમાંકુરણ થયું તે પ્રેમની કશી જાગ્રતતા નહોતી.પરંતુ જુદાઈ પછીનો જે ખાલીપો હતો એ પીડતો હતો.કથાના અંતિમ પ્રકરણમાં સમજાય છે કે શાની ઊણપ હતી ? એકબીજામાં તેઓ બન્ને શું ઝંખે છે ? એકલતાની અને ખાલીપાની વેદના દઝાડનાર કેમ બની ? નાયક અને નાયિકાને છેલ્લે પ્રતીતિ થઈ જાય છે કે પોતે એકબીજા માટે શું હતાં,શું છે અને શું રહેશે ? સમુડી અને હર્ષદની આ કથા બાહ્યાડંબર વિનાની વેદનામય બની રહે છે.

આ કથાના પ્રથમ પ્રકરણમાં મુંબઈ ખાતે સમુડી અને તેના પતિ તેજાને હર્ષદ થિયેટર પાસે મલેઅઈ જાય છે.દબાણ કરીને સમુ હર્ષદને એના ઘરે લઈ જાય છે.છેલ્લા પ્રકરણમાં નાયક ચા-પાણી કરીને નાયિકાની વિદાય લઈને નીકળે છે.આ બે ક્ષણોની વચ્ચેના સોળ પ્રકરણોમાં હર્ષદ,સમુડી,નયના,શાંતાફોઇ,તેજો તથા અન્ય પાત્રોને જોડીને ઉત્તર ગુજરાતના ગ્રામજીવનની તાસીર સર્જકે રચી છે.નાના-મોટા પ્રસંગો અને હકીકતોથી હર્ષદ,સમુ,નયના અને શાંતાફોઇના પાત્રો વિકસતાં જાય છે.સર્જક ગ્રામીણ પરિવેશને સર્જીને યોગ્ય વાતાવરણમાં પાત્રોને અને કથાવસ્તુને આગળ વધારે છે.

આ કથામાં સમુડી કેન્દ્રસ્થાને છે.એ રીતે જોઈએ તો આ કથા નાયિકાપ્રધાન છે પરંતુ હર્ષદ વિનાની સમુડી શૂન્ય બની જાય છે.બાળસહજ મુગ્ધ અને વયસહજ નિર્દોષ તોફાનો કરતી સમુડી શાંતાફૈબાના ઘરમાં કામ કરતાં કરતાં મોટી થાય છે.મા વિનાની નાયિકા પિતાનો આધાર બને છે.શાંતાફૈબા એને માટે મા કરતાયે વિશેષ છે.તો નાયક હર્ષદ એની દરેક વયનો સાથી રહ્યો છે.બન્ને પાત્રો વયસંધિકાળ પાર કરીને યુવાનીમાં પ્રવેશ મેળવે છે ત્યારે સહજ આકર્ષણનો અહેસાસ કરે છે.

બે ઉછરતાં અને યૌનેચ્છાથી થનગનતાં નાયક-નાયિકા સામાજિક વ્યવસ્થાની જાળમાં જોડાયેલાં છે.બન્ને પાત્રોનો વિકાસ પોતપોતાની રીતે થાય છે.બન્નેની બાળનિર્દોષતા યુવાન થતાની સાથે જ અલગ થઈ જાય છે.સમુડી નાના ગાંમડામાંથી મુંબઈ જેવા મહાનગરામાં પતિ તેજા સાથે રહેવા જાય છે.ત્યાં તેનામા ખૂબ બદલાવ આવે છે.પોતે ચાહેલો વર અને પોતે ઈચ્છેલી જિંદગી મેળવ્યા પછી ઓચિંતા નાયિકાને ભણકારા થાય છે કે એના હૃદયથી ચાહેલો પિયુ હર્ષદ હવે એના જીવનમાં નથી રહ્યો.આ વાતનું દુ:ખ તેના મક્કમ મનને પણ અસ્થિર બનાવી દે છે.કથામાં નાયિકાની પ્રત્યેક ક્રિયાને અને વર્તનનેનાયક પુરૂષસહજ રસથી જોતો થાય છે એવી પળો પણ આવે છે.આ દરમિયાન જ નાયકની સગાઈ નયના જોડે થાય છે.નયના સાથેના પ્રસંગો કથાકારે સુંદર રીતે આલેખ્યાં છે.નાયિકા નિમ્ન વર્ગની હોવા છતાં નયના કરતાં સંસ્કારી,સમજણી અને કોઠાસૂઝવાળી પણ છે.શરૂમાં તો હર્ષદ નયનામાં પોતાની સ્વપ્નસુંદરીના દર્શન કરે છે.નયના સાથે એ કલ્પનાજગતમાં વિહરે છે. ' હર્ષદે મનોમન ધારી લીધું હતું કે નયનાનો દેહ લોહીમાંસનો નહિ પણ જાણે કે લાગણી અને સંવેદનાનો જ બનેલો છે.માત્ર મુલાયમ સોનેરી પીંછાઓનો જ ; એ જ સોનેરી પીંછાઓ...જેનો સ્પર્શ હર્ષદે ઘણીવાર સ્વપ્નમાં અનુભવ્યો છે...'(સમુડી પૃ.૪૪) પરંતુ વ્યવહારમાં નયનાની ભીતરમાં રહેલી ક્રુરતા ,દુર્વૃત્તિ ,દ્વેષ અને લાગણીનો અભાવ તેમજ કૃત્રિમતા વગેરે હર્ષદને અસહ્ય થઈ પડે છે.ત્યારબાદ નયના સાથેના લગ્ન ફોક કરવાની એની વાત મજબૂત બને છે.સમુડી અને નયના સાથેના હર્ષદના થોડાક રોજિંદા પ્રસંગો મૂકીને લેખકે બંને સ્ત્રીપાત્રોનું સન્નિધીકરણ કર્યું છે.

આ લઘુનવલ કોઈ સામાજિક પ્રશ્નને જોડતી નથી પરંતુ નાયક-નાયિકાના પત્રો દ્વારા માનવધર્મને આલેખે છે.આ કથામાં રમ્ય તથા નટખટ નાયિકા અંતે તો આપણને કરૂણ રસમાં લઈ જાય છે.મણિલાલ.હ.પટેલના મતે, " સાદ્યંત સહજતામાં ગતિ કરતી આ કૃતિ જીવાતા જીવનનોઅન અને માનવમનની ચેતનાનો તીવ્ર ધબકાર ઝીલે છે.આ રીતે લઘુનવલ આપણી વર્તમાન નવલસૃષ્ટિમાં જુદી પડી આવે એવું ખરું."

'સમુડી' લઘુનવલમાં સમુડી અને હર્ષદના એકબીજા પ્રત્યે રહેલ નિર્દોષ અને પવિત્ર પ્રેમનું આલેખન છે.આ કથાનું વિષયવસ્તુ ઉત્તર ગુજરાતના મહેસાણાના રબારી વર્ગની કામવાળી સમુડીની લોકબોલી દ્વારા તથા બીજા પાત્રો-પ્રસંગો જોડીને લેખકે કથાનો વિસ્તાર સાધ્યો છે.આ કથાનું વસ્તુ નિર્દોષ પ્રણયને આલેખિત કરે છે જેમાં જરા પણ છળકપટ નથી.છલકપટ કરનાર નયનાને નાયક ધિક્કારે પણ છે.સામાજિક ભેદભાવો નથી અને માનવને માનવ તરીકે ઓળખાવવાનો પ્રયાસ આ કથામા કરવામાં આવ્યો છે.સમુડી કામવાળી હોવા છતાં શાંતાફૈબાના ઘરનું સ્વજન બની જાય છે.વગડાને ,સીમને તેમજ પ્રાકૃતિક તત્વોને ચાહતી નાયિકા ગ્રામીણ ચેતનાને ઉજાગર કરનાર પાત્ર બની રહે છે.તેનો પ્રકૃતિપ્રેમ જુઓ: ' ચોમાસાનો પહેલો વરસાદ આવવાનો હોય કે માવઠું થવાનું હોય ત્યારે પહેલાં તો ઠંડો ,વરસાદની સુગંધવાળો પવન આવે.સમુડી બેય

નસકોરાં ફૂલાવી ફૂલાવીને એ પવન શ્વાસમાં લે, શ્વાસ મઘમઘે ને બેય આંખો પહોળી કરી,ભમ્મરો અધ્ધર ચડાવીને બોલે, ' શોંતાફૈબા,શોંતાફૈબા,ચ્યોંક વરહાદ પડ હ.' (સમુડી પૃ.૩૪)

આ કથામાં નાયક-નાયિકાનો સંબંધ સંકુલતાઓથી ભરેલો છે અને એને કોઈ નામમાં બાંધવો કઠિન છે.જે આ કથાનું જમાપાસું બની રહે છે.જયંત કોઠારી સમુને ' પર્યાવરણ અને પંચેન્દ્રિયનું બાળ કહી તેના પ્રકૃતિપ્રેમનો સંદર્ભ આપે છે.આથી જ મધુરાયની વાત અહીં યાદ કરવી જ રહી , ' સમુ તથા અન્ય પાત્રોની તળ ઉત્તર ગુજરાતની ગામબોલીતે આ પુસ્તકનો પ્રાણ છે.'

આમ,આ લઘુનવલ ગ્રામજીવનનો પરિવેશ,નિર્દોષ પ્રણય,માનવીય ગરિમા,ચિત્તની દશાનો આલેખ અને લોકબોલીના પ્રયોગથી સાર્થક નીવડે છે.

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A Study on Start-Ups and its Growth in India

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Abstract

This research is a study of ecosystem of start-ups in India and government initiatives to support to development of new start-ups in India, also study of successful start-ups over a decade and growth of start-ups in India. From the study it is found that up to year 2022 total 84,730 new start-ups founded in India.In year 2019 about 8900 to 9300 technology led start-ups and 1300 new tech start-ups were established, Yearly growth rate of new start-ups is 15%, Women entrepreneurs also increase with the increase of new start-ups in India from 10% to 14% in last two years. With the growth of new start-ups job opportunities also increase by 40,000 new jobs every year. Government of India supports to grow new start-ups with initiatives like, Start-up India, Atal Innovation Mission, Make in India, Stand-up India, and Digital India as the result after 2016 number of start-ups increase in India and its growing year by year. In year 2015 growth rate is new start-ups is 194.83% as compared to year 2013 which is highest growth rate of the decade.

Keywords: Start-up, ecosystem, initiatives and Innovation

Introduction

India is a one of fast growing country in the world. Once upon a time India was known as agricultural economy country but now a day's Indian economy has also industrial growth. India has 3rd largest start-up ecosystem country in world. As per a report of department of industry and internal trade (DPIIT) up to year 2022 total 80,152 start-ups had been officially recognized.

A Startup means a new established Company is in his development stages. Generally a company with a new idea, technology or has a new business model is known as Startup. Start-ups are usually small and initially financed by its founders

As per government of India a Startup means a newly registered company within last 5 years and its annual turnover not more than 25 core in any preceding financial year, the company working towards innovation, commercialization of new products or services with the help of technology or intellectual property.

Literature Review

Sr. No.	Title of Research paper	Researcher	Year	Findings
1	An inside view in the India start Ups	Tripda Rawal (International journal of creative research and thoughts (IJCRT) 835-857)	2018	- Studies have shown that India enjoys a great environment for startups, as it stands at number three in the world. - Recently many of Indian startups have received huge funding from various professional and public

				companies (Both domestic and foreigners) - Most of the startups are working in the field of ecommerce and some of these startups are now has grown into Huge corporation, which are into the direct competition with global leaders. - If the efforts of incubation centers and acceleration centers are realized fully, there is no doubt that India shall Become the hub for the startups in the world. Thus officially becoming an entrepreneurial economy.
2	Start-Up in India Opportunities and Challenges	Sumit Mishra www.researchgate.net	2017	-This research paper revolves around the concept of Start-up India Campaign. -In this paper various govt. policies, plans, schemes, startup life cycle, financial and operational strategies related to start-ups will be discussed. -Startup is one of the scorching events this era which everyone is talking about. -This campaign is particularly based on enhancing the bank financing for the start-ups to encourage the entrepreneurship and Creating skilled job availability towards the strengthening of economy at large.
3	India the world's fastest growing start-up ecosystem: A study	Dr. Suniti Chandiok (Amity research Journal of Tourism, Aviation and Hospitality 84-93)	2016	**Indian Ecosystem Are best in few points** -Technology acquisition, market consolidation, and customer Acquisition is the main drivers for increase in M&A of Indian startups. - With increase of momentum in M&A in India, investors are getting more exit Opportunities. - Startups are adopting innovative approaches to attract and retain top talent. **Negative Points in Indian Startup** - Indian startups are often alleged to

				be copying foreign startups. - Often don't have a proper scaling plan.

Objectives of study

(1)To Study ecosystem and government initiatives to supports start-ups in India

(2)To study about successful start-ups and growth of Start-ups in India

Research Methodology

The study is adescriptive research study based on secondary data. The data was collected from various websites, journals, newspaper articles and government sides

Start-Up Ecosystem in India

India is 3rd largest start-up ecosystem in the world. India has 50,000 start-ups in 2018.In year 2019 about 8900 to 9300 technology led start-ups and 1300 new tech start-ups were established. From 2018 growth rate of new start-ups increase by 15% every year. Women entrepreneurs also increase with the increase of new start-ups in India from 10% to 14% in last two years. With the growth of new start-ups job opportunities also increase by 40,000 new jobs every year.

Governmental Supports

The government of India has started many support systems for promotion to start-ups in India as follows

Start-up India

In 2016 Indian government was starts this initiative to encourage entrepreneurship and provide support to start-ups. The government provides different benefits to start-ups, such as tax relief and exemption, financial supports and experts advice system.

Atal Innovation Mission

In 2016 Indian government wasalso started by National Institution for Transforming Indiathe main objective of this initiative is to promote innovations and start-ups in India. This initiative provides various resources and facilities to support start-ups, including incubation centers, mentorship, funding, and networking opportunities.

Make in India

This initiative was launched by Indian government in 2014 the main objective of this to encourage manufacturing in India. Under this initiative, the government provides various facilities and supports to start-ups in the manufacturing sector.

Stand-up India

The government of India inaugurates this scheme in 2016 to provide financial support women and entrepreneurs from marginalized communities. It provides loans and other support to help them for start-ups andgrow their businesses.

Digital India

In 2015 Indian government was startedthis initiative with the objective to increase the use of digital technology across the India. It provides various resources and support to start-ups in the technology sector.

Thus,the governmentIndian has taken many steps to support, create an environment and ecosystem for start-ups in the country. These efforts of government help to increase start-ups and innovation in India.

Successful start-ups in India

Following is the list of start-ups which established before 2014 but they pick the high of success after government supporting policies all these start-ups are the most success start-ups in different era in India which inspire to youngsters to become Atmnirbhar. Thisis just some example of success start-ups but there is a very long list of success start-ups in India

Sr. No	Name of Star-Up	Year of establish	Business Activities
1	**Paytm**	**2010**	A digital wallet and e-commerce company that offers services like mobile recharge, bill payments, and online shopping.
2	**Flipkart**	**2007**	An e-commerce company that sells a wide range of products including electronics, fashion, and home appliances.
3	**Ola**	**2010**	A ride-hailing company that offers taxi, auto-rickshaw, and bike rentals services.
4	**BYJU's**	**2011**	An ed-tech company that provides online education to students through interactive video lessons and personalized coaching.
5	**Zomato**	**2010**	A food delivery platform that enables users to order food from a wide range of restaurants.
6	**Swiggy**	**2013**	A food delivery platform that delivers food from restaurants to customers in over 500 cities in India.
7	**Delhivery**	**2011**	A logistics and supply chain company that offers services like last-mile delivery, warehousing, and inventory management.
8	**Udaan**	**2016**	A B2B e-commerce platform that connects small and medium-sized businesses with manufacturers and wholesalers.
9	**Policy Bazaar**	**2008**	An online insurance marketplace that allows users to compare and buy insurance policies.
10	**Razorpay**	**2013**	A fetch company that provides payment gateway solutions to businesses.

Number of Start-Ups Funded

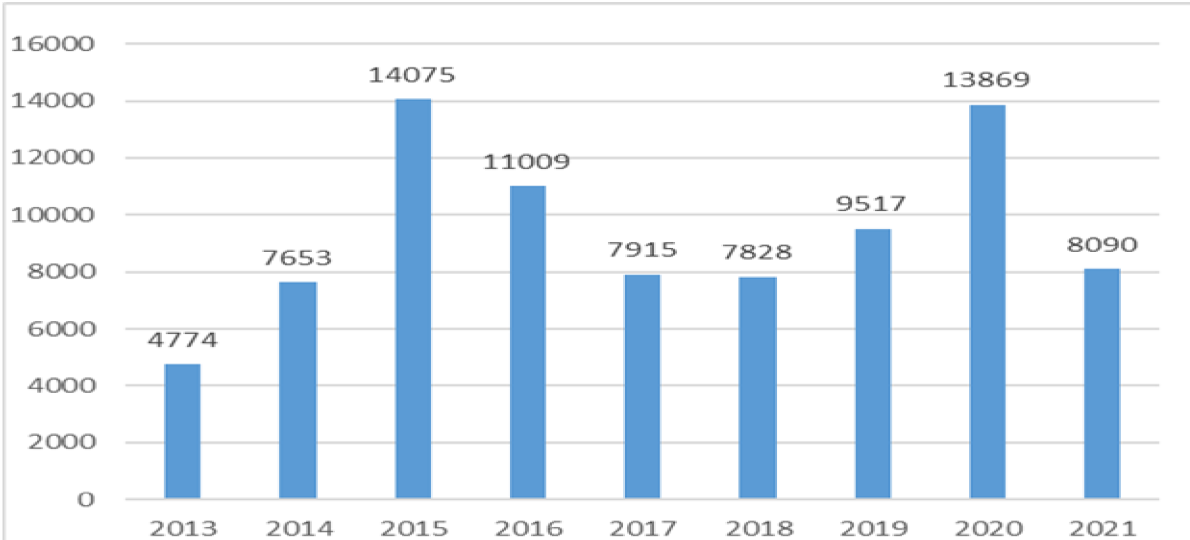
After 2016 number of start-ups increase in India and its growing year by year Indian government initiatives also create a supporting ecosystem for the growth of new start-ups. Following table shows number of start-ups founded in India from 2013 to 2021 and its growth as compare to base year 2013.

TABLE-1
NUMBERE OF START-UPS FOUNDED
(FROM 2013-2021) **(Figures in Actual)**

Sr No.	Year	Number Of Start-Ups Founded	Growth Rate
1	2013	4774	0.00
2	2014	7653	60.31
3	2015	14075	194.83
4	2016	11009	130.60
5	2017	7915	65.79
6	2018	7828	63.97
7	2019	9517	99.35
8	2020	13869	190.51
9	2021	8090	69.46

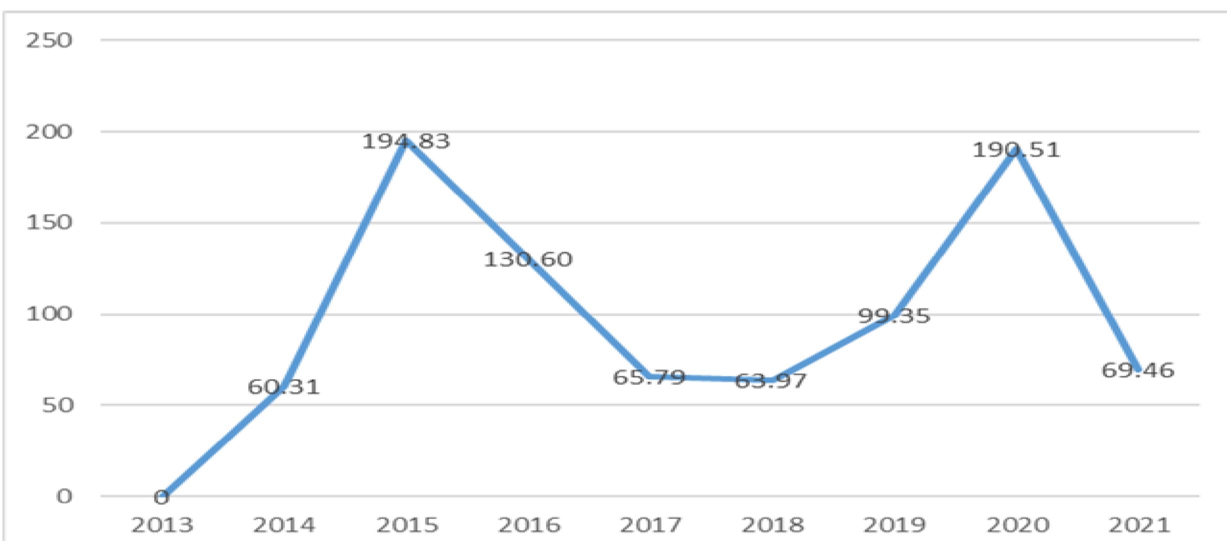
(Sources RBI Bulletin January 2023)

CHART-1
NUMBERE OF START-UPS FOUNDED
(FROM 2013-2021)



From the above table and chart we can see that number of new start-ups in year 2013 is lowest as 4774 and in year 2015 it's highest as 14075 in India. In above period total 84,730 new start-ups founded in India. Yearly average 9414 new start-ups founded in India.

CHART-2
GROWTH RATE OF NUMBERE OF START-UPS FOUNDED (FROM 2013-2021)



Above chart shows the growth rate of new founded start-ups in India from 2013 to 2021.from the chart we can see that in year 2014 growth rate is 60.31% which is lowest and in year 2015 growth rate is 194.83% which is highest growth rate over the period. In years 2014, 2017 and 2018 growth rate is near to 60-65%and in year 2015 and 2020 growth rate is above 190%

Conclusion

Thus the above study shows the ecosystem for start-ups in India, government supportive system and schemes for development of start-ups, number of new founded start-ups in India and also successful start-ups in India. The study shows growth of start-ups and Trent of start-ups in India.

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The potrayal of Women in G.B.Shaw 's Dramas.

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1) Introduction :

George Bernard Shaw (26 July 1856 – 2 November 1950), known at his insistence simply as Bernard Shaw, was an Irish playwright, critic, polemicist and political activist. His influence on Western theatre, culture and politics extended from the 1880s to his death and beyond. He wrote more than sixty plays, including major works such as Man and Superman (1902), Pygmalion (1913) and Saint Joan (1923). With a range incorporating both contemporary satire and historical allegory, Shaw became the leading dramatist of his generation, and in 1925 was awarded the Nobel Prize in Literature.

George Bernard Shaw is famous for his role in revolutionizing comedic drama. He was also a literary critic and a prominent British socialist. Shaw's most financially successful work, Pygmalion, was adapted into the popular Broadway musical My Fair Lady. The ideas he used for writing his plays were genuine, important and ingenious. Shaw's comedies present a fearless intellectual criticism of his age. But he made it as a sugar-coated pill by a pretended lightness of tone. Shaw's primary aim in his dramas was bettering of the lot of humanity.

Some women characters are distinguished by the Beauty and sheer intelligence as portrayed in his plays.

1) Raina :

The heroine of the play, Raina's inner self is more nuanced than her outward appearances. Her true self is revealed not to be horrible or evil, but simply complex and human. Raina aspires to a perfect romantic chastity for Sergius, but really harbors affection toward Bluntschli after their initial encounter.

Raina has romantic views of war and love. At the beginning of the play, Raina worships Sergius as per 'hero' and 'god'. He has gone to war like a knight in a tournament and she associates war with patriotism and heroism. She is rapturous on hearing Sergius's victory at Slivnitza.

Raina nicknames Bluntschli her ''chocolate soldier'' because he carries chocolate in his bullet bag, which is, of course, Shaw's entree to a discussion about the fruits of war.As remarks ;

" The world is really a glorious world for women who can see its glory and men who can act its romance! "

She is artistic, and initially shy and insecure about her looks, but grows to become a more self-confident person. Beware the Quiet Ones: She originally let her friends walk all over her,making her even more insecure and miserable than before.

2) Candida

She is the main character of the play. She is a woman of 33. She is very attractive & has a charming personality. She knows well to use her beauty to get her ends. She is the wife of James Morell & mother of two children.

Candida is a very beautiful and seductive woman. She can charm men and usually gets what she wants. She is clever and independent who manipulates situations and people to suite her goals. She uses her intelligence to get people to do her bidding.

Candida is the eponymous protagonist of the play Candida by GB Shaw. The word Candid means frank and so she is. Right from the beginning, we can understand how caring and wise she is. In scene 1, she comes to her own home from her parents' home to take children's winter clothes. Finding everything in on ordered condition, she begins arranging all the things.

In the play she is depicted as strong which is on contrary to the traditional belief that men are strong and bold and women are weak. In this way, the play questions the discrimination with the women on the basis of gender. Shaw has tried to change the gender roles to show the strength of woman. James Morell, Candida's husband is a clergyman who considers himself to be ideal husband because he believes that Candida is dependent on him. But later on it becomes clear that Candida is not dependent on him. She can sustain herself and has ample of other opportunities (like marrying Eugene Marchbanks).

During the auction scene, it is Candida who decides to live with James and not because she cannot live without him but because he cannot live without her. On the other hand, James Morell is weaker and less wise than Candida. He is totally dependent on her and cannot live without her. As an emancipated or new woman, Candida can be considered to be the ideal of Victorian Era.

3) Eliza Doolittle :

She is poised, dignified, in control of her once spitfire temper, and she has rejected all of the old common vulgarity of her past life. She is no longer willing to be Higgins' creation; she now asserts her own independence. But it is an independence which demands values from life which Higgins cannot give her.

While not formally well-educated, she is quick-witted and is a strong character, generally unafraid to stand up for herself. She is a quick learner, and under the teaching of Pickering and Higgins she easily learns to act like a lady and pass as a member of the upper class.

Eliza is a Cockney flower woman, who comes to Professor Henry Higgins asking for elocution lessons, after a chance encounter at Covent Garden. Higgins goes along with it for the purposes of a wager: That he can turn her into the toast of elite London society.

She is blunt, practical, and responsible. Eliza tends to speak her mind and is not shy about making her opinion known. From a poor background, she makes the best of her situation, putting all her effort into whatever she does, whether it be selling flowers or learning proper pronunciation.

She asserts her independence. And she asks herself "What is to become of me?" The underlying theme in Pygmalion discussed above is strong feminine awareness. Eliza turns herself from a poor flower girl into a daring and passionate woman. And we can conclude that Eliza has the feminist awareness or awakening.

Thus, Pygmalion explores how social identity is formed not only through patterns of speech, but also through one's general appearance. Much like speech, one's physical appearance signals social class.

Here we found that as a playwright of modern drama G. B. Shaw presented Feminine fancy with the mirror to the society. All three heroines are the best examples of Confident, Courageous and well mannered persona.

Sources :

1) Arms and The Man

2) Candida

3)Pygmalion

4) www.cliffnotes. com.

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REFORMS OF THE CIVIL SERVICE IN INDIA

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Since Independence we adopt the British structure of Civil Services. Till the date we cannot change purely. Normal changes we create, but the structure can't. The former Prime Minister of India, Mrs Indira Gandhi preferred a civil service comprising of persons 'who' would think and see certain things which are necessary for our progress are implemented properly.

"Administration is meant to achieve something and not to exist in some kind of fan ivory tower following certain rules or procedure and narcissus-like looking on itself with complete satisfaction. The taste after all, is the human being and their welfare." Pandit Jawaharlal Nehru. (The Inauguration of the Indian Institute of Public Administration, New Delhi on 29th march1954)

OBJECTIVES:

1. To know about civil services in India
2. To study about grade pay of civil servants
3. To know the limitations of Bureaucrats
4. To study the role of Bureaucracy
5. Evaluation of civil service reforms.

INTRODUCTION

After Independence, there were heated debates in the Constituent Assembly regarding its continuation. Most of the members strongly opposed it. It was Sardar Vallabhai Patel, the Home Minister, who was very impressed by the work of ICS officers and insisted on the continuation of the Civil Services . It was then renamed Indian Administrative Service (IAS).

Apart from performing regulatory functions, the IAS was given additional responsibilities in the form of welfare and developmental functions. The IAS officers were given the responsibility of running public sector enterprises, implementing welfare schemes, bringing about socio-economic transformation. Unfortunately, they have failed to live up to the expectations of people in general and the political executive in particular. Right from Jawahar Lal Nehru to Narendra Modi, all the Prime Ministers have expressed their disappointment with the bureaucracy's performance.

There have been several studies in the past on civil service' reforms. Before Independence, there were the Royal Commission on Public Service in India, popularly known as the Islington Commission (1912-15) and the Royal Commission on superior civil service in India, popularly known as the Lee Commission (1923-24). After Independence, the important Committees on civil service reforms included the Secretariat Re-organization Committee under the chairmanship of Sir GIrljashankar Vajpayee (1947); the Committee on Reorganization of Government of India headed by Shri GopalaswamI Aiyangar, the Report on Public Administration (1951) by Shri A.D. Gorwala and the reports of 1953 and 1956 by Paul Appleby. The Commission on Administrative Reforms marked an important chapter in the field of civil service reforms.

A part from these, Central Pay Commissions have also made useful recommendations, the last Pay Commission being the Fifth Central Pay Commission (1997). Mention may also be made of the Expenditure Reforms Commission (2001) under the Chairmanship of Shri K.P. Geethakrishnan and the National Commission to Review Working of the Constitution headed by Justice Mr.N.Venkatachaliah. Former Chief Justice of India. The Cabinet Secretariat has also initiated some studies on civil service reforms and also set up committees of senior civil servants to consider reforms in governance.
(https://www.upsc.gov.in/sites/default/files/Sl-028-PCHotaComttRpt-2004.pdf page-8)

Performance evaluation has always been a major issue. Performance records are mostly prepared by superiors leaving a lot of scope for personal biases and prejudice. Another major area of concern is the relationship between the bureaucracy and political executive. The tendency of a political executive to prefer loyalty over efficiency in selecting civil servants to higher posts, has impacted their morale.

Importance of Civil Services Reforms in India

Civil Services in India need to keep pace with the march of technology in today's globalised world. Hence, the reforms of Civil Services are to reorient it into a dynamic, efficient and fluid apparatus of public service. The reforms will also raise the qualitative standards of the public service delivered to the general citizens. India's massive bureaucracy is maintained at huge cost by the country's taxpayers, whose average income is among the lowest in the world.

But the public perception about the members of the civil services, who function at cutting edge and higher coordinating and policymaking levels, is that they are burdensome low-performers' heading a highly bloated bureaucracy, which is, often, perceived to be corrupt and inefficient in governing the country.

Challenges in the Indian Civil Services

The current setup of the Indian Civil Services brings is fraught with challenges, some of them are as follows:

1. Alleged Status Quo-its Mentality of Indian Bureaucracy: As executors of public services, civil servants have to be receptive towards change, but that does not seem to be the case when they feel these changes will end their privileges and perks.

For example, the 73rd and 74th Amendments of the Indian Constitution enabled rural and urban local governments to become more self-governing, however the reluctance of the civil servants on the ground have meant that the vision of these amendments are yet to be realized as the amendments promised more accountability and altered their roles.

2. Rule-Book Bureaucracy: Rule book bureaucracy means following rules and laws of the book to the letter that it times it does not fulfill the actual needs of the people.

This attitude has led to issues such as red-tapism, complicated procedures and the apathetic response of the bureaucracy to the will and needs of the people.

3. Political interference: In order to fulfill certain populist demands, whether they are right or wrong is another debate, politician's influence how administrative officials carry out their work. This leads to corruption, arbitrary transfers, ultimately giving rise to inefficiency in the bureaucracy as a whole.

4. Decaying structure of the Civil Services: Civil Services are conceived primarily to deliver the core functions of the state, such as maintenance of law and order and implement government orders. However, with the advent of globalization, and economic reforms, the role of the state has changed. Therefore, there are new challenges due to technological revolution (for example cyber security). Thus, there is a higher demand **(of specialist officers)** for domain knowledge at policy level.

Reforms in Civil Services

Reforms in Civil Services will be focused on the following areas:

1. Recruitment
2. Training
3. Evaluation
4. Governance

1.Recruitment: The existing 60 plus separate civil services at the central and state level needs to be reduced through rationalization and harmonization of services. Recruits should be placed in a central talent pool, which would then allocate candidates by matching their competencies and the job description of the post. Bringing in specialized recruits at the higher level of government will improve overall efficiency

2. Training: There is a need to develop ongoing training and immersion modules on a district-by-district basis. By implementing a Code of Ethics, civil servants will be inculcated with morals that can put the needs of the people above all.

3. Evaluation: There is an inherent need to set key responsibility/focus areas and progressively reduce discretionary aspects to evaluate civil servants.

- Develop benchmarks to assess the performance of officers and compulsorily retire those deemed unable to meet the benchmarks.
- Review existing schemes and introduce new schemes of incentives for extraordinary performance.

4. Governance: The concept of e-governance is bound to play a major role in the reform process of civil services. With the increase in literacy rates and accessibility to technology, the civil servants will be more accountable and transparent in the conduct of their duties.

Any present day civil service reform is incomplete if it neglects the role of information and communication technology.

Salary of IAS Officer					
Pay Level	**Basic Pay(INR)**	**Number of years required in service**	**Post**		
			District Administration	**State Secretariat**	**Central Secretariat**
10	56100	1-4	Sub-Divisional Magistrate	Undersecretary	Assistant Secretary
11	67,700	5-8	Additional District Magistrate	Deputy Secretary	Undersecretary
12	78,800	9-12	District Magistrate	Joint Secretary	Deputy Secretary
13	1,18,500	13-16	District Magistrate	Special Secretary-cum-Director	Director
14	1,44,200	16-24	Divisional Commissioner	Secretary-cum-Commissioner	Joint Secretary
15	1,82,200	25-30	Divisional Commissioner	Principal Secretary	Additional Secretary
16	2,05,400	30-33	No Equivalent Rank	Additional Chief Secretary	No Equivalent Rank
17	2,25,000	34-36	No Equivalent Rank	Chief Secretary	Secretary
18	2,50,000	37+ years	No Equivalent Rank	No Equivalent Rank	Cabinet Secretary of India

One of the key factors that attract candidates to apply for the UPSC Exam is the pay scale offered for the various posts. The salaries of all IAS officers start at the same level and then increase with their tenure and promotions.

The next table answers the question that what is the salary of an IAS officer per month at the entry-level and the monthly salary of an IAS officer at the apex level:

Level	Basic Pay	Total IAS Salary
Entry-level (starting salary)	56100	56100 – 132000
Maximum Pay (cabinet secretary level)	250000	250000

The old pay structure according to the 6th Central Pay Commission was as follows:

Grade	Pay Scale	Grade Pay of IAS officer	Number of years required in service	Post
Junior or Lower Time Scale	15600 – 39100	5400	—	Sub-Divisional Magistrate (SDM), SDO, or Sub-Collector (after 2 years of probation)
Senior Time Scale	15600 – 39100	6600	5	District Magistrate (DM) or Collector or a Joint Secretary of a Government Ministry
Junior Administrative	15600 – 39100	7600	9	Special Secretary or the Head of Various Government Departments
Selection Grade	37400 – 67000	8700	12 – 15	Secretary to a Ministry
Super Time Scale	37400 – 67000	8700	17 – 20	Principal Secretary of a Very Important Department of the Government
Above Super Time Scale	37400 – 67000	12000	Varies	Varies
Apex Scale	80000 (Fixed)	NA	Varies	Chief Secretary of States, Union Secretaries in charge of various ministries of Government of India
Cabinet Secretary Grade	90000 (Fixed)	NA	Varies	Cabinet Secretary of India

https://byjus.com/free-ias-prep/ias-salary/

IAS Salary – Perks & Other Benefits

As discussed above, the IAS Salary is divided into different grades, the final salary is based on the grade in which the Officer is employed. This salary includes basic pay, grade pay and other perks and allowances which an IAS Officer can enjoy. Few of which have been discussed in brief below:

- **Dearness Allowance (DA) –** It is an extremely important part of the salary of an IAS officer as it is increased by the Government at regular intervals. It has even increased up to 103% of the basic pay. Thus, DA can directly increase the IAS Salary
- **House Rent Allowance (HRA) –** It ranges from city to city. HRA is given based on the city where the IAS Officer is posted. It generally ranges between 8% to 24% of the basic pay
- **Medical Allowance –** The IAS Salary also includes medical allowance which an employee can get reimbursed in case of a medical treatment

Other benefits and allowances include transport allowance, house help benefits, mobile bills, travel expenses, pension and retirement benefits.

Youngsters should remember that the IAS pay scale in India should not be the only criterion for them to join the services. The civil service is an opportunity to serve the nation and make a positive impact on the lives of the people of the country. Your chief motivation should be the desire to work for the country and make life better for many people.

The importance of the Civil Service to governance stems from the following:

o Service presence throughout the country and its strong binding character

o Administrative and managerial capacity of the services

o Effective policy-making and regulation
o Effective coordination between institutions of governance
o Leadership at different levels of administration.
o Service delivery at the cutting edge level o Provide ‘continuity and change’ to the administration.

In recent times, there has been accelerated change globally brought about by technological advances, greater decentralization and social activism. The ramifications of these changes are being felt by government in the form of increasing expectations for better governance through effective service delivery, transparency, accountability and rule of law.

India’s massive bureaucracy is maintained at huge cost by the country's taxpayer whose average income is among the lowest in the world. But the public perception about the members of the civil services, who function at cutting edge and higher coordinating and policy making levels, is that they are `burdensome low-performers' heading a highly bloated bureaucracy, which is, often, perceived to be corrupt and inefficient in governing the country. The ailments afflicting Indian civil services are:

The ailments afflicting Indian civil services are:

• Lack of professionalism and poor capacity building
• Inefficient incentive systems that do not appreciate upright and outstanding civil servants but reward the corrupt and the incompetent
• Outmoded rules and procedures that restrict the civil servant from performing effectively
• Systemic inconsistencies in promotion and empanelment
• Lack of adequate transparency and accountability procedures - there is also no safety for whistle blowers
• Arbitrary and whimsical transfers – insecurity in tenures impedes institutionalization
• Political interference and administrative acquiescence
• Patrimonialism1 (World Bank, 1994) It is well recognized that Civil Service Reform is not only necessary but also inevitable. It has as much value in governance as in socio-economic development.

Civil Service Accountability: the Civil Servant has always played a pivotal role in ensuring continuity and change in administration. The civil servants are dictated by the rules and procedures. It is the ‘rule of law’ rather than ‘rule of man’ that is blamed for widespread abuse of power and corruption among government officials. For greater accountability, the following are some of the measures suggested:
o Strengthening and streamlining reporting mechanisms
o Streamlining and fast-tracking departmental enquiries
o Linking performance with incentives
o Overhaul of employee grievance procedures o Action on audit findings
o Implementation of Citizens Charters’ for monitoring service delivery
o Right to Information Act and its enforcement
o Code of conduct for civil servants Change in Mindset Change in Mindset A paradigm shift in the nature of civil service/servants is required to cope up with the emerging demands and the changes in society and economy. The following table summarizes the nature of changes required in this esteemed service for better performance.
• Commitment: to the Civil Service
• Core values: Integrity and neutrality

• Precedent: Follower • Work: Exclusively in policy and ministerial support roles
• Aims: To lead the development of a major policy area
• Experience: widens experience by brief tenures in public sector • Training: Fast stream • Orientation: Status Quo • Monopolistic • Commitment: to public service • Core values: Integrity, Impartiality and delivery • Precedent: Creator • Work: varies roles between operations, policy, specialist skills and ministerial support • Aims: To deliver the outcomes of a major policy area • Experience: widens experience by taking a private sector role. • Training: Career-long development and learning • Orientation: Change • Competitive Challenges to Civil Service Reform Lastly, it is important to recognize that the reform mandate will throw up greater challenges.

The following would be required to counter the challenges. • Political support and will • Management capacity to implement reforms • Nurturing support from civil servants themselves • 'Safety nets' must be in place for people adversely affected • Reforms must reflect the political and institutional environment of a country. • Developing communication between all the stakeholders.

The other area that demands reform is specialization. Administrative officials are supposed to handle several issues that require specialized know-how. How can a secretary, steel and mines, today, be expected to handle an assignment as secretary, culture, tomorrow? While generalists also have their importance, in today's world it would be practical to segregate IAS officers in at least four-five important groupings like education-culture, finance, infra development with natural resources, and social ministries like social justice, lab our, women and children, etc. This would bring greater domain knowledge to the table and empower officers for a more enlightened and insightful decision-making.

CONCLUSION:

These pillars aim at making civil services more transparent and tech-based, creative and constructive, imaginative and innovative, proactive and polite, professional and progressive, and finally energetic and enabling. An archaic and obsolete edifice of civil services is set for metamorphosis. Less protectionism, more specialization and regular sensitization also need to be taken care of in this process.

As pointed out by Sardar Vallabhai Patel, civil servants should provide unbiased, rational and meritorious suggestions to the political executive in policy formulation. It requires an impartial Civil Services Board that can look after all the aspects related to promotions, transfers, posting and suspensions. To conclude, it must be remembered that the steel frame of the country should be strengthened by implementing necessary reforms instead of blaming them for problems.Thus, civil services reforms in India are needed to address several challenges like structural issues, political interference etc.

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साहित्यदर्पणोक्तरीत्या काव्यप्रयोजनविवरणम्

बारीआ रोनकः भारतसिंहः

ननु **'प्रयोजनमनुद्दिश्य न मन्दोऽपि प्रवर्तते'**इति न्यायादस्य ग्रन्थस्य यावत् प्रयोजनं न निगद्यते तावत् कथमत्र सुधियां प्रवृत्तिरित्यत आह - **अस्य ग्रन्थस्येति** । अस्य आरम्भमाणस्य ग्रन्थस्य साहित्यदर्पणस्य काव्याङ्गतया काव्यस्य रधुवंशादे अङ्गतया अप्रधानकारणतया काव्यफलैः काव्यस्य अङ्गिभूतस्य कविकर्मणः फलैः साध्यैः चतुर्वर्गादिरूपैः एव फलत्त्वं फलसहितत्वम् इति अस्मात्कारणात् काव्यफलानि काव्यस्य अङ्गिभूतस्य कविकर्मणः फलानि कार्याणि आह निगदति - **चतुर्वर्गेति** ।

चतुर्वर्गफलप्राप्तिः सुखादल्पधियामपि ।

काव्यादेव यतस्तेन तत्स्वरूपं निरूपयते ।।[i]

चतुर्वर्गफलप्राप्तिर्हि काव्यतो 'रामादिवत्प्रवर्तितव्यं न रावणादिवत्' इत्यादिकृत्याकृत्यप्रवृत्तिनिवृत्त्युपदेशद्वारेण सुप्रतीतैव । उक्तश्च (भामहेन) -

अत्र प्राचीनाचार्याणां भामहादीनां सम्मतिमुदाहरति - उक्तञ्च

धर्मार्थकाममोक्षेषु वैचक्षण्यं कलासु च ।

करोति कीर्तिं प्रीतिं च साधुकाव्यनिषेवणम् ।।[ii]

यस्मात् कारणात् अल्पबुद्धीनामपि न केवलं महाधियामित्यर्थः सुखात् अनायासात् काव्यात् रधुवंशादेः कविकर्मण एव, चतुर्वर्गफलप्राप्तिःचतुर्वर्गस्य धमाऽर्थकाममोक्षरूपस्य फलस्य परिणामस्य प्राप्तिः प्रापणं भवतीति शेषः तेन कारणेन तत्स्वरूपं तल्लक्षणं निरूप्यते प्रतिपाद्यते ।

कारिकां विवृणोति चतुर्वर्गफलप्राप्तिः धर्माऽर्थकाममोक्षरूपफलप्रापणं काव्यातः रधुवंशादेः कविकर्मणः रामादिवत् रामादिना तुल्यं प्रवर्तितव्यं चेष्टनीयं गुरुजनादेशानुपालनसज्जनसंरक्षणदुष्टनिबर्हणरूपा प्रवृत्तिः करणीयेति यावत् न रावणादिवत् रावणादिनां तुल्यं प्रवर्तितव्यं चेष्टनीयम्, परनार्यपहरणसज्जनसंहरणदुष्टप्रचोदनादिरूपा प्रवृत्तिर्न करणीयेत्यर्थः, इत्यादिना कृत्येषु कर्तव्येषु प्रवृत्तिः प्रवर्तनम् अकृत्येषु अकरणीयेषु

निवृत्तिः निवर्त्तनं तदुपदेशद्वारेण तदुपदेशव्यापारेण सुप्रतीता सुविदिता एव । इत्यनेन प्रकारेण काव्यस्य शास्त्रत्वं निदर्शितम् । यदाहु ः -

प्रवृत्तिर्वा निवृत्तिर्वा नित्येन कृतकेन वा ।

पुंसां येनोपदिश्येत तच्छास्त्रमिति कथ्यते ।।

अथ काव्यस्य फलं दर्शयन् तत्स्वरूपनिरूपणं प्रतिजानीते ।

राजानककुन्तकोऽपि व्यक्तिविवेकेऽमुमेवार्थमाह, यथा -

'धर्मादिसाधनोपायः सुकुमारक्रमोदितः ।

काव्यबन्धोऽभिजातानां हृदयाह्लादकारकः ।।[iii]

अस्यार्थस्तु अभिजाताः खलु राजपुत्रादये । धर्म्मादयुपेयार्थिनो विजिगीषव क्लेशभीरवश्च सुकुमाराशयत्वात् तेषा धर्म्मादिसाधनोपायः धर्म्मादेरुपेयभूतस्य चतुर्वर्गस्य साधने सम्पादने नदुपदेशरूपत्वादुपायस्तत्प्राप्तिनिमित्तं काव्यबन्ध इति।

काव्यस्य चतुर्वर्गसाधनत्वं युक्त्या प्रतिपादयति । रामादिवत् चतुर्वर्गकामेन रामादिनेव, प्रवर्तितव्यं पित्राज्ञापालनादाधित्यर्थः । रावणादिवत् रावणादिनेव न प्रवर्त्तितव्यं परदारहरणादावित्यर्थः इत्यादि कृत्यं विहितकर्म्मांकृत्यं निपिद्धं कर्म्म तयाः प्रवृत्तिनिवृत्ती यत्नशेषो तयोरूपदेशस्तजनकं ज्ञानं स एव द्वारं व्यापारस्तेन सुप्रतीतैव अतिप्रसिद्धैवेति शब्दमात्रार्थः । तथा हि यथा 'अग्निहोत्रं जुहुयात् स्वर्गकामः' इत्यादिवेदवाक्यदग्निहोत्रादिविहितकर्म्मण कर्त्तव्यताज्ञानात् पुरुषस्य प्रवृत्तेः कर्म्मानुष्ठानेन धर्म्मादिर्भवति, तथा रामायणादिमहाकाव्यात् पितृवाक्यपालनादिलक्षणतत्तद्विहितकर्म्मणि कर्त्तव्यज्ञानेन प्रवृत्त्या तदनुष्ठानेन धर्म्म उपजायते नस्मादर्थकामौ तद्धर्म्मफलानुसन्धानाञ्च मोक्ष इति काव्यचतुर्वर्गफलप्राप्तिर्गवतीति भावः ।

उक्तञ्च-

किञ्च काव्यद्धर्मप्राप्तिर्भगन्नारायणचरणारविन्दस्तवादिना, 'एकः शब्दः सुप्रयुक्तः सम्यग्ज्ञातः स्वर्गे लोके कामधुग्भवति' इत्यादिवेदवाक्येभ्यश्च सुप्रसिद्धैव । अर्थप्राप्तिस्च प्रत्यक्षसिद्धा । कामप्राप्तिश्चार्थद्वारैव । मोक्षप्राप्तिश्चैतज्जन्मधर्मफलाननुसन्धानात् मोक्षोपयोगिवाक्ये व्युत्पत्त्याधायकत्वाच्च ।[iv]

साधुकाव्यनिषेवणं साधु सत् यत् काव्यं कविकर्म तस्य निषेवणं परिशीलनं करणञ्च धर्मार्थाकाममोक्षेषु धर्मः सुकृतं अर्थः द्रव्याप्तिः कामः अभिलाषः 'कामोऽभिलाषः तर्षश्च' इत्यमरः, मोक्ष मुक्तिः एतेषु चतुर्विधेषु पुरुषार्थेषु कलासु नृत्यगीतादिचतुःषष्टिभेदासु च तथा वैचक्षण्यं निपुणत्वं कीर्तिं समज्ञां 'यशः कीर्तिः समज्ञा च' इत्यमरः, सत्काव्यपरिशीलनकरणजनितमिति यावत् च तथा प्रीतिं अनुरागं करोति विदधाति । पद्यमिदमाचार्यस्य प्राच्यस्य भामहस्य ज्ञेयम् । अत्रानुष्टुब्बृतम् ।

उक्तमेवार्थं विवृणोति विश्वनाथः काव्यात् कविकर्मणः धर्मप्राप्तिः सुकृतावाप्तिः भगवान्नारायणस्य परमात्मनः चरणारविन्दस्तवादिना पादकमलस्तोत्रादिना सम्यगज्ञातः व्युत्पत्तिपूर्वकं ज्ञानविषयीकृतः सन् स्वर्गे परलोके इहि जगति तथा कामधउक् कामान् तर्षान् दोग्धि इति, इच्छापूरक इत्यर्थः भवति वर्तते इत्यादिवेद वाक्येभ्यः भाष्यकारादयुद्धृतश्रुतिवाक्येभ्यः च सुप्रसिद्धैवसुविदितैव । अर्थप्राप्तिः धनावाप्तिभीष्टप्राप्तिश्च काव्यादिति शेषः । प्रत्यक्षसिद्धा इन्द्रियगोचरगता श्रीहर्षादेर्धावकबाणभट्टादीनामर्थावाप्तिरिवेत्यर्थः । प्रयोजनसिद्धिश्च सूर्यशतकादिनिर्माणेन मयूरादीनां कुष्ठादिरोगनिवृत्त्या स्वास्थ्यलाभरूपेत्यर्थः । कामप्राप्तिः विषयभोगावाप्तिः च अर्थद्वारैव धनागमैरेव । मोक्षप्राप्तिः कैवल्यावाप्तिः च एतज्जन्यधर्मफलाननुसन्धानात्एतज्जन्यः सत्काव्यनिषेवणोद्भूतः यो धर्म सुकृतं तत्फलस्य तत्परिणामस्य अनुसन्धानात् अनपेक्षणात् निष्कामकर्माश्रयणादित्यर्थः मोक्षोपयोगिवाक्ये श्रुत्युपनिषदादिस्थशब्दसमूहे व्युत्पत्त्याधायकत्वात् विशिष्टज्ञानसाधकत्वात् तथा ।

❖काव्यात् धर्मप्राप्तिः

साधु सम्यक् काव्यस्य निषेवणं करणं मननं ज्ञानञ्च कर्त्तृ, केचित्तु - साध्विति काव्येत्येतस्य विशेषणम्, काव्ये साधुत्वञ्च - दोषशून्यत्वे सति गुणालङ्करशालित्वे सति वाक्यविशेषस्य रससमनुगृहीतत्वम्, तद्विरहोऽसाधुत्वम्, तदुक्तं भोजेन - "निर्दोषं गुणवत्काव्यम्" इत्यादि । तथा च साधु यत् काव्यं तस्य निपेवणमित्यर्थ इति वदन्ति । धर्म्मार्थकाममोक्षेषु तदुपायभूतेषु, वैचक्षण्यं विशिष्टज्ञानं, कलासु नृत्यगीतादिचतुःषष्ठिप्रकारासु विद्यासु च वैचक्षण्यं दर्शनश्रवणादिना विलक्षणज्ञानं, कीर्तिं कालिदासादेरिव यशः, प्रीतिं परामानन्दञ्च करोति । तथा च साधुकाव्यनिषेवणकर्तृको धर्म्मार्थकाममोक्षकलाविषयवैलक्षण्याधायकः कीर्त्तिप्रीत्युत्यादानहेतुभूतश्च बोधानुकूलो व्यापारः सम्पद्यत इति वाक्यार्थबोधः ।

काव्यं कर्त्तव्यत्वाकर्त्तव्यत्वज्ञानद्वारा कृत्याकृत्यप्रवृत्तिनिवृत्ती प्रति कारणमस्तु चतुर्वर्गं प्रति तु अन्यथासिद्धमेवेत्याशङ्कायां तस्य साक्षादेव धर्म्मादि प्रति कारणत्वमुपपादयितुमाह ।

काव्यादित्यस्य प्राप्त्यन्तपदचतुष्टयेऽन्वयः । स्तवो गुणज्ञापनम् । आदिना रामकृष्णादेर्जन्मोत्सवादिज्ञापनम्, तच्छ्रवणं वेत्यर्थः ।

काव्ये स्तवादेरभावदर्शनात्तेपां निष्फलत्वं स्यादित्या शङ्क्याह एक इति । अयमर्थः येन पुरुषेण सोऽपि शब्द सम्यक् नाद्रूप्येण ज्ञातो वाः स प्रयोक्ता स च ज्ञाता स्वर्गे परलोके लोकेऽस्मिल्लोकेच कामधुग्भीष्टफलभाग्भवति सम्पद्यते । इत्यादि वेदवाक्येभ्यः काव्याद्धर्म्मप्राप्ति सुप्रसिद्धैवेत्यनुपङ्गः । तथा च तादृशकाव्यस्य व्याकरणविरोधेन रसवत्तया रसवत्तया व प्रयुक्ततया तादूप्येण जेयत्वेन च कृतिज्ञप्त्योरन्यतरस्य धर्म्मफलत्वं श्रौतमिति भाव ।

❖काव्यात् अर्थप्राप्तिः

काव्यादित्यनुपज्यते । प्रत्यक्षसिद्धेति । श्रीहर्षादेधावकादीनामिव धनप्राप्तिः लोके प्रसिद्धैवेत्यर्थः । यदुक्तं मम्मटेन **"श्रीहर्षादेधावकादीनामिव धनम्"**[v] इति । धावकनामा कविः श्रीहर्षनृपनाम्ना रत्नावलीनाम्नी नाटिकां कृत्वा बहुधनं लब्धानित्युद्योतादौ स्पष्टम् ।

❖काव्यात् कामप्राप्तिः

काव्यादित्यनुषज्यते । कामो विषयभोगः, विषयः स्त्रक्चन्दवनितादिः, तस्य प्राप्तिरर्थद्वारैव, अर्थेन स्त्रगादीना सम्भवान्, तथोक्तम् - "**धर्म्मादर्थस्ततः कामः कामात्सुखसमुन्नतिः**" इति । अत्र कामप्राप्तावर्थस्य व्यापारत्वात्काव्यं नान्यथासिद्धं "व्यापारेण व्यापारिणो नान्यथसिद्धि" रिति नियमात् । इति बोध्यम् ।

❖काव्यात् मोक्षप्राप्तिः

काव्यादिति योज्यम् । एतज्जन्यस्य काव्यजन्यस्य धर्म्मस्य यत् फलं स्वर्गादि तस्याननुसन्धानात् श्रवणादिकाले पुरुषस्याभिलाषविरहात् । न खलु कोऽपि पुरुषः खर्गाद्युद्देशेन काव्यं करोति श्रृणोति वा । एवञ्च निष्कामेण सम्पद्यमानो धर्म्मो मोक्षायैव भवति । यदुक्तं भगवता - "**युक्तः कर्म्मफलं त्यक्त्वा शान्तिमाप्नोति नैष्ठिकीम् ।।**"इति । धर्म्मफलस्याननुसन्धानादेव तदधीनोत्पत्तिकयोर्थकामयोरुत्यत्तिसम्भावनैव नास्तीति तयोरनुपादानम् । यद्वा - धर्म्मप्रधानं फलं धर्म्मफलं, तेनार्थकामयोरपि संग्रहः, तस्याननुसन्धानात् अपारमार्थिकत्वेन साध्यत्वानिर्धारणात् मोक्षप्राप्तिर्भवतीति योजना ।

उक्तञ्च -

चतुर्वर्गप्राप्तिर्हि वेदशास्त्रेभ्यो नीरसतया दुःखादेव परिणतबुद्धिनामेव जायते । परमानन्दसन्दोहजनकतया सुखादेव सुकुमारबुद्धिनामपि पुनः काव्यादेव ।

ननु तर्हि परिणतबुद्धिभिः सत्सु वेदशास्त्रेषु किमिति काव्ये यत्नः करणीय इत्यपि न वक्तव्यम् । कटुकौषधोपशमनीयस्य रोगस्य सितशर्करोपशमनीयत्वे कस्य वा रोगिणः सितशर्कराप्रवृत्तिः साधीयसी न स्यात् ?[vi]

यद्यपि काव्यप्रकाशे आचार्यमम्मटेन -

काव्यं यशसेऽर्थकृते व्यवहारविदे शिवेतरक्षतये ।

सद्यः परनिर्वृतये कान्तासम्मितयोपदेशयुजे ।।[vii]

इत्यादिना काव्यस्य षड् विधं प्रयोजनं प्रदर्शितम्, परन्तु अत्राचार्यविश्वनाथेन संक्षेपतो काव्यस्यानुबन्धचतुष्टयं प्रदर्शितम् ।

अत्र च शब्दार्थकाव्यलक्षणरसध्वन्यलङ्कारगुणदोषादयो विषयाः, तैः सहास्य दर्पणग्रन्थस्य प्रतिपाद्यप्रतिपादकभावसम्बन्धः, चतुर्वर्गफलप्राप्तिरूपोऽर्थः प्रयोजनमित्यर्थः, अधीतकाव्य कोशादिरनधीताऽलङ्कारशास्त्रो जनोऽधिकारीति अनुबन्धा निदर्शिता इति बोध्यम् ।

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[i] साहित्यदर्पणे परिच्छेदः १ , श्लो. २ ।

[ii] काव्यालङ्कारे परिच्छेदः १ , का. २ ।

[iii] व्यक्तिविवेके आननम् १ ।

[iv] साहित्यदर्पणे परिच्छेदः १ ।

[v] काव्यप्रकाशे उल्लासः १ ।

[vi] साहित्यदर्पणे परिच्छेदः १ ।

[vii] काव्यप्रकाशे उल्लासः १ , का. २ ।

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