

CONFERENCE PROCEEDINGS (Edition I)

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INTERNATIONAL MULTIDISCIPLINARY CONFERENCE ON
**EDUCATION, SOCIAL SCIENCES
APPLIED SCIENCES & TECHNOLOGY**
(Edition I)



Editors
Prin. (Dr.) Hetal Mehta
Dr. Kakuli Chowdhury

CONFERENCE PROCEEDING

International Multidisciplinary Conference on **EDUCATION, SOCIAL SCIENCES APPLIED SCIENCES & TECHNOLOGY**

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DECEMBER 23-24, 2020
(05:00 pm onwards)

The objective of the conference is to gather leading academicians scholars & researchers to share their knowledge and ideas as well as to discuss current opportunities and development in the fields of education, social sciences and technology. In addition the conference also offers opportunities for academicians and industry experts to meet and interact with local and international participants.

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CHIEF GUEST

DAY 1

DAY 2

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Past President
Indian Accounting Association (IAA)

**PROF. J.P. SHARMA**

Former Vice-Chancellor
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KEYNOTE SPEAKERS

DAY 1: EDUCATION AND SOCIAL SCIENCES

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College of Business Administration, Prince Sultan University, Riyadh, Saudi Arabia

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**MS DEEPIKA KAPOOR**

Communication Skills, Personality Development and
Grooming Trainer at Scholastic Asia

DAY 2: APPLIED SCIENCES & TECHNOLOGY

**MRS. VASSILAKOU EVANGELIA**

MA with high honors in Applied Linguistics,
The English Academy of Languages, Athens, Greece

**DR. SANJAY BHAYANI**

Dean, Professor and Head, Department of Business Management,
Saurashtra University, Rajkot, Gujarat
General Secretary, Indian Accounting Association (IAA)

**CS RAHUL SHARMA**

Chairman (2019)
ICSI Jaipur Chapter

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ROLE OF EDUCATION IN WOMEN EMPOWERMENT AND DEVELOPMENT: CHALLENGES AND IMPACT

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Pandit Jawaharlal Nehru said once: "If you educate a man, you educate a person, but if you educate a woman, you educate a family as a whole." Women Empowered means mother Indiaempowered. If women contributing to almost half of the population are motivated, the national economy will be improved. Education is seen as a landmark for the empowerment of women because it helps them to respond to challenges, to confront their conventional position, and to change their lives. In spite of growing access to education, gender inequality still exists in India and much more needs to be done in India in the field of women's education. Women have so much unexplored ability that they have never been used before. As education is both an input and an input to human growth, encouraging and entrepreneurial development would be assured by educational equity. Today, according to the Literacy Rate 2011 census, the level of female literacy is 65.46 percent, while the rate of male literacy is over 80 percent. There is plenty that education can do for the freedom, dignity and welfare of women even beyond literacy. The key to opening the golden door of independence for growth is education. As they are so closely linked, Eileen Malone Beach sees education, health care, and income as a blessed trinity. This paper explores the influence of education on women's empowerment, as well as the problems and improvements we need to tackle during the process. To ensure the desired outcomes, we call for a renewed focus on appropriate quality and holistic education.

USE OF TECHNOLOGY IN TEACHING-TEACHERS PERCEPTION

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Technology integration in the classroom has become a crucial aspect of successful teaching. It's triggered many researchers to analyze different aspects of such integration. This is because it allows students to find out more in less time and allows schools to specialise in global learning environments if used appropriately. Additionally, it may well be an efficient teaching tool when accustomed engage all students in the learning process. Research shows that there are increasing number of computers being employed reception and an increasing number of technological devices available to varsities. Research documented teachers' use of computers for various purposes and objectives. The employment of instructional technologies in the classroom teaching and integration of the normal teaching with the technological advancement has the potential to assist the educators explain new concepts clearly, leading to better student understanding of the concepts being taught. During a survey conducted by the renowned students, to search out factors that facilitate technological skill of the teacher, teacher morale towards the duty, and perceived student learning in technology using classrooms found that teachers valued the utilization of technologies in school which it had a bearing on students' content acquisition; the utilization of technology added to class performance. Achieving of this method of technology integration in the classroom teaching is more likely to require root when a range of instructional technologies are used during instruction; that's, technologies that yield hands-on experiences. Where resources are supplied for instructional use, teachers are expected to form use of them to support a smooth and meaningful flow of instruction and, consequently, promote the

understanding of the content being taught. They're found in the student's total continuum of experience, from the concrete to the abstract, both outside and inside the classroom. They supply means whereby teachers teach (make possible the conditions for learning) and students learn". However, availability of instructional materials doesn't automatically mean that learning will occur.

**AN ANALYSIS OF CORPORATE SOCIAL RESPONSIBILITY
EXPENDITURE IN FERTILIZER INDUSTRY IN INDIA
(A CASE STUDY OF CHAMBAL FERTILISERS AND CHEMICALS LIMITED)**

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Corporate Social Responsibility refers to a way company undertakes activities that positively affect the well-being of employees, local communities, the environment and society at large. These activities are needed to earn the trust and respect from all its stakeholders. The fertilizer consumption is increasing continuously which has contributed significantly to sustainable production of food grains in the India. Chambal Fertilisers and Chemicals Limited is a leading company in fertilizer industry in India. Its two hi-tech nitrogenous fertiliser (urea) plants are located at Gadepan in Kota district of Rajasthan State. The main aim of this research paper is to describe the Concept & Definition, Legal Provisions of CSR and CSR policy & practices of the company. This paper also analyses the CSR spending/expenditure of Chambal Fertilisers and Chemicals Limited during the financial years from 2014-2015 to 2019-20. Chambal Fertilisers and Chemicals Limited plays a vital role in protection of the environment and development of the nation.

**THE EFFECT OF ACCREDITATION ON SERVICE QUALITY OF HEALTHCARE FACILITIES:
AN APPRAISAL OF EXISTING STUDIES**

Anita Saxena

Healthcare is a crucial and contentious service; therefore choosing a healthcare provider is a very complex decision. The service features are basically "Credence Properties"; which are very difficult to evaluate for consumers (patients) and need expert knowledge. Therefore to assist the consumer with choosing a service provider accreditation comes in as a handy and trustworthy tool. Accreditation is a voluntary program undertaken by hospitals which may involve self-assessment; as well as evaluation by external trained peer reviewers to compare the hospital's performance against pre-established performance standards. The purpose of this study was to investigate the effect of hospital accreditation programs on their service quality.

**A STUDY OF CASTE, SEX, AND HABITAT AS VARIABLES OF RESULTANT
SOCIAL SCIENCE ACHIEVEMENT (SOCIAL AWARENESS) AT 10TH LEVEL OF
SECONDARY EDUCATION IN SONITPUR DISTT., IN A TRIBAL AREA, ASSAM**

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Assam has a considerable number of Schedule Tribe and schedule caste. Providing quality education in such a tribal areas consisting of many distant deprived rural areas made a challenging task. I was posted there for three years and it was my personal experience that there was a notable difference in the achievement level of students from different abode, cultures and gender. So before going in a large series of efforts to raise their achievement

level, I decided to conduct a psychological study through Questionnaire survey based on Social Science Awareness to find out the cause of such difference and magnitude of difference. I want to clarify here that the questionnaire used by was in reality based on social science awareness consisting of questions of local, regional and national geography, history, Political Science, local culture etc. Many other educationists have made efforts for the same; but no such effort could be evolved in respect of Kendriya Vidyalaya and in such a tribal area and in respect of SC's, ST's for the achievement in social science.

IMPORTANCE OF E-CRM ON INFORMATION TECHNOLOGY SECTOR IN THE COUNTRY

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For those that work with a CRM platform, it's hard to imagine a world without it. If you're keen on structure and organisation, a plus CRM software offers is that it can keep everything associated with managing your customer relationships - data, notes, metrics, and more - in one place. After reading this text you'll study Electronic Customer Relationship Management (E-CRM):- 1. Meaning of E-CRM 2. Evolutions of E-CRM 3. Business Benefits in IT sector 4. Working in IT sector 5. Implementation.

FACTORS AFFECTING RETENTION ANALYSIS IN AN ORGANIZATION

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This paper focuses on evaluating the factors that affect employee retention in an organization. For the purpose of conducting this evaluation varied secondary sources will be evaluated in this article to detail and discuss varied aspects of the employee retention practices in organizations such as the concept of the employee retention, necessity of employee retention, strategies for employee retention and factors affecting employee retention. The article has made use of positivism philosophy and deductive research approach for gathering, evaluating and interpreting data related to the selected research topic. The research findings are presented using graphical analysis method in this research. The findings of the primary data analysis in this research reflect that employees seek competitive compensation and benefit the most for staying with their organization along with other reasons such as working environment and job satisfaction.

MEASURING FINANCIAL PERFORMANCE OF SELECTED FAST MOVING CONSUMER GOODS COMPANIES IN INDIA

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Financial performance measures a firm's overall financial health over a given time frame and can also be used to examine comparable performance companies operating across the same industry. The fast-moving consumer goods (FMCG) segment is one of the largest sectors within the Indian economy. FMCG companies in India have been a strong presence with an exceptional pace of boom during the last two decades. The reason behind is the growing

client incomes and rapid change in consumer tastes and preferences. Large scale production, modern retailing policies, branding, and distribution network have provided FMCGs an edge over others in raising profits. However, the presence of MNCs in the Indian market created a threat to domestic companies in the FMCG sector. Liquidity ratios are used to determine a company's ability to meet its short-term debt obligations. The present paper collects financial indicators for select FMCG Companies in India like Hindustan Unilever Ltd, Britannia Industries Ltd., Nestlé India, Amul and P&G for period of year 2016 to 2020. The study is based on the secondary data collected and Regression analysis is used to investigate the factors associated with Liquidity. The findings of the research assist company to reveal trends in short-term and long-term financial components that predict the liquidity in selected FMGC companies.

**THE EMPLOYEES PERCEPTION ON TECHNOLOGY ADOPTION IN BANKS:
AN EMPIRICAL STUDY ON TWO MAJOR PRIVATE BANKS**

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With the recent advancement and adoption of state of the art mobile and internet technologies in different banks, the financial sector specially banking industry has undergone massive changes all over the world. The technological waves are reshaping the total banking landscape and the environment of the banking sector has gradually become highly aggressive today in Indian context also. The present research paper mainly focuses on the employees' [of the banking industry] perception towards the adoption of new internet and mobile technologies in banks. The paper is mainly designed to evaluate the awareness level of the technologies offered by the banking sector and overall perception of employees on these technological offerings. The paper also try to exhibit the employees' perception on technological adoption in the banking sector. A well-structured questionnaire has designed and an extensive survey was undertaken among 100 employees of ICICI Bank & Axis Bank of North 24 Parganas District of West Bengal. Some useful, relevant descriptive statistics is used in this study. On the basis of this study, it is found that, almost all the employees, of these two Private Banks, found the overall performance of tech-banking as satisfactory.

**A STUDY ON THE INFLUENCE OF BUSINESS PROFILE OF THE ORGANISATION ON
THE FREIGHT RATES IN LOGISTICS INDUSTRY**

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Dr. M. Sahni

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Logistics Industry is considered to be the backbone of our economy and freight forwarding services are the most crucial links in the overall logistics value chain. In context to Indian Logistics Industry, the freight transportation is still unorganised so focus of the study is on freight rate transportation and rates associated with them. The research paper focuses on to find out the factors which affects freight rates and the influence the Business Profile of the organisation on Freight rate in the Indian Logistics Industry. The descriptive research design is used for the study. The study is based on Primary and Secondary sources of data. To collect Primary data, structured questionnaire was used and data was collected. Analysis of data was done by using SPSS and to find the association one way ANOVA is used. The findings includes that few factors of Business profile of organisations were found to be significantly associated with freight rates.

EQUIPPING TEACHERS WITH TECHNOLOGY: A STUDY ON THE FEASIBILITY OF TEACHING PRONUNCIATION THROUGH FLIPPED CLASSROOM APPROACH

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Pronunciation is the way in which a word or a language is spoken. The accurate pronunciation is an important aspect of learning any language, especially in learning English as second language, because English has become an important language and still is playing a world's basic need in the academic arena today. For non-native English speakers, pronunciation is the most significant and complicated task. Most frequently than not, pronouncing of the letter sounds as well as syllable stress on parts of words can dramatically change the meaning and sense of the words. Improper pronunciation can lead to negative impression, in accurate understanding and poor pronunciation. The other aspect of speaking English with good pronunciation helps to develop confidence and add value to an individual. But English pronunciation is not paid enough attention to the language learners. This underestimation of the importance is mainly because, relative to other facets of the English language, such as grammar, lexicology and vocabulary, learners appear to falsely assume that pronunciation is less important, so to make learning pronunciation easy it is necessary to adopt a change in the instructional method. Technology offers the opportunity to change the role that teachers and students have traditionally played. Flipped Classroom Approach can help ensure that every student can receive in an alternative way. Flipped learning is a formal educational program and a type of Blended learning that reverses the traditional learning arrangements by delivering instructional content often online and outside of the class resulting interactive learning environment to the students.

CHANGING SCENARIO IN INDIAN HEALTHCARE SECTOR AFTERMATH COVID-19

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The World Health Organization (WHO) declared the new coronavirus pandemic as a general healthcare crisis which is a serious worldwide concern. With the hit of this pandemic entire country almost stopped and the lockdown was imposed by the government which slowed the speed of transmission of infection amongst the public. The healthcare system got badly exposed and lockdown gave some time for the health infrastructure to meet the demands posed by this pandemic across the nation. To avail, the benefit of healthcare is a fundamental human right but the COVID-19 pandemic created unforeseen situations in healthcare systems everywhere and thereby affected people's primary care provisions. After unlock has been done strict intensive screening of visitors is being undertaken if they belong to

the containment zone. This study is entirely based on the secondary data which has been collected from various online sources and the surveys done by different reputed agencies. Further, the study analyses the condition of the Indian healthcare system and the effect of COVID-19 on it and how the healthcare system dealt with this pandemic even after unlock. The study here suggests for an increase in the healthcare budget, improve research facilities, subsidies to medical device manufacturing industries and easy loans to pharma companies to boost the country's economy to overcome this pandemic and speed up the economic recovery of the nation after unlock and also, extend the support worldwide. The study further concludes that there is a rapid surge of clinical manifestations and diagnosis facilities in response to this pandemic. Moreover, in terms of prevention and cure, more sort of valid and reliable ways need to be addressed to the citizen by the government officials to curb this type of panic situation amongst them in addition to the vaccine which is under trial process.

THE ROLE OF ARTIFICIAL INTELLIGENCE IN TODAY'S BUSINESS SCENARIO

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Nowadays, artificial intelligence plays an important role in today's business organization transformation. the term artificial intelligence refers to computer systems able to perform normally requiring human intelligence. Powerful example:

- Speech Recognition
- Decision-Making.

While acceptance of Artificial intelligence is not a new concept in human society, it is a new event in society. Artificial intelligence came as an entity in 1956. But it took a long time of work to make significant progress towards developing an artificial intelligence system. Artificial intelligence can be useful in business in different ways. In business, Artificial Intelligence has a huge range of utilizations. In fact, most of us interact with artificial intelligence in some forms on a regular basis. From the normal to the breathtaking, Artificial Intelligence is already disrupting virtually every business procedure in every industry. As artificial intelligence technologies rapidly increase in number, they are becoming imperative for businesses that want to maintain a competitive move. The present paper shows that what is artificial intelligence & how it is useful for business. The paper also suggests that how can we use artificial intelligence to enhance our overall business activity.

EFFECT OF ASCORBIC ACID SUPPLEMENTATION ON ANEMIA IN PREGNANT WOMEN

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Nutrition is an area that requires special attention during pregnancy, particularly during second and third trimesters. Iron requirement increase notably during the second half of pregnancy because of the expansion of the red blood cell mass and the transfer of increasing amount of iron to both the growing fetus and the placental structures. Prevalence of anemia is more in women of reproductive age particularly pregnant women and young children. Supplementation with iron and folic acid remains the cornerstone in treatment and prevention of anemia Bioavailability of iron may be significantly improved by ascorbic acid supplementation (WHO/UNICEF, 1994) whether naturally present in food or added in the form of crystalline ascorbic acid.

DIGITAL DETOX**Dr. Sangeeta Kakar**

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While a regular Detox involves a period of strict recommended diet control, exercises and meditation, Digital Detox is emerging as a therapy to reduce anxiety and stress resulting from excessive and compulsive use of digital gadgets. During the Detox, a person abstains from using electronic devices such as Smartphones, Computers, TVs to reduce anxiety, stress and focus on family and other social opportunities. While computers and SmartTVs (read binge watching) are also part of the problem, the smartphones have taken the compulsive behaviour to new levels. The number of smartphone users in India crossed 50 crores in 2019 and is projected to grow to 80 crores by 2022. Various surveys report that university students check their mobile devices as many as 150 times in a day on an average. It also came as a shock to some researchers that around 23% are logging more than 8 hours daily, while around 63% use smartphones for 4 to 7 hours daily. The presenter would focus on correctly planning a successful digital detox as recommended by health experts and incorporating various feedbacks of corporate executives and others.

VIRTUAL CLASSES: A REALITY WITH IMPLICATIONS ON HEALTH OF ADOLESCENTS**Dr. Kavita Yadav**Assistant Professor, Department of Commerce, Shaheed Bhagat Singh Evening College,
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Coronavirus and its aftermath are contemporarily being studied by the scholars in the year 2020. In India, from the month of March, nation went into lockdown for the safety of its citizens. This was announced for the students firstly in the month of March. This pandemic is what, was totally unheard by the population. Hence, country's educational institutes were seemed to be unprepared at the earlier phase of lockdown. Later, medical science reports add into the ambiguity of this coronavirus and as a result, unprecedented norms were dictated by the Government of India for its people's behaviour in a certain way, like use of face masks, hand- hygiene, and social distancing for keeping the exposure of virus at bay. For students, this time was seen as traumatised phase of their career as they were about to pass-on to the next level, of their academics because around this time final examinations and several other entrances were lined up to happen. Life became a standstill as such times were never observed in the past by the citizens. As it is rightly proved that, man is only creature on this planet that is adaptive. Technology came into rescue to mankind in this coronavirus induced lockdown. In order to bring the economy back on track, numerous measures had been announced by the Government of India for the economic activities to organise. Organising online classes brought a relief to the educational institutions in this time of crisis. Holding virtual classes and continuing teaching-learning was not less than a challenge before the Heads of Institutions. The Indian economy is not well-equipped and supportive to the latest system of education but parents and children were equally apprehensive. After five-six months on WFH (work-from-home), health related issues are propped up, and addressed tactfully. The focus is on health of adolescents in newly established normal in education i.e. holding classes and similar academic programmes virtually, specifically, in higher education are being considered for study in this paper. The lack of technological skills in teachers as well as parents was handled responsibly by the students. A role reversal is noticed here, that handling of gadgets is being taught by the students to their respective teachers and elders as and when they need. Confining into the homes by the teachers and complete dependence on technology and social media for running their daily chores become new normal. Now it comes into light that students have been facing several physical and mental like depression, health issues

during this time after they are stationed at their respective houses and their mobility is prohibited as country is still witnessing lockdown. In this paper, feedback and related details of virtual reality of holding online classes and its implications on the health of adolescents in the age group of sixteen to twenty one years, is assessed. Recommendations are filed up for timely and appropriate action, along with the perspective of several stakeholders in the process.

THE HIDDEN GEM OF RAJASTHAN

Dr Jaya Rai

Sambhar Lake, one of the largest inland saline depressions in the western desert of India, was declared a Ramsar site in 1990 because of its biological and biotic significance. It is located west of Jaipur, Rajasthan, and this Salt Lake forms a large saline wetland, which is the most important region for flamingos outside Rann of Kutch. Sambhar is recognised as a source of 2.5 lakh MT salt produced annually by the Government sector and over 15 lakhs to 20 lakh MT salt produced by subsoil brine produced by bore wells in the private sector. Sambhar produces about 12% of total salt in the country widely consumed in northern India. Salt has a special place in the fight for independence in India. Mahatma Gandhi used it as a tool of civil disobedience to energise the fight for independence. This paper is going to take you through the entire process of salt production that is taking place at Sambhar Lake.

A STUDY ON IMPACT OF COVID-19 PANDEMIC ON CONSUMER BEHAVIOUR: STUDY BASED ON RAJKOT CITY

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The Research Paper is an attempt to recognize the consumer behaviour during the COVID -19 Pandemic with special references to Rajkot City. Here, The primary data were collected through structured questionnaire from 256 respondents using Google form. The majority among the respondents were male; precisely 52.3% and it is found that the majority of respondent's education qualification was PG and above that is 87.5% and the majority of respondents were working with private sector-58.6%. The Data were processed and analysed by the Statistical Package for social science. A chi-square test was used to examine the level of association among variables at the significance level of $p < 0.05$. The major findings of this study indicated that the consumer behaviour is vitally changed and consumers have started spending more income on Health and Hygiene related products. Current situation has affected the brand preference, shopping behaviour and purchasing decision as well.

HUMAN RESOURCE PRACTICES AND EMPLOYEE SATISFACTION IN AUTOMOBILE SECTOR (AN ANALYTICAL STUDY IN CONTEXT OF SUSTAINABLE DEVELOPMENT GOALS)

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During this globalisation sustainable development has become the target as well as responsibility for each and every organisation. Human resources practices are seen as a key tool for developing sustainability culture in an organisation because now human is considered a significant resource for an organisation and various sustainable development goals in

context of an organization may be achieved through implementation of policies applied by HRD. Hence the employee satisfaction is essential for any organization that would like to be dynamic and growth-oriented. A number of HRD techniques have been developed in recent years to perform the above task based on certain principles. Automobile industries are growing with a strategic priority about climate change and environmental degradation hence the role of human resources practices for sustainable development goals through employee satisfaction is more significant for a research study and for this purpose primary data were collected from employees working in selected automobile organization in Delhi NCR through a structured questionnaire regarding human resources practices like working environment, education & training development, decency of work, incentives, gender equality and employee involvement that are correlated to sustainable development goal were collected from employees working in automotive organization. The various statistical techniques as ANOVA, Chi-Square Test have been applied by using of SPSS software to analyze the collected data and finding & conclusion has been presented as per objectives of study.

IMPACT OF COVID-19 PANDEMIC ON BANK EMPLOYEES OF INDIA: A CROSS SECTIONAL STUDY

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Covid-19 pandemic has turned out to be one of the most dreaded pandemic ever that has affected each and every individual physically, mentally and economically. Banking services are part of a few essential services which were operational at the time of lockdown in India. This study has been done in the period of lockdown when most of the Indians were locked in their houses for their safety while bank employees were performing their duties putting their lives at risk. 300 Bank employees from major states of India were included in the online survey. The study has been conducted to know Bank employee's perception on their safety, their family's safety, Employee's mental health, Transportation issues, Work load, Digital banking, Bank's business numbers, Additional Monetary Compensation, Interpersonal relationship among employees and even on Customer's safety. Such factors were ranked using Garret Ranking Technique. Primary investigator found certain factors that could have been modified to decrease stress and panic during the pandemic, and also these factors can be taken into consideration in future if another such scenario arises.

SUSTAINABLE DEVELOPMENT AT THE WAY FORWARD: AN OVERVIEW OF INDIA

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Sustainable Development is the organising principle for meeting human development goal, while simultaneously sustaining the ability of natural system to provide the natural system to provide the natural resources and ecosystem services based on which the economy and society depends. The sustainable development continues to be the key ideas around which environment and development are structured. But in the last few couple of years also witnessed development reversal and accelerated environmental degradation in particular places. Thus, this paper intends to study the impact of development on environment, and factor that impedes sustainability of development.

A SUMMARIZED VIEW OVER CONSUMERS' SATISFACTION OF DIFFERENT AGE GROUPS REGARDING USAGE, CYBER SECURITY AND PRIVACY IN E-COMMERCE

Astha Tripathi

The internet can be defined as a mean of global communication network connecting thousands and millions of people across the world. In 1990, Tim Berners-Lee created World Wide Web (WWW) which was the first web browser and later renamed as Nexus. In 1991, the National Science Foundation unbolted the use of Internet for business purpose, after that B2C (Business-to-Consumer) e-commerce gained popularity. Later in 1995, Amazon launched E-Commerce website bringing a new meaning to buying and selling in the international market. Out of internet's multiple applications and usage, e-Commerce has the gradual effect on the world of business and finance. Now a day, communication through digital platform is a powerful replacement of traditional commercial tools, which are used by companies and different financial institutions for buying, selling, promoting and financing the products and services. E-Commerce is a substantial alternative for stereotype costly and time consuming commercial activities. Internet completely revolutionized the commerce industry by introducing new strategies and techniques to satisfy consumers by providing the comfortable life in their own way.

A STUDY ON FINANCIAL PERFORMANCE USING RATIO ANALYSIS OF SHREE CEMENT LIMITED

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The purpose of this study is to analyze the financial performance of Shree Cement Limited using Ratio Analysis. Accounting Ratios are extensively used for analyzing the financial statements. It helps the bankers, creditors, investors, shareholders etc. in acquiring enough knowledge about the profitability and financial health of the business. Accounting ratios are intended for a number of years which demonstrates the changes. In order to analyze the financial performance of Shree Cement Limited, the accounting ratios have been used. Secondary data have been used from the Published Annual Reports of the company for time period 2012-13 to 2018-19. The final result of the paper in accordance with the financial performance of Shree Cement Limited shows that the financial performance of the company should try to increase the sales volume by reducing the costs to increase the profits and improve the profitability position.

ENVIRONMENTAL CHEMISTRY AND ITS IMPORTANCE

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Environmental chemistry is a branch of chemistry that deals with the study of effect of chemicals on environment. These include the formation of compounds, how chemicals get into the environment, the changes they undergo once introduced into the environment, the number of chemicals in the environment and how they enter the organisms and other things from the environment and the damage they cause. Environmental chemists are responsible for finding how the unpolluted environment functions and to find ways of sustainable development which do not harm the environment. Environmental chemistry is the scientific study of the biochemical and chemical phenomena that occur in natural places. Environmental chemistry helps to develop methods and procedures to reduce the contaminants or the chemicals in the air, which improves the quality of air. Environmental chemistry is vital as chemicals introduced into the environment proves to be harmful not only to the environment but also to human

health and economy. Several methods and preventive procedures have been developed with the help of environmental chemistry to reduce the release of hazardous substances into the water bodies, which leads to clean and recreational drinking water. This branch of chemistry also helps in introducing new ways of farming using fewer chemicals and more organic compounds to make safer food available for people across the world. Environmental chemists are responsible for finding how the unpolluted environment functions and to find ways of sustainable development which do not harm the environment. Environmental Chemistry studies the risk factors of all the chemicals in-depth to get a solution for the safety purpose of the environment. It is applied in the study of new products and their effects on the environment. Environmental Chemistry is used in the method of protection of groundwater which is polluted by soil, dust, and the waste particles. It is useful for the protection of surface water from the contaminants through the process of sedimentation, bacteriological, and radiation.

IMPACT OF SOCIAL INSTITUTIONS ON THE ROLE OF WOMEN IN SOCIAL CHANGE

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In sociology the concept of 'institution' plays a significant role in the explanation of the functioning of the society. Social institutions are a system of behavioral and relationship patterns that are densely interwoven and enduring, and function across an entire society. They order and structure the behavior of individuals and are important structural components of modern societies. Without social institutions, modern societies could not exist. Most people for most of history have deployed various social institutions – i.e., their kinship groups, community organizations, religions, norms, and social networks – as their primary resource for survival ('getting by') and mobility ('getting ahead'); they have also regarded these institutions as intrinsically central to their identity, to shaping their values, aspirations and preferences, and to how they make sense of the world. The World Summit for Social Development (WSSD) convened in Copenhagen in 1995 defined the objective of social development as the creation of a society for all. Thus, the international community has included promoting gender equality in developing countries and empowering women in the Millennium Development Goals. By improving women's access to education, health care, micro-credit, justice and employment considerable progress in reducing gender disparities can be achieved. In an innovative approach, this paper analyzes the impact of social institutions on the possibilities of women to participate in the development process discussing various paradigms of social change and social transformation.

CSR REPORTING BY INDIAN TOP COMPANIES

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The concept of Corporate Social Responsibility Reporting is almost as flexible as the concept of CSR itself. Just like every company can define to itself what CSR means, it can also choose how to communicate its CSR progress in whatever way it finds suitable. On one hand this lack of uniformity can be pretty exhausting and sometimes even irritating – just think what would have happen if every company decided independently how to report its financial results. On the other hand, this level of flexibility enables companies to be creative and come up with a report that has some sort of personality, reflecting the vision, values and personality of the company. It is even more important for CSR professionals in India with the due date of meeting the compliance looming large. The timing of the report, closer to the fiscal year, is very

apt as most of the companies are striving to report CSR initiatives on a high note. The report helps CSR professionals, more so committee members, with an opportunity to evaluate in-house projects vis-à-vis with the larger CSR landscape and directs in funding projects of larger interest in the new fiscal year. Businesses across the world are operating under highly complex and competitive environments. They can no longer afford to insulate themselves from the rapid and transformational changes happening in the society. Similar trends are observable in the Indian business scenario. Businesses are being monitored and evaluated like never before on new dimensions. India has witnessed high economic growth in the last two decades. India continues to be one of the fastest growing economies in the world and has made progress on several development indicators. Despite progress, challenges persist. India continues to face several challenges in health and sanitation, education, water, unemployment, environment and others. The passage of Companies Act 2013, notification of CSR rules and further notifications (hence forth referred as the Act) can be seen as a move by the Government of India to strengthen the relation of the business with communities and also better transparency and governance around CSR. The present paper attempts to study the N100 companies CSR Reporting in India for the year 2015-16 with a focus after the new Company Act – 2013 came into force.

WILL NEP REPLACE OR REFORMS NPE

Dr. Doli Sammaiah

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The National Policy on Education, 1986 has replace with NEP-2020 in the month of on 29th July 2020 by the Union Cabinet. This is aimed to reform the education system in the country and bring the changes in the system of education through out the nation to compete with the world competent education systems. Certainly it boosts the Indian Education system. For the last three and half decades there are no reforms in education system but through out the world changes came in learning, and teaching practices due to the advancement of the technology.

RE-DEFINING TEACHER EDUCATION: A PREPARATION FOR NEW NORMAL COVID-19 ERA

Dr. Dimple Bhalla

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The temporary closures of Higher Education Institutions (HEIs) due to the COVID-19 pandemic are no longer in news, because most countries have stopped face-to-face teaching but bridge the gap between teacher and students through Online-Education. Although the impact of the pandemic on HEIs was abrupt and there was no back-up plan other than to attempt to continue classes online to help students who need assistance to continue their learning. Indeed, one could say that the pandemic brought opportunities with uncertainty. On one side, it helped to explore new ideas to continue education whereas on the other hand it added a further degree of complexity to education globally particularly providing education to students residing in backward region because of the unresolved challenges it faced such as inaccessibility of online classes due to lack of internet facility or knowledge about ICT. It is truly said that, "A school is not paradise. But school is a place where paradise can be created". In the same way, "The online classes with all its limitations remain a location of great possibility for the development of the students". In the past few months, we have gone from Classroom to

zoom, from pedagogy to 'panicgogy'. During this period much has been changed and so redefining Teacher Education which is going to play a major role in future is the need of an hour. The objective of this study is to identify the areas of teacher education which needs to be redefined to develop necessary skills in pupil teachers to participate actively in online teaching trends in education. To provide necessary suggestions with respect to teacher education to achieve the objectives of education in present scenario.

AN EMPIRICAL INVESTIGATION ON PERFORMANCE OF GOLD & CRUDE OIL: DURING PANDEMIC - BLACK SCHOLES MODEL

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Ms. Himani Parihar

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Commodity derivatives are not capable mitigate the causes of commodity price volatility but only intend to manage risks linked to the volatility. A study is focus on how to predict market price of selected commodities and also how exchange rate affected to the buying and selling of the derivative contract. Black Scholes model indicated variance on bid price and ask price. Researcher found that sustained imbalance of competing bids and offers can drive prices away from theoretically expected values. Imbalances can be caused by factors such as a sudden political event or unexpected news regarding a particular market. These factors cannot be quantified and can have an effect on both gold & crude oil.

SUSTAINABLE LEARNING UTILIZING WHATSAPP FOR POST COVID PEDAGOGY: LESSONS FROM AN EXPERIMENT

Dr. Chandrasekharan Praveen

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According to a recent analysis from UNCTAD, the corona virus crisis has accelerated the uptake of digital solutions, tools, and services, speeding up the global transition towards a digital economy. Currently the Covid pandemic is forcing educational institutions to make changes to respond to the needs of students and teachers. But the pity lies in the fact that the 75th round of National Sample Survey conducted between July 2017 and June 2018, revealed that only 4.4 rural households have a computer, against 14.4 per cent in urban areas. Study materials for centuries were made available in print. But of late, economic concerns and uncertain futures have contributed to a crisis of confidence in print. Sustainability is becoming a key criterion in the pedagogical arena too. In recent years, attempts have been under way to reorient teacher education to address sustainability (McKeowan & Hopkins, 2014). This paper reports on a study which attempted to explore the possibility of sustainable learning using WhatsApp in an English language Bachelor of Education (BEd) course.

CHALLENGES OF HIGHER EDUCATION IN INDIA DURING TWENTY TWENTY

Dr. Biswambhar Mandal

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The UN Department of Economic and Social Affairs estimates that COVID-19 may cause the global economy to reduce in size by nearly 1% by the end of 2020, while the International Labour Organization projects an increase in worldwide unemployment of between 5.3 million and 24.7 million, and the World Trade Organization projects a 13% to 32% global

trade decline this year. Indian Economy which was already very fragile with falling GDP numbers and financial sector crises before the virus, has come to a standstill with the lockdown. The pandemic has proven challenging for both students and educators, who have to deal with the emotional, physical and economic difficulties posed by the ill health while doing their part to help control the spread of the virus. An economic recession could impact higher education institutions in many ways, including a reduction in employment opportunities, possible delays in students paying fees or an inability to pay tuition, the inability of governments to meet commitments to publically funded institutions to the level desired, and the changes in student behavior towards the mode and preference of particular degree programs. Covid-19 has forced universities across India, and the world indeed, to suspend physical classrooms and shift to online classes. There have also been debates on the nature of classes and the future of examination and evaluation -whether they could be conducted online or not. Higher education institutions require high-speed internet and education delivery platforms or learning management systems, besides stable IT infrastructure and faculty members who are comfortable teaching online. Students also need high-speed internet and computers/mobiles to attend these sessions or watch pre-recorded classes. I have tried in this article to show an overview of the challenges of higher education in India during the year 2020.

DETOXIFICATION OF THE BODY: NEED OF GOOD HEALTH

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This article deals with information about detoxification of body to aware people about their health . This article helps people to understand the actual meaning of detoxification, ways by which detoxification can be done, simply. This article reveals that which types of food are useful to expel toxins from the body, how are toxins affects the body's immunity system. Our country is a religious country and most of people go through fasting willingly. Which type of food can be take in fasting and which type of food should be avoid in fasting can be easily understand by reading this article. Overall this article has a great significance for people to understand detoxification of body in simple language and tells tips to remain healthy whole life.

GREEN MARKETING AS A TOOL FOR SUSTAINABLE DEVELOPMENT IN INDIA: RISING OPPORTUNITIES AND CHALLENGES

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Green Marketing is a rising phenomena in a modern market. This concept has enabled for the Marketing and Packaging of existing products which already are there to give guideline. In India too, companies have started using Green Marketing as a tool for sustainable development. In the light of movement like Green Revolution, Go Green, Clean India Green India, Sustainable Development etc. Companies are using the concept of Green Marketing to target the minds of consumer market. As a result of which companies are able to boost the rate of their target consumers who are concerned about the environment. These are consumers who are interested in purchasing those products which is environment friendly and are also willing to pay extra amount for such product. In this paper secondary data has been used to find out that how companies are using Green Marketing for sustainable development and also for increasing their rate of targeting green consumers. This paper identifies the three different green audiences and also talks about opportunities and challenges which are faced by businesses in Green Marketing.

WOMEN EMPOWERMENT

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Shaivya Singh

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Women empowerment is a process that leads to enhancing women's control over financial human country by examining the role and involvement of women in economic social and political field. Women is said to be truly empowered only when all factors such as self worth of women control on their own life and they become instrument in bringing social change also but in some cases real scene that woman are taken hard labour and when it comes to returns they are deprived. The women in agriculture field toils day and night for normal crops but when cash crops season comes men shows his superiority and grabs all crops and their returns .This gender inequality or bias is the main problem which needs to be observed and removed thus for bringing women empowerment It is the crying need of the hour of elimination of male superiority and patriarchal mind-set. There is urgent need to give equal opportunities to women in education and employment without any discrimination. It would be simply inadequate if we only provide legal and constitutional rights to women but if there is no change in attitudes towards them.

ILL EFFECTS OF JUNK FOOD ON PHYSICAL AND MENTAL DEVELOPMENT

Dr. Anita Nigam

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Today's children are tomorrow's future. This statement has special significance for India, because today India has more teenagers than in other countries of the world.Children's attachment to junk food has brought their health problems as a challenge and stands in front of the country.Doctor, educationist and parents are all worried in the country because children are falling prey to diseases that used to happen to older people due to the consumption of junk food.Factual information is being presented in this study material to show the seriousness of the situation.

GROWTH OF EDUCATIONAL INVESTMENT AND NEW EDUCATION POLICY

Dr. Sanjay Kumar

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Education is one of the important determinants of socio-economic development in developing country like India. Sustainable economic development can be achieved through investment in human capital. As we know that Indian economy is still struggling with underdevelopment from every aspect even after seventy three years of independence. To solve the socio-economic problems in the country, there must be heavy investment in education. Overall expenditure on education secures economic and social progress, to enhance productivity and creativity and to raise income level of the people in the country. Government expenditure on education is the most effective tools to raise the living standard of the people and eradication of poverty. Government investment in terms of expenditure on education required to improve economic efficiency and social consistency in the country. It is found that there has been continuously increasing public expenditure on education from both central and state governments. Relating to public investment in education, government of India in new National Education Policy 2020 decided that there must be double public investment in

education to 20 percent of its expenditure, e.i., 6 percent of gross domestic product (GDP) over the decade. As we know that earlier Kothari commission had also recommended allocation of 6 percent of GDP on education but unfortunately not able to fulfil that goal. It is found that public investment on education in India has been hovering around 3 percent of GDP. If we compare the percentage expenditure of GDP on education in India to other countries then USA spent 5 percent, United Kingdom 5.5 percent, Sweden 7.5 percent. All these countries spending more on education than that of India despite everything developed in these countries. Developed countries are spending more on education because it raises people's efficiency, productivity and creativity that entail to promote entrepreneurship and technological progress and overall output growth. Therefore, the government of India decided to spend more on education to improve the educational outcome in the country. Thus, the vision of New Education Policy must be to transform our nation into an equitable, vibrant knowledge society and ensure high quality education to maintain sustainable and inclusive growth and development of the country.

PHYSICAL FITNESS AND MENTAL HELATH OF DAVANGERE UNIVERSITY KHO-KHO PLAYER'S

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Physical education is a Branch of Education and Physical Education are like two Face of a coin Education and physical education very Important for the Development of a Person and his ides. Research is not a Thing or about Subject It is criticized analyzed and investigated Related to the New ideologies That involves in The Process of Bringing to light. We have conducted comparative Test in inter College Players of Davanagere university A Sample of 100 mal Players of age group 18 to 25 Years had taken in Rural and Urban Kho Kho Players in Their level of Physical Fitness and mental Health The Hypotheses Was Formulated on The Basis of assumption The statical This like 'T' test Was applied and PEI The physical efficiency index table No 3 and 9 Scoring For harward steep test to analyze The Result to study clearly Rural Kho Kho Players have more Physical Fitness and mental ability Than the Urban Kho Kho Players.

UNDER GRADUATES STUDENTS PERCEPTION OF ONLINE LEARNING DURING COVID-19 PANDEMIC

Dr. Purna Thakwani

Prof. Carol Rao

Prof. Amrita Khandelwal

The COVID-19 pandemic has affected educational system worldwide. It has forced educational institutions to close, which has impacted over 90% of the world's student population. As the face to face learning method is no longer appropriate during this unusual phase of Covid-19 pandemic, the situation led to forced immersion of learners into e-learning during this period of Covid-19 Lockdown. In order to continue teaching and learning practices in educational institutions, our education system has resorted to online mode of learning, which is an imperfect yet quick solution to the crises. This study is a portrayal of online learning modes adopted by the educational institutions for the learning process by students of undergraduate courses. It looks forward to an intellectually enriched opportunity for further future academic decision-making during any adversity. The intended purpose of this paper seeks to address the required essentialities of online learning in education amid the COVID-19 pandemic and to understand the student's perceptions towards the acceptability of these

modern technical tools for learning. It also covers the level of acceptability by students of various undergraduate courses for online learning and the various issues faced by them during the online learning methods. Many institutions have become interested in how to best deliver course content online, engage learners but at the same time a big question for all these institutions is how compatible are students with this virtual class delivery system.

**PARTICIPATION OF SMALLHOLDER FARMERS IN RURAL NON-FARM SECTOR:
A STUDY IN SELECTED VILLAGES OF WEST BENGAL**

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To alleviate rural poverty and foster rural prosperity, growth in rural non-farm (RNF) sector is essential. Owing to the rising cost of cultivation, declining productivity, and climate change, farming has become unviable for small and marginal farmers, comprising 85% of the nation's farming population. In this context, as a strategy for sustainable rural livelihoods, the involvement of smallholder farmers in the RNF activities has increased significantly in the nation over the last two decades. In terms of a binary logistic regression model, this paper investigates how various demographic and socio-economic variables impact the participation of farmers in RNF activities by collecting data from 324 smallholder farming households in some selected villages of West Bengal. The paper further seeks to recognize different pull and push factors responsible for participation in RNF activities. The paper recommends the government's role in developing appropriate infrastructure facilities for agro-processing units, promoting micro, small and medium industries in rural areas, and organizing professional training programmes to develop skills for rural non-farm workers.

**IMPACT OF COVID 19 ON CONSUMER BEHAVIOUR IN INDIA:
FOCUS ON E-COMMERCE**

Dr. Sangeeta Kakar

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The Covid 19 pandemic, lockdown imposed and social distancing have forced the consumers to modify shopping behavior and has also affected the consumption patterns. More consumers are shifting to online channels than ever before while the overall digital usage has accelerated in Covid period. The suppliers and trade has also responded by creating better buying experience and introducing new systems and processes to cater to the changing behavior. The author discusses and explores how Covid 19 will affect the way India shops and innovations made by suppliers and service providers.

RELATIONSHIP WITH ACCOUNTING EDUCATION AND ACCOUNTING PRACTICE

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Accounting education is an important factor for realizing the accounting functions. The aim of this study is to examine the relationship between accounting education and accounting practice with the particular reference to academics and students and practitioners of accounting profession in India. For this purpose the data has been collected by using questionnaire and will be distributed randomly selected sample of users. In the case of academic accounting education, there is an ongoing debate there legitimacy of graduates, employers, policy makers and professional bodies' complaints that academic accounting is not

preparing graduates for the workplace and the accounting profession. Accounting research and professional accounting research does not necessarily contest the proposition for policy making. The fact of this matter is that accounting performance over the past 25-30 years has not given the accounting practices. There are few studies which propose that there is a large gap with accounting education and accounting practice. Research in accounting enriches the educational process create qualified accountants due to help them which skills that enable them to provide good quality services in the way that well up to data. So a good accounting practice should lead a qualified accountant with his works in this field.

GLOBAL WORLD POST COVID-19

Dr. Praveen Sharma

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The tale corona virus has disturbed the worldwide economy to a degree never observed. The closures forced to slow its spread have sent monetary yield smashing, caused financial market alarm and reduced travel, relaxation and social life more seriously than numerous wars have. As the Corona virus pandemic keeps on unleashing devastation over the world, with nations attempting to contain its spread and economies enduring an ensuing shot, buyer observations are probably going to change definitely going ahead. This paper reviews the impact of the Corona virus on the various sectors.

EXAM STRESS IN CHILDREN AND PARENT ROLE: A REVIEW

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In today's learning environment, the competition is increasing; cut-off percentage for clearing any exams is also increasing, which putting intense pressure of child brain. In the crucial period of exams, child needs the support for parents in order to get rid of the exam pressure. This paper focus on the mental state of child during the exams and the activities, that can be done to release this pressure.

FINANCING INCLUSION: AN INITIATIVE TOWARDS INCLUSIVE GROWTH

Dr. Meenu

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Inclusive Growth has been a buzzword in present era. Banks and other financial services players are expected to be the key drivers for inclusive growth through financial inclusion. A large number of people remain deprived of basic financial services just in the lack of awareness about the availability and utilization of such services. Further high transaction cost, inflexible products, distant location of bank branches; cumbersome documentations also create hurdles in the financial inclusion of the poor society. The empirical evidence shows that countries with greater financial exclusion percentage also face the problem of high poverty and inequality. If we are talking of financial stability, economic stability and inclusive growth with stability, it is not possible without achieving Financial Inclusion. Thus financial inclusion is no

longer a policy choice but is a policy compulsion today. And banking is a key driver for inclusive growth. The present paper is a modest attempt to understand the role of financial sector particularly the banking sector in the inclusive growth process through poverty reduction and removal of inequality.

ROLE OF SOUTH ASIAN FREE TRADE AREA [SAFTA] IN THE DEVELOPMENT OF INDIAN ECONOMY

Dr. Manisha Sharma

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In international trade, free trade agreements are getting importance. Since, the inception of WTO in 1991, continuous deadlock right from the Doha round, regional and bi-lateral trade agreements have emerged with fruitful results. On the other hand, multi-lateral trade agreements failed to build broader consensus. This is why regional trade agreements are binding neighboring member countries with more powerful force of trade, money and developing economy. The requirement of economic integration in South Asia led to the establishment of South Asian Association for Regional Cooperation [SAARC] in December, 1985. SAARC involves seven countries, namely, India, Bangladesh, Pakistan, Nepal, Bhutan, Sri Lanka and Maldives with its Secretariat in Kathmandu, Nepal. The fundamental goal of SAARC is to accelerate economic and social development through optimum utilization of their human and material resources.

STATISTICAL APPLICATIONS IN SOCIAL WORK RESEARCH

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The main objective of the article is to orient the possibilities of using statistical methods both in education and in research in the areas of Social Work. Social Work and related research, such as Psychiatric Social Work, Medical Social Work, Community Development, Empowerment of rural women, Child rights, Trafficking of Women and Children and others, do require the use of statistical methods & techniques. In professional disciplines like Social Work, students are expected to be able to understand and apply basic statistical concepts, also practice in further projects. Social Workers use statistics for research and analysis of the project's data in developmental projects, in writing proposals and impact / evaluation studies. Sometimes the research they need to do is a program analysis to determine how effective a Social Work program they have established is. Social Workers do other kinds of social research depending on the issues & problems.

THE IMPACT OF TECHNOLOGY ON WORK-LIFE BALANCE

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The goal of this research was to contribute to women's literature, technology and work-life balance (WLB). The study enabled a distinction between the perceived levels of WLB and the effect of technology on the balance by defining both instructional and non-instructional female workers at a higher education institution. All female workers were sent a mixed methods survey to determine possible commonalities or commonalities. The distinctions between classes and Questions were asked about the views and perceptions of workers of

WLB and information and communication technologies (ICTs). The ICTs included technology such as email, accessible via computers, mobile phones or tablets, for the purpose of the analysis. The findings suggest differences between WLB's views with respect to the surveyed educational and non-instructional employees. While there was a substantial difference, rather than negative views, ICTs were seen as beneficial for WLB by the instructional faculty. Due to the numerous stresses that come with their employment, a lower perception of control for instructional faculty was expected. The findings of the study improve the awareness of the consequences of technology for WLB. In addition, in the sense of higher education, the research contributes to the literature of gender disparities and WLB. Future studies on the experiences of female workers in the private sector should be conducted. It is apparent from the findings that part-time workers fail to sustain equilibrium because of restricted access to policies and benefits that full-time staff are able to take advantage of. To eradicate this struggle, future research should examine strategies.

COVID-19 CHALLENGE FOR INTERNATIONAL STUDENTS IN FOREIGN UNIVERSITIES

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The COVID-19 pandemic is impacting all segments of students learning. The study aimed to investigate the challenge of COVID-19 pandemic on the education of students studying in different foreign universities. The COVID-19 is first and foremost a respiratory disease which has transitioned into pandemic. This virus is a novel coronavirus that has caused health crises around the world. In order to avoid physical contact, the authorities in India and worldwide decided to close schools, colleges, universities and other educational institutions. To avoid suspension of classes, the brick and mortar style of teaching shifted to impersonal education through online teaching platforms. This unseen and unimaginable home schooling came as a huge challenge to students learning, impacting 87% of the world's student population (UNESCO, 2020). Everything from teaching to students internal assessment to even games period has moved online, with a lot of experimentation, glitches and uncertainty for everyone. This unexpected disruption might cause or increase inequality and injustice. Educational Institutions in Foreign countries have also been shut down and shifted their platform online to complete the curricula. But this sudden turn of events has brought them face to face with the impact of Covid -19 on a number of Financial and Academic areas. And not only there is an immediate impact but further prospects of admission to these institutions are also affected. The impact can be seen from the fact that the British Council has restricted the access to English Language Tests that happen prior to admission to foreign universities. This paper explores the feedback from international students on their perception of the financial and academic impact of covid-19 on students' education. This study is also being done to test if international students are likely to start their studies as planned. Results indicated that as intrinsic motivation to learn and effort regulation decrease, procrastination increases. Specific strategies for encouraging effort regulation and intrinsic motivation in online graduate students are presented.

INNOVATIONS IN BANKING SECTOR

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The banking sector plays an important role in the development of one country's economy. The development of banking sector depends upon the services provided by them to the customers in various ways. New entrants to the market, new business models, changing

customer expectations and fragmentation of traditional services are all contributing to put traditional banks under pressure to launch new technology in their operations. With the passing of time number of changes occurred in banking sector. Most of the banks start innovative banking with object to create more customers value. ATM, RTGS, NEFT, Internet banking, Mobile banking, SMS Banking and cheque truncation system are some existing innovations .Financial sector also plays an important role in the development of an economy. A strong banking sector can be termed as lifeline of an economy. In today's era of information and technology an economy cannot achieve the target of sustainable development by following traditional banking method. So it has become mandatory for developing country like India to increase automation in banking industry. The new online banking is being accepted by the customers day by day with growing awareness and education. E-banking is a process of banking services that provide through electronic channels such as telephone, internet, cell phones etc. today many people are moving towards e-banking. For the customers, now it becomes easy to manage their account from any place and at any time and at very nominal cost. The objective of this paper is to present the innovations in banking sector which are required to keep in mind for the requirements of the present and future banking customers. All innovations being developed are more and more considered by the banks as an element of their strategy, in order to offer enhanced customer experience and better ménage relations with their customers. So, this paper highlights on new innovations in banking sector.

MARKETING STRATEGIES DURING PANDEMIC

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The pandemic has isolated and transformed ourselves in a practically unavoidable way. The current pandemic has changed our conduct, our utilization, our lifestyle, however above all else it has influenced the business climate. The current paper intends to emphasize on different marketing strategies that have happened in the lives of the associations and of their promoting exercises because of the pandemic. The thoughts of self-seclusion, independence, self-anti-extremism are terms that made new marketing and publicizing systems that the organizations should embrace on the off chance that they need to endure. The paper brings up a few changes that the organizations attempted to adjust their marketing and promoting message to the current circumstance joined with the requirement for inventive and creative activities and systems need for endurance in a profoundly serious and questionable business climate.

DIGITAL FINANCIAL INCLUSION THROUGH INDIA POST PAYMENTS BANKS IN RURAL INDIA

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Manoj Minj

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Financial inclusion means providing accessible and affordable financial products i.e. basic banking services, Insurance, credit facilities, etc to individual or business. Financial inclusion not only meaning to provide access to the financial system but also includes retention in the system. India Post Payments Bank (IPPB) is a public company wholly owned by the Government of India. Indian past payments Bank was launched on a Pan India basis on 1st Sep 2018 with the vision to build the most accessible, affordable, and trusted bank for the common man. The focus groups of IPPB include Homemakers, senior citizens, urban

migrants, people in rural India, and the unorganized retail sector. India post payment bank utilizes the large network of India post which is nearly 1.55 lakh post office as access points and 2.5 lakh doorsteps banking agents in every district, town, and village of India which has increased the size of rural banking infrastructure by 7 times. This research was conducted to study the contribution of India post payment bank in financial inclusion and financial literacy. The study is based both on primary data and secondary data. Primary data was collected through a structured questionnaire from 100 respondents and secondary data was collected through annual reports of India Post and IPPB, and various websites and journals.

FEMINISM IS A TOOL FOR WOMEN'S EMPOWERMENT

Dr. Suman Kumari

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Feminism is about all genders having equal rights and opportunities .It's about respecting diverse women's experiences, identities, knowledge and strengths and striving to empower all women to realize their full rights .Inclusivity is a core part of our feminism. Feminism is an organized activity in support of women's rights and interests. It is motivated by the quest of justice in 1960s and 1970s. This movement flourished into three waves; the first wave started in 1920s; and the second wave moves between 1960s and 1970s; the third wave included all types of differences like race, ethnicity, color and power. Women's equality in power sharing and active participation in decision making, including decision making in political process at all levels will be ensured for the achievement of the goals of empowerment . Policies, programmes and systems will be established to ensure mainstreaming of women's perspectives in all developmental processes as catalysts, participants and recipients. Women – friendly personnel policies like child care facilities, including crèches at work places and homes for the aged etc. will also be drawn up to encourage women to participate effectively in the development process.

POST COVID CHALLENGES: A STUDY WITH SPECIAL REFERENCE TO HIGHER EDUCATION IN RAJASTHAN

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The pandemic COVID -19 has affected all the aspects of life world wide and education is also drastically affected by it. All the Higher educational institutes are closed for students in Rajasthan due to the pandemic Covid-19 and the classroom teaching has been replaced by the youtube videos and e-content. This paper examines the post Covid challenges faced by Higher Education in government colleges in Rajasthan. The paper concludes with recommendations to face the present challenges of COVID -19

AN ANALYSIS OF BIMARU STATES ACRONYM IN INDIA

Dr. Vikas Yadav

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Professor Ashish Bose was born on 12 July 1930 and died on 7 April 2014. Bose was an eminent Professor at the Institute of Economic Growth, Delhi for most of the time. He has been a major contribution to the field of demographics and economic analysis. Bose has been a member of many commissions and committees of population policy. He has published more than twenty books and many research papers in the national and international journals. He has

a special interest and contribution in the field of demography. The term BIMARU State was given by him. The affiliation with the term BIMARU states has been Bose's identification. Since the emergence of this word, many research work and research papers are being published on it. Professor Ashish Bose summarized the first syllables of the names of the most backward four states of India, based on demographic variables. These demographic variables are such as birth rate, death rate, female literacy rate, mean age of marriage, Per cent of Couples effectively Protected by Family Planning Methods, Decadal Growth Rate of Population, Annual Average Exponential Growth Rate, Per cent of Urban Population, Growth Rate of Urban Population, Percentage of Girls Attending School 10 -14 Age Group, Percentage of Married Girls in Age Group 15 – 19, Average Number of Children Born per Woman by Age Group 20 – 24, Infant Mortality Rate and Per Capita NDP. This abbreviated form is composed of BI of Bihar, MA of Madhya Pradesh, R of Rajasthan and U of Uttar Pradesh. Firstly Professor Bose presented this term in the mid – 1980s by one page synopsis to former Prime Minister Rajiv Gandhi, analyzing the poor demographic situation in these states of India. Prof. Bose included only four most backward states in the BIMARU acronyms; he excluded Odisha from BIMARU states due to its low percentage contribution in India's population. But later some other researchers expanded the term BIMARU to BIMAROU to included Odisha in BIMARU states based on worst status of demographic variables.

DANGER OF DENGUE IN INDIA: A STATISTICAL OVERVIEW

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In present era, the world is facing a health crisis. Recently, Covid-19 is detected as a pandemic. Along with this, there are other diseases that cannot be taken lightly. Dengue is one of them. It is a tropical disease that is spread via mosquito. The death rate due to Dengue is very high in India. In this paper, we will discuss about the spread of this disease in India through state-wise statistical data. The paper will also indicate that in which state or Union territory the number of cases of Dengue was high during 2014 to 2018. In which state the death rate is higher during 2014 to 2018 in India. We shall also compare the change in the number of total cases of Dengue during in this time period. It will also inform us that in which region this disease had spread more rapidly. This study indirectly indicates the efforts taken by the state / UT to control the disease.

USING TECHNOLOGICAL TOOLS IN TEACHING OF ENGLISH AS FOREIGN LANGUAGE (EFL)

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The necessity of various techniques for teaching English as a Foreign Language (EFL) leads teachers to use technological tools to facilitate learning and serve their learners. Audio-visual materials are widely used for academic purposes and have a vital role in education. Audio-visual aids in teaching and learning can arouse students' interest in learning new concepts. It is universally acknowledged that the use of audio-visual aids contributes to students' learning. Thousands of years ago, audio-visual materials were the primary source of learning for people at large. The primitive human-beings expressed themselves and depicted their desires by drawing on the walls of caves. As life developed, primitive human beings began to learn from their surroundings and imitation and trial were their tools and means for learning. As text and print were developed, we almost began to lose our skills with audio-visual materials. The researches on "how people learn" shed light on the importance of the employment of audio-visual aids in teaching and learning. It is observed that whenever

teacher's use learning aids, students feel motivated, become more attentive, exhibit interest, and quickly understand things. The use of various tools helps students learn the language efficiently and effectively. Moreover, the use of audio-visual aids in teaching English is essential because it can stimulate students' participation in classroom activities, and thus in the teaching process.

EVOLVING MENACE FOR THE SOCIETY: HUMAN TRAFFICKING -AN INTERNATIONAL OVERVIEW

Dr. Sunita Singh Khatana

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Human race has been the most sophisticated social creature of the nature and have the most dignified life. The mankind has established certain set of obligations and limitations within their community in order to maintain the collectiveness. Set of rules, moral and ethical values are developed to be followed in the society in form of social norms or laws, but slowly individualism became prominent and in order to avail the limited resources humans have led to marginalization and vulnerability to the extent of exploiting the fellowmen. Human trafficking in the present century is one of the worst kind of exploitation and abuse human beings had ever thought of or done.

SUSTAINABLE DEVELOPMENT IN DEVELOPING COUNTRIES

Dr. Sunil Kumar Goyal

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Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Sustainable environmental management can only occur where active local-level support and participation exists. Particularly in less developed countries, community participation is believed to be the most effective strategy because people depend directly on their local physical environment and thus have a genuine interest in protecting it. Poverty has been identified as one of the most significant factors hindering the sustainable development of people particularly residing in rural areas of developing countries. Approximately two-thirds of the world's poor live in the rural areas of the developing world. Poor people are often seen as bound to use their immediate surrounding for short-term endurance and are assumed to be the most exposed to natural resources degradation. Extensive theoretical literature on social capital, poverty and sustainability has caught the attention of scientist for decades. Studies indicate that challenges related to unsustainability and rural poverty is interrelated. The only possible means out of existing crisis is to incorporate resources. The developing countries have been condemned for their incapability to diminish poverty related scarcity and contribution to sustainable agricultural development. Thus, there is a requirement for improving the social capital of developing countries to incorporate environmental settings and people to lessen poverty and achieve sustainable development. Social capital is gaining its importance in relation to a number of related fields of investigations that include issues influencing knowledge or education acquisition, people's participation, community development and poverty alleviation. Social capital enrichment may have direct relationship with people particularly those residing in the rural areas. Community development is usually defined as social learning procedures which empower people and engross them as citizens in collective activities aimed at socioeconomic development, poverty alleviation and sustainable development. A poverty focus services must promote education, health promotion and social action issues.

**GREEN INITIATIVES FOR SUSTAINABLE INDUSTRIAL DEVELOPMENT:
A BRIEF ANALYSIS OF TOURISM INDUSTRY**

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An Inclusive Sustainable Industrialization is one of the major factors in the “2030 Agenda for Sustainable Development”. A great challenge for manifesting Sustainable Industrial Growth reflects the innovations and Implementation of the green initiatives, especially in the tourism Industry, being one of the most promising drivers of the world’s economic growth and having close impact on various other economic and social sectors. Despite, facing a significant sustainability related challenges, the Tourism industry is one amongst all, seeking out proactive efforts as to conserving unique and natural resources, decreasing carbon emissions, preserving social and cultural assets and also increasing investments in both the public and private sector for improving tourism sustainability. Many previous researches done in this area have not illuminated the green initiatives, their implementation and the major hurdles being faced by the Tourism Industries. This paper attempts to demonstrate the major green transitions and their overall impact on the sustainable growth, by analyzing the qualitative data of some of the world’s top tourism companies, for which a theoretical framework has been adopted.

**COVID 19 AND GENDER EQUALITY:
ANALYTICAL STUDY FROM THE PERSPECTIVE OF HDI 2020**

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The COVID-19 crisis is a crisis of structural human growth, compounding the risks of advancing gender equality. The pandemic and its implications have reached a world that is richer than ever but faces profound divisions in human growth. As pre-existing horizontal disparities can magnify the effects of the crisis, some of the repercussions of COVID-19 have had a broader impact on some countries and groups within countries. Women and girls are disproportionately affected by the crisis simply because of their sex, in many social, economic and political dimensions. In health and education, the immediate impact of COVID-19 on gender inequality are already apparent in the burden of unpaid care work and gender-based abuse.

**AI – BASED ONLINE EXAMINATION:
AN ALTERNATIVE FOR TRADITIONAL EXAMINATIONS**

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Dr. Vishwanath Karad

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The Impact of COVID - 19 is observed in every sector throughout the World. Most governments around the world decided to temporarily close educational institutions in an attempt to reduce the spread of COVID-19. The closure of educational institutions affected students grading pattern. In India, students’ academic progression is basically measured through various kinds of examinations. Many schools, universities have cancelled their traditional examination pattern and replaced them with an assignment that students can copy

and paste from Internet. This is not the solution over the period of time. Educational institutions need a solution that does not let them compromise with the security, experience, convenience and feasibility of educators and students as well as a solution which evaluate every students academic record and provide a fair chance to judge them. With AI-based remote proctoring and invigilation technologies is a great way to ensure the students can appear for their examination safely at their home. It removes the need of physical centers and ensures that students do not get indulged in cheating or unfair means during the examination. This paper focuses on how the examinations are conducted remotely using the Artificial Intelligence based proctoring method. It focuses on techniques used for proctoring and how AI works for proctoring.

MEMORY RECOLLECTION IN PATRICK MODIANO'S THE SEARCH WARRANT

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Struggle for identity is a main principle of any literature. Literature is a source of inspiration for all ages, which is proved through with its different genres. Fiction of Patrick Modiano is not exceptional to this. Modiano's childhood life was not stable. He was born on 30th July 1945 in France. He was brought up by his Flemish maternal grandparents. He confesses that his elementary education didn't take place properly due to his parents' background. In his childhood he used to speak only Flemish and later who became a French writer which is surprising for the lovers of literature. This journey to get him Nobel Prize for literature in 2014. His writing contains full of struggle and trying to make his identity in the society with his past. Till 2014 his most of the work was translated in more than thirty languages. Simultaneously Modiano has portrayed plight, loss and status of Jew community in his most of the writings. Almost his all narrators reveal his own life as in *The Search Warrant*. *The Search Warrant* is an autobiography where he is trying to recollect his past with his shattered memories. In the critical point of view he tried his level best to uncover the plight and situation of Jews during the Second World War. In throughout the novel Modiano is recollecting his memories with the help of protagonist. It was mandatory for Jews in France to report themselves to police in 1940. And Dora a fifteen year girl was not reported and a missing report was filled. As usual his father Ernest also was not reported to police being a Jew and the consequences are the same for Dora and for his father in the future. Memory recollection is a major finding of *The Search Warrant*. His fiction gives much importance to time; time is dominant in his novels. He searches his past with his characters. His childhood was not a normal one and he repents for it in his most of the works. His mania to look in past and to search something which is lost is a main principle of his writing. There are ample of evidences in his writing which uncover that Jews were not treated properly in those days.

IMPACT OF COVID 19 ON THE USAGE OF E-WALLET APP IN TIER 1 & 2 CITIES

Miriam Santhy John

With the spread of the novel coronavirus in the economy, people started adopting contactless methods as per the social distancing guidelines prescribed by the world health organization. Government authorities in numerous countries are taking action to embolden contactless payments because the COVID-19 pandemic intensifies. The public is worried that the virus can transmit through physical money. It pushes them to change and to use e-wallet apps instead. The current study contributes to the literature by scrutinizing the effect of perceived risk, government support, and perceived usefulness on customers' intention to use e-wallet during the COVID-19 outbreak. This study also aims to find the impact of e-wallets in the lives of the people before and after the existence of covid 19 pandemics in tier 1 and 2 cities of India with a singular emphasis on the city of Chennai and Thrissur.

ACCOUNTING ETHICS IN THE PROFESSION: AN INVESTIGATION

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Accounting ethics is primarily a field of applied ethics and when it applies to accounting, the study of moral values and decisions is part of business ethics and human ethics. A competent, skilled business accountant is an invaluable asset for the company. These individuals use an inquiring mind to work on the basis of their understanding of the company's financials. This research paper was designed primarily to investigate "Accounting ethics in the profession: an investigation" provided the significance of accounting ethics as a facilitator in preventing accounting frauds for the development of accounting. Perception of the Accounting professionals is a major criterion for collecting the information. Respondents were chosen from selected business organizations, government firms and accounting firms. The study also aimed at collecting data about relationship between demographic factor and ethical behavior in Accounting profession.

'LEARNING' THE ENDLESS PURSUIT IN THESE EMERGENT TIMES

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The onset of the virus named corona brought with it numerous waves of change, change that was never predictable, in every sphere of human life. Countries saw massive shut downs of life and production, and along with it, the halt of the most fragile segment, the Educational segment constituting the institutions was suffered. Education and learning could not be stopped though. Learning continued to nurture disregarding the tyrant rules of the virus through the various novel modes, the bliss of the present century encapsulated with shells of digital technology. This paper studies the different impacts of the pandemic in the educational institutions of India. The new modes, trends of learning that evolved during this time of crisis, and which will continue to affect our future generation. This paper also suggests few strategies that can help institutions grow and adapt to the new norms of technology.

AN ANALYSIS OF GOVERNMENT PROGRAMME IN PRIMARY EDUCATION IN RAJASTHAN

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After independence, most efforts were required to be made in the field of education because the basis of all the dimensions of other socio-economic development is based on this education. In a desert state like Rajasthan, due to economic backwardness, there were many difficulties in developing the structural structure of education. In Rajasthan, the non-formal education programme was started in the year 1975 due to low dense demographic settlement due to very heterogeneous geographical difficulties in Rajasthan. In Rajasthan, 1998 a total 4.80 lakh were enrolled, after completing the fifth grade in these non-formal schools, a provision was made to be considered eligible for admission in class 6 of formal school. After this, the Shiksha Karmi Yojna was started in the year 1987-88, whose main aim was to appoint such education Shiksha Karmi while going on leave of the teacher in single teacher schools. After this, the government also undertook the establishment of Lok Jumbish Pariyojna and Rajiv Gandhi Swarna Jayanti Pathshala to improve primary education. After this, taking care of the health and nutrition of the children studying in primary government schools, the

government started the Mid-Day Meal Programme in the year 1995-96, which was converted into a plan to provide cooked food in the school in 2004. Therefore, in conclusion, we can say that the Rajasthan government has made many efforts to improve primary education, which is still going on at present.

HAVOC OF COVID-19 AND WAYS TO NEW NORMAL SITUATION

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The COVID -19 pandemic effects are observed in each sector of the world. The education sector of Nepal along with the world is badly affected due to this pandemic. The worldwide lockdown has created a very difficult situation in the teaching-learning environment. The education sector has been struggling to survive from the crisis with different approaches and inheriting the challenges to wash away the threat of the COVID – 19. In this article, the positive and negative impacts and ways of the solution have also been mentioned in the case of Nepal. The COVID-19 pandemic has affected educational systems worldwide, leading to the near-total closures of schools, universities, and colleges. School closures impact not only students, teachers, and families but have far-reaching economic and societal consequences. COVID-19 is a new global pandemic that emerged in the world in December 2019. It has now impacted all people around the globe by infecting around 56 million and taking the lives of one and a half million people. Education is the worst-hit sector due to the pandemic. Most of the schools and colleges around the globe were shut almost for a whole year which stopped billions of children from going to their schools and colleges and were put inside their homes. They lost their opportunity to play games and sharpen their brains by taking part in various curricular and extracurricular activities throughout the year. This has created a huge psychosocial impact among millions of children. Many schools in the world have tried to teach their students online. However, this has not been quite fruitful as many students, especially in the developing countries, don't have access to the internet and it does not permit the children to learn the practical skills face to face. When will society would find a way and cope with the pandemic is still unknown. The education sectors will have to struggle for many years to overcome the impact of the COVID-19 in the education sector. So, it has become the responsibility of the governments, school management, teachers, and the parents to minimize the loss of the impact and carry out the teaching-learning activities again. The different governments should make country-specific plans and implement them for this.

RELATIVE WORTH OF THE EFFECTS OF JOB STRESS ON POLICE PERSONNELS: AN EMPIRICAL INVESTIGATION IN SOUTHERN ASSAM

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Stress unfortunately has become an unavoidable part of our today's industrialized and urbanized society. Even though stress is an integral part of our organizational life, its implications seemingly are more on those who lead a regimented life for obvious reasons. An extensive literature review was done in this area of stress to study the researches done till date. A further probe was done deeply to unearth the researches which have studied the effects of stress in the employees. After pilot testing through questionnaire, a final structured closed questionnaire having factors and components of effects of stress was floated for primary data collection from the police officers in the rank of Sub Inspector and Assistant Sub Inspector in the Barak valley of southern Assam. Statistical analysis was done on the dataset

using SPSS 23 and it yielded some useful results. The findings showed that the Physiological factor leads to maximum stress followed by Psychological factor and Behavioral factor. The relative worth of the components and factors was studied. The demographic variables like age of the respondents, rank of the officers, no. of dependants, etc were also correlated with their responses. The conclusion of the research work is that the policy makers and employers should understand the relative worth of the effects of stress on the police officers and try to reduce them in some way possible.

**AN IMPACT OF DIVIDEND DECISIONS ON SHARE PRICES OF THE COMPANY:
A STUDY OF SELECTED PHARMACEUTICAL COMPANIES IN INDIA**

Kaushik Kumar Ratilal Dalvi

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The aim of this study is to examine the impact of dividend decisions on share prices of the selected pharmaceutical companies listed on the Bombay Stock Exchange. The research is completely based on secondary data. Fifteen pharmaceutical companies who have regularly paid dividend during the last five years have founded the sample of the study. The data regarding the average share prices is collected for 10 days before and 10 days after the declaration of dividend by the companies. T-test for paired sample means is used for examines the impact of dividend decision on the average share prices of the selected pharmaceutical companies. The outcome of the study shows that the share prices of the companies are not affected by the dividend announcement. It means that the shareholders' wealth is irrelevance hypothesis to the dividend declaration in the case of selected pharmaceutical companies firms listed on the Bombay Stock Exchange.

WORLD REFUGEE CRISIS: DREAM OF HAVING OUR OWN LAND

Mrs. Jaya Agrawal

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Have we ever imagine that how we will feel if one day, we will be compelled to leave our home, land? Some day, when we will be deprived of our rights, freedom and Some day, when we will be a person without citizenship of any country of the world. Some day, we will have to take shelter or even run for a shelter on this earth....helpless, homeless, quite pathetic situationthis is the scenario, for which we are afraid of even dream and a refugee lives with these circumstances. Refugee can be defined as a person, who because of conflict, discrimination, violence etc., is tortured so badly that he/she is compelled to leave his /her own country of origin and take shelter elsewhere ,wherever he/she can get and now they need International protection. The world has been witnessing such crisis since long and the number of refugees at global level is increasing day- by -day_ so deteriorating their situation. Recent incidents of violence and brutal behavior against such persons which were forced to flee are of Syria, Myanmar and such incidents drew attention of the world leaders, organizations as well as of common people of each and every country once again towards the most burning question of nowadays that we are silent over this inhuman behavior. Despite being having an organization like UNHCR, GCR, GRF, why Rohingya refugee crisis, Syrian refugee crisis took place? There has been always conflict/competition for powers between the nations ,why there is not such situation for the refugees, who are suffering from the worst inhuman condition regarding food, cloth, shelter, basic amenities, medical facilities, education, employment, rights, freedom, citizenship, which are being enjoyed by the rest of world but still which is mere a dream for the refugees.

EMPIRICAL STUDY ON STRESS AMONG STUDENTS DURING COVID-19

Heemika Sharma

Research Scholar

Ankita

Research Scholar

COVID 19 has caused a significant distress around the globe. Apart from the physical problems, it has caused serious damage to the people's mental health. Present study examines the psychological, physical and behavioural problem faced by students due to COVID-19. The study also analyses the method adopted by students to cope-up with stress. The data is collected from 100 students through simple random sampling method. The data is analysed through chi-square and one-way ANOVA. The chi-square result reveals that there is no significant association between qualification of student and psychological, physical and behavioural problem faced by students during COVID-19. The result also reveals that effects of COVID-19 on psychological, physical and behavioural problem of students are same for all age group. 'Watching movie, yoga & exercise, reading book, nutritive food and spending time with family is very useful for respondents to cope-up with stress during COVID-19. Social media and listening motivational speakers have moderately useful for students.

STUDY ON DIGITALIZATION OF BANKING IN RURAL INDIA: ISSUES AND CHALLENGES

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The term called "Digitalization" governs the modern world in which we work. The Government of India has recently announced the Digital India Program with the vision of transforming India into an information economy and a digitally empowered society. All sectors of the economy have played a major role in the concept of digitalization, and the banking sector is no exception. Digitalization has become critical for the Indian banking sector, which plays a major role in fostering financial inclusion and which is primarily concerned with providing customers with better services and opportunities to earn more in the near future. In recent years, the Indian banking sector has achieved tremendous growth, fostering a higher level of capital creation due to the digitalization of banking. While the Indian banking sector is moving towards digitalization, different issues and challenges need to be addressed, especially in rural banking. This conceptual research paper is an attempt to examine and gain a new perspective on the issues and challenges in the field of digitization of rural banking.

EXPLORING THE THEME OF DOMINATION IN MY CLEANER (2005) BY MAGGIE GEE

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Culture and societal differences have been into talk since ages. People have been judged, compared, dominated, discouraged, cast down and condemned based on caste, colour, gender and even income. In My Cleaner (2005) Maggie Gee, she critically narrates such actions which are seen worldwide and with Afro-Americans in particular. Maggie Gee has portrayed how a person with different culture, colour complexion and even mode and amount of earning can lead to discrimination, domination and suppression. The select novel shows the

sweet and sour relationship between Ugandan origin, Mary Tendo and London based well established writer and professor, Vanessa Henman. Mary Tendo in spite of graduate in B.A Hons. is judged, compared and ill-treated by Vanessa Henman at times. Henman considers Mary as her cleaner, as in past she worked under her as a cook, nanny, and cleaner. The title of cleaner implies to Mary despite of her education, independent and successful life in Africa. This paper aims to explore the theme of culture, social, gender and financial dominance and how two women of different backgrounds face similar marital issues.

EMPIRICAL STUDY ON STRESS AMONG STUDENTS DURING COVID-19

Heemika Sharma

Research Scholar, JECRC University, Jaipur, Rajasthan

Ankita

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COVID 19 has caused a significant distress around the globe. Apart from the physical problems, it has caused serious damage to the people's mental health. Present study examines the psychological, physical and behavioural problem faced by students due to COVID-19. The study also analyses the method adopted by students to cope-up with stress. The data is collected from 100 students through simple random sampling method. The data is analysed through chi-square and one-way ANOVA. The chi-square result reveals that there is no significant association between qualification of student and psychological, physical and behavioural problem faced by students during COVID-19. The result also reveals that effects of COVID-19 on psychological, physical and behavioural problem of students are same for all age group. 'Watching movie, yoga & exercise, reading book, nutritive food and spending time with family is very useful for respondents to cope-up with stress during COVID-19. Social media and listening motivational speakers have moderately useful for students.

AN ECONOMIC ANALYSIS OF JOB CRISES DURING COVID 19 IN INDIA: WITH SPECIAL REFERENCE TO MYSORE CITY

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For India, the report estimates job loss for 4.1 million youth. Construction and agriculture have witnessed the major job losses among seven key sectors," said the ILO-ADB report. As many as 41 lakh youth in the country lost jobs due to the COVID-19 pandemic while construction and farm sector workers account for the majority of job losses, according to a joint report by the International Labour Organization (ILO) and the Asian Development Bank (ADB). This paper explains the problem of job crises in the course of corona both at national and global level and it tells about the remedial measures in terms of policy implications to overcome from such pandemic caused job crises.

E-LEARNING AND ITS IMPACT ON FUNCTIONAL HEALTH AMID COVID-19

Orusakarim

Research Scholar

The outbreak of the novel Covid-19 global pandemic has led to the closure of educational institutions and this has significantly affected more than 290 million students across 22 countries and more than 32 crore students in India, according to UNESCO. The

recent order mandating the creation of shelters in different parts of the country by the government of India due to the pandemic has definitely refined the learning process in the form of e-schooling as education/the pursuit of the academic curriculum cannot wait. The reliance upon E-learning is increasing rapidly, and is going to rule the roost in the times ahead. Online learning presents a major risk on our emotional and physical health, otherwise known as functional health which results in a trend away from active leisure pursuits and recreational sports and leading us towards a sedentary lifestyle (Wang, Luo, Gao, & Kong, 2012)

AN ANALYSIS PERFORMANCE OF CURRENCY DERIVATIVES DURING PANDEMIC: BLACK SCHOLES MODEL

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Dr. Chetna Parmar

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The introduction of Currency Derivatives in India is a landmark decision which is likely to be a boon for importers, exporters and companies with Forex exposure. These Derivative products have a wide scope with their special features tailored to match customer requirements. Black Scholes model, also known as the Black-Scholes-Merton (BSM) model, is a mathematical model for pricing an options contract. In particular, the model estimates the variation over time of financial instruments. It assumes these instruments (such as stocks or futures) will have a lognormal distribution of prices. Using this assumption and factoring in other important variables, the equation derives the price of a call option.

PATTERN OF MUTUAL FUNDS INVESTMENT DURING COVID – 19: BASIS OF DEMOGRAPHIC VARIABLES

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Dr. Ritika Moolchandani

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Mutual funds industry in India is facing a turbulent situation of global recession due to COVID-19 pandemic. Equity mutual funds highly impacted by spread of corona virus continuously, especially mid and small cap funds generating negative returns to investors. As per current scenario of market crisis, it better to invest in debt instruments due to lower risk and government securities. This pandemic is hampering to entire Indian economy. The present study is conducted on the basis of online survey with five point likert scale. The objective of present study has been analyzed as per demographic variables on the basis of framing various hypotheses for achieving results.

INDIAN ACCOUNTING STANDARDS: SIGNIFICANT CARVE-OUTS FROM IFRS AND IMPLEMENTATION

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India made a responsibility towards the relationship of Indian accounting rules with IFRS at the G20 most noteworthy point in 2009. As shown by this, the Ministry of Corporate Affairs, Government of India (MCA) starting late gave a guide for usage of Indian Accounting

Standards (Ind AS) coexisted with International Financial Reporting Standards (IFRS) starting April 2011. Notwithstanding, this technique was suspended by morals of flawed duty and different issues. This paper is an endeavour to portray the activities taken by India for blending to International money related revealing standards (IFRS) and its deviation from IFRS. It is like way clarifies the need of relationship, from AS to Ind AS. Regardless of the way that all the bits of IFRS have not been taken in the Ind AS, yet simultaneously it is a stage forward towards IFRS. Segment among IFRS and Ind AS has been reviewed for Carve out from IFRS in the significant Ind AS's and other essential changes as instructed by Ministry of corporate issues (MCA). IFRS hugeness and protests has in like way been disclosed near Challenges in IFRS past Accounting and Financial Reporting in Indian point of view for example HR, Information System, Internal Control, Amendment of Laws and Auditability of reasonable worth appraisals. A short conversation of difficulties to be looked by affiliations and basic models from IFRS is talked about.

SOCIAL MEDIA AND ONLINE EDUCATION: A STUDY ABOUT RURAL SEGMENT

Navneet Kaur

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At present life is fully covered all activity on social media, specifically, the juveniles spend most of the time on social media, whether they do shopping, chatting, or gathering knowledge about anything etcetera. Because this is the platform where they can learn many things with little effort. social media provide all stuff very conveniently to everyone by putting more focus on students. Students can get a lot of information not only about external activity but their syllabus their educational information also. social media platforms like Google, Facebook, YouTube are the key source to attain knowledge nowadays. there are many different ways to use social media for education. So, this study is basically help to obtain the objectives which can determine the role of social media related to e-learning in rural area specifically in Punjab state. For methodology study contain both primary data and secondary data to collect relevant information. Data analysis done by excel tool. By data interpretation findings based on responses which is collected through questionnaire.suggestions and recommendations added so that various challenges can be sorted out which are faced by rural students. For general information secondary data opted from Scopus, web of science and eLibrary. Mandalay software used to get all references. To sum-up the study belong to rural area's students and their activity on social media in which broadly focus on their online education pattern.

ISSUES AND CHALLENGES OF WOMEN EMPOWERMENT IN INDIA

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This paper emphasizes on the opportunities and challenges of women empowerment in India. Women empowerment means emancipation of women from the vicious grips of social, economical, political, caste and gender based discrimination. We can analyze their conditions through a number of parameters like their involvement in household decision making right, freedom of thought, financial authority, gender equality, political participation, media exposure, access to education etc. It is noticed that still gender inequality is a serious concern and is prevailing dominantly in our society. Though with the changing scenario the conditions of women have also changed moving ahead from the four boundaries of the house to the working environment. But till a lot has to be done to educate and uplift their condition in the society.In

this paper we have focused on the secondary source of data. The study also throws light on the initiatives and efforts taken by the government for the same. We have also focused on the measures that shall be taken and are taken to uplift their condition.

ARTIFICIAL INTELLIGENCE SUB TOPIC: SOCIAL SCIENCES

Ms. Harshitha.U

Student of BCA at Nagarjuna Degree College, Yellahanka Bangalore

Artificial Intelligence in today's world is progressing rapidly with new day in day out. Today's AI computer systems are designed to perform small tasks, for instance, facial recognition, car driving and performance of other minor duties. However, the primary goal of artificial intelligence is to develop advanced and more complex systems that would perform humans at whatever way. This includes the performance of more complicated tasks like playing chess and solving equations. Therefore, the future goal of AI is to perfect all human activities and provide better solutions to problems (SP) than the human can do. In the long term, an automated system that does all the human functions from controlling cars to computerized business systems will pose several challenges. More so, in preventing the development of lethal arms once they are used to attack. As a result, the development of super AI that undergoes self-improvement, triggering intelligence explosion would leave the human intellectual capacity by far. The development of a super AI will mark the greatest invention in the human history. Consequently, the invention of more advanced technologies has significantly helped in war eradication, proper means of fighting diseases and developing appropriate prevention measures (DPM). Furthermore, advanced technology would much help in fighting against poverty.

GOVERNMENT SCHEMES TO UPLIFT SCHOOL EDUCATION IN INDIA

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This paper drew attention on the various government scheme related to education. It even focused on how these scheme helps in upliftment of education system in India. Secondary data is collected through various journals and through online. Finding shows that various government scheme has uplift the education system. Due to various government scheme education has reached to the roots of India. People how cannot afford education can also educate their children with the help of various government acts and schemes.

PERFORMANCE ANALYSIS OF PUBLIC & PRIVATE SECTOR INSURANCE COMPANIES IN INDIA

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Insurance is the backbone in managing the risk of individuals and businesses. The service providers offer diversity of products ensuring financial security. It helps individuals and organizations to minimize the risk but also face major challenges in attracting customers and retaining. Other than service difficulties, achieving profitable growth is another big challenge

faced by Indian insurance sectors. To sustain the profitable growth, private companies are struggling in sustaining the growth by developing brand strength. Liberalization in the sector also gave entry to many private insurers, resulting in drastic changes in competition. The performance of the company plays a leading role towards the growth of the industry which ultimately leads to the overall success of the economy. The present study attempts to examine the financial performance of Indian life insurers on the basis of various parameters. For measuring it, various financial ratios have been calculated taking into consideration liquidity and profitability of the insurance players. Companies selected for the present study include Life Insurance Corporation of India (LIC), SBI Life Insurance and HDFC Standard Life Insurance. Paper compares the earnings and profitability ratios of select insurance companies for the time period from 2012 to 2019. Finding of the present study assists academicians, marketers, and policy makers to analyse the status and performance of life insurance companies.

DIGITAL EDUCATION IN INDIA EDUCATION (HOPE OR HYPE)

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Indian government has introduced many initiatives like e-education, e-basta, Nandghar which will contribute in imparting education using science and technology including smart phones, mobile apps and internet services in far-flung areas where it may not be possible for teachers to be present in person. Education plays important role in overall development of individuals thereby contributing immensely to the overall development of a nation. Digital education is fun learning for all cadres and particularly effective for child learning as the innovative audio-video feature boosts the cognitive elements in a child's brain. The purpose of this to give overview of digital education, components of digital education, benefits of digital education in India, the future scope and possible challenges of an Indian society for moving towards digital education.

DIGITAL FINANCE AND ITS IMPACT ON FINANCIAL INCLUSION

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Financial inclusion can be described as the process of ensuring that disadvantaged groups, such as weaker groups and low incomes, have access to financial services and sufficient credit where appropriate at an affordable cost. Financial inclusion requires access to financial products and services such as bank accounts, insurance, financial advice services, remittance & payment services, etc. It gives people the opportunity to save for financial prosperity, a high level of bank deposits will allow for a stable deposit base, savings-building opportunities, investment and access to credit. There is now a day of economic development that focuses on financial inclusion. These are done collectively by enabling modern banking technologies. Many banks have arrived with modern banking technologies in the new "Digital finance" scenario for banking customers. Digital finance has thus offered the banking industry a new form. Digital finance is a financial service provided through a reliable digital payment system through cell phones, personal computers, the internet or cards. Digital finance has the

ability to provide inexpensive, convenient and safe banking services. Digital finance offers greater control of personal finance for clients, swift financial decision-making and the opportunity to send and receive payments. A win-win situation that is accomplished by digital finance is financial inclusion.

**A PSYCHOLOGICAL STUDY OF PARENTING:
AN EVALUATION OF ITS IMPACT ON CHILD DEVELOPMENT (MIDDLE CHILDHOOD)**

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Development is lifelong, it is both quantitative and qualitative. Development takes place across all age groups from conception till old age. The stage known as middle childhood is the essence of this paper, focusing on Indian context. Middle childhood has an important role in healthy development of children heading into adulthood. Unfortunately, in Indian social context this stage is immensely ignored. Thus, a crucial stage of autonomy, growth and development is interfered with intentionally or unintentionally.

**UPSHOT AND A WAY-AHEAD IN CHEMICALS AND
PETROCHEMICALS INDUSTRY POST COVID-19**

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Many sectors have been influenced by the brunt of COVID-19 extensively where the chemical and petrochemicals industry have also been impacted at a huge scale. Moreover, with an impact on production of many products in this line, the production of the associated products like fertilizers, medicines etc. too has also been impacted severely. In this regard, the agenda behind this study is to examine the impact COVID-19 has posed on the chemicals and petrochemicals industry and to render the suggestions further. The review and descriptive approach has been taken into consideration by utilizing the data available through secondary sources. It has been found that this pandemic has stricken the chemicals and petrochemicals industry as the prices of crude oil has tumbled that has affected petrochemicals positively but shortage of supply from China led to increased prices of chemical raw-materials in short and medium term. The productivity in general has also been deeply affected by production shutdown of both chemicals and petrochemicals, cash flow impediments occurred to great extent, less labour force was available due to migration which had affected chemical industry widely and there has been a reduction in imports of chemicals and petrochemicals due to an impact of COVID-19 on Middle-East and China significantly. It has been suggested that feasibility of petrochemicals operating units should be evaluated financially, financial strain should be mitigated through fiscal benefits such as reducing taxes or providing tax rebates in assessment year, rendering easy, reasonable and continuous financial backing to SMEs and MSMEs in chemical industry, incessant review of import tariffs and due concern should be given to trade policy measures to protect domestic manufacturers from the effect of dumping and imports of low quality in a short as well as long term.

AN EMPIRICAL STUDY ON THE PROBLEMS FACED BY MICRO, SMALL AND MEDIUM ENTERPRISES IN JODHPUR DISTRICT

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Micro, Small and Medium Enterprises (MSME) sector has evolved as an active and keen division of the Indian economy over the previous couple of decades. MSME is the second biggest sector after agriculture in employment generation. MSME contributes the important share in the economic development of the country. MSME is the spine of the Indian manufacturing segment and is also known as the engine of economic development. The importance of proposed study lies within the reality that the Micro, Small and Medium Enterprises (MSMEs) sector plays a critical role in the economic development of Rajasthan particularly in Jodhpur district which is situated in the western part of Rajasthan. This sector helps in employment generation and this also contributes in the social development of Rajasthan too.

A STUDY OF TRENDS AND PATTERNS OF FOREIGN DIRECT INVESTMENT IN INDIA

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The importance of FDI can be explained by analyzing its need and influence on Indian economy, the need for FDI is pretty simple, as right after the balance of payment crises it became pretty clear that India will not have much domestic investment unless the private sector is liberalized and supported by the government. Even if big bang reforms take place it will need some time to settle things down, so for the time being the major investment had to come from elsewhere i.e. FDI liberalization schemes must be rolled out. Foreign capital has been assigned a significant role in the Indian economy. Indian Foreign Investment policy has been formulated with a view to inviting and encouraging Foreign Direct Investment into India. Equity capital and Reinvested Earning and other capital consisting short term and long term borrowing are three main basic categories of FDI. The role of Foreign Direct Investment (FDI) in the up gradation and advancement of technology, skills and managerial capabilities is now acknowledged. There are two investment routes in India. Under the automatic route with some exception FDI up to 100 is allowed in most sectors. There are many sectors still prohibited for FDI. These are sectors which were prohibited for foreign direct investment i.e. lottery business, gambling and betting, chit funds, nidhi company, real estate business, manufacturing of cigars and tobacco. And some sectors were not open to private sector i.e., Atomic Energy and Railway operations for FDI as per FDI Policy August, 2017.

THE IMPACT AND CHALLENGES OF ARTIFICIAL INTELLIGENCE IN THE FUTURE OF FINANCE AND ACCOUNTING

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Artificial Intelligence (AI) dramatically changes everything it touches. It is emerging as one of the most progressive and advanced innovations we have in the world today. Its influence can be felt everywhere from companies to health care, education, home automation

and social impact studies, etc. Artificial intelligence has the ability to transform the finance and accounting industries with innovations that remove tiresome tasks and free human finance practitioners to do higher-level, more lucrative research and advice to their clients. However, companies are hesitant to employ AI in their workforce due to confusion regarding the business case or return on investment. AI is committed to improving both efficiency and production quality while allowing for greater transparency and auditability. Not only would AI offer a wide variety of resources and reduce the daily tasks of the finance team, but it will also save time and provide accounting professionals with an ability to carry out vital research on different aspects.

MEASURING RELATIONSHIP BETWEEN INFLATION ACCOUNTING AND PERFORMANCE MEASUREMENT

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Inflation, in the context of constant price-level growth, is one of the most significant economic problems in many countries, particularly in developed countries putting their impact over production and asset costs. As financial statements are held on historical cost basis, they do not consider the effects of increasing asset and production costs. This may often result in overstated income, under-priced cash, deceptive market image etc. Thus, the financial statements prepared under historical accounting are usually proven to be statements of historical evidence and do not represent actual market importance. This doesn't show the True Market image to accounting record users, and their demand adds to the need for inflation accounting. This study is examined to relationship between inflation accounting and Performance measurement of the company by taking the Views of 150 Respondents, being the Manager, Accountants, Chartered Accountants and Accounting department personals regarding the impact of the inflation accounting on company's performance measurement. For this purpose, sample of 5 companies SAIL, Tata steel, Bhushan steel, JSW steel, Jindal steel is gathered by using close ended structured questionnaire. The data gathered is analysed with Statistical tools like Correlation, Multiple regression with ANOVA analysis to find out the Predictors of the Performance in the company and the impact of the use of inflation accounting using SPSS software. The findings of the study present the relationship between inflation accounting and performance measurement and also the way it can be helpful for growth of the companies.

THE IMPACT OF COVID-19 PANDEMIC ON THE LIFE OF TEENAGERS AND YOUTH

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Diseases and crises have had many less highlighted consequences on vulnerable sub-groups, including those often overlooked such as teenagers and youth. The pandemic has no exception. The COVID-19 global health emergency and its economic and social impacts have disrupted nearly all aspects of life for all group in society for young people and especially for vulnerable youth. The COVID-19 poses considerable risks in the fields of education, employment, mental health and disposable income. The aim of this study is to analyze the impacts of COVID-19 on the life of the youth and find out the challenges faced by teenagers and youth. This study is based on secondary data and data would be collected through the books, journals and fact sheet etc. Parents should work collaboratively with their teens to help

them find safe, workable solutions to the challenges they are facing. Social distancing to slow spread of COVID-19 can be especially hard for teenagers, who may feel cut off from their friends. Though the COVID-19 public health crisis can complicate these developmental processes, it also provides opportunities for teens to learn new skills from adults in their families and communities. There is limited research on the situation and needs of teenagers in disaster and crisis that can guide how we respond to concerns surrounding this group today as well. But even during the lockdown, several organizations have limited action for young peoples. Some researches show that the COVID-19 pandemic has many impacts on the life of teenagers in many ways.

RISK MANAGEMENT FOR COMPLEX PROJECTS - SYSTEM DYNAMICS APPLICATION TO ADDRESS THE SHORTCOMINGS OF TRADITIONAL METHODS USED

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Project risk management is an area of little research. While risk management is widely used in financial markets and stocks, its application in companies are limited to compliances. The awareness in Risk management has increased with the bankruptcy and insolvency of many construction companies. As disaster management is becoming crucial with impact of corona virus, the Yes Bank and ILFS collapse, the fields of disaster and risk management are converging. A system dynamics approach is useful to capture the large complex subject and to make sense out of it. The ISO31000 is a risk management guideline and ISO 9001 and 14001 are all risk based thinking guidelines. The subject of research is very important and relevant to today's project management and business community. The globalized world brings in challenges and risks unseen by business in the past. As our companies evolve from domestic to global the risks have transformed. A virus like corona disrupted the entire world economy sending a shockwave throughout the financial world. In such a world, a crisis management system is of utmost important. Mitroff model for crisis management initiated a scientific approach and much research is being done applying the diamond model of scientific analysis. In project management risk management is a crucial element but not integrated into the project management processes. PERT/CPM, stochastic CPM and then the GERT methods did get applied at NASA and high crucial projects. This paper is a literature survey of the possible risk management methods applied in theory and industry. The article looks at development of a model using system dynamics to guide project managers of the upcoming risks.

IMPACT OF CLIMATE CHANGE ON CHENAB VALLEY FOREST RANGE PRODUCTIVITY

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The forest is a complex ecosystem consisting mainly of trees that buffer the earth and support different forms of life on earth. Forests are the important natural resources available to us. Forest provide multiple ecosystem services ranging from local livelihoods and socio-economic development related goods and services such as food, wood, water to global ecological and economic services such as ecosystem function biological diversity, carbon dynamics and climate. The important attributes of forest ecosystem are structure, composition and function. These attributes change in response to climate, topography, soil and disturbances. Forest decline is characterized by the reduction in number of trees and area

covered by trees. Manion and Lechance (1992) define forest decline as “an episodic event characterized by premature progressive loss of tree and stand vigour and health over a given period without obvious incidence of clearly identifiable causal factors such as physical disturbance or attack by an aggressive disease”. The main causes of forest decline are fuel wood collection, forest fire, insect outbreak, air pollution global warming and other anthropogenic factors. Forest decline have severe implication for those who depend on forest resources for their livelihood and also on bird and animal life. Forest decline resulted in loss of biodiversity. In J&K the total area under forest is about 21,122.59sq km. which is about 13% of the total geographical area of the UT of J&K including an area outside LOC. J&K recorded the fourth highest increase in forest cover during last two years. Though Doda is among the top three in terms of area under forests in UT of Jammu and Kashmir still, the area under forests declined. The purpose this research paper is to show the trends of area under forest during last few years, to find out the causes of the decline of forest cover, to show how forest decline put effect on the ecosystem that leads to loss of biodiversity in the form of life and land and on local habitation and also to suggest the measures to reduce decline of forest cover and create awareness among people regarding the benefits of forests.

INDIA’S DEVELOPMENT IN RENEWABLE ENERGY

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In the present scenario there is need to progress in the field of renewable energy. It affects human life, environment, economy and etc. All developed and developing countries are trying to get achievement in this field. Government of India has also launched several missions and projects in this field. Since it is an alternate energy so it is more fruitful than any other sources of energy. Focus on research and development is also done to find out the sources and areas where this energy can be developed. Financial and other facilities are also provided to state government for increasing capacities in this field.

POST COVID CHALLENGES AND OPPORTUNITIES IN CSR

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Corporate Social Responsibility are compulsory in corporate sector under companies act 2013. CSR is a wide area and include various activities like Environment, community, water conservation, pollution, and other social services. In case of COVID-19, the Indian economy is decline to earth. Corporate sector face various problems in lockdown period.

- Availability of workers in companies
- Marketing of customers
- Social distancing in working area
- Supply of goods
- Sanitization of working area
- Production cycle is slow
- Migration of people
- Fear of corona virus
- Proper medical facilities

Above problems are faced by Corporate Sector but various opportunities are available in critical situation. Corporate sector is involved in:

- Contribution in medical facilities
- Provide food to affected persons
- Charity to welfare institution
- Traveling facilities to public
- Publicity of safety rules
- Water conservation

Above problems and opportunities arised in post covid situation. But no huge funds are available in companiesin current financial year. The major issues are source of finance available to community and social servicesduringcorona.

SVD BASED BIOMEDICAL IMAGE PROCESSING OF LUNGS CT-SCAN OF COVID-19 AFFECTED PATIENT

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Image enhancement is the process of manipulating an image to obtain the result more suitable than the original for a specific application. The digital image processing is used in several fields. Various processing techniques may be useful to improve the quality of images such as convolution edge detection, filtering and image analysis for enhancing the quality of images. In digital image processing there are many techniques used for image processing and SVD is one the technique. Singular Value Decomposition (SVD) is an important method in linear algebra and has been used by many mathematicians. In Bio-Medical image processing there are the various techniques which is used to process image which included outlining, noise cleaning, filtering search, clinical analysis and texture analysis etc. CT imaging may be a more reliable, practical and rapid method to diagnose and assess COVID-19, especially in the epidemic area. Chest CT, a routine imaging tool for pneumonia diagnosis, is fast and relatively easy to perform. Recent research found that the sensitivity of CT for COVID-19 infection was 98 percent compared to RT-PCR testing sensitivity of 71 percent. In this research work CT-scan image of COVID-19 affected patient is take for image processing analysis. Various parameters such as power signal to noise ratio (PSNR), signal to noise ratio (SNR), root mean square error (RMSE), and universal quality index were calculated.

BIG DATA DRIVEN VISUAL EXPLORATORY MODELING AND ANALYSIS OF PANDEMIC

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Big data is high-volume, and high-velocity or high-variety information assets that demand cost-effective, innovative forms of information processing that enable enhanced insight, decision making, and process automation. With this humungous amount of data, data management becomes the major determinant of success or failure in how one can sift through all the gathered information or verify the actual information itself. It's no wonder that an increasing number of sectors are harnessing their data from Big Data Science which is the key analyzer in the big data flow. Medical professionals, researchers, monitoring squad, are now heavily relying on data to have accessibility to updated, real-time data for improved, actionable insights. Hence Big Data is an asset that is helping forecast and understands the reach and impact of coronavirus. It is being employed by healthcare workers, scientists, epidemiologists, and policymakers to aggregate and synthesize incident data on a regular and global scale. Big Data is proving resourceful in studying the metrics about population movements across regions, check public compliance in following the lockdown and health protocols, magnitude

and frequency of people with higher rates of temperature from the data by temperature scanners, all of which help in predicting how the curve will grow or decline. In this research work finite element method (FEM) platform is used to analyze, diagnose and predict the outcome of big data pandemic situation. Data were collected from various sources. The analyzed data showed the trends in the health and disease spread.

A STUDY ON INFORMATION DISSEMINATION OF COVID-19 THROUGH MASS MEDIA FOR PEOPLE WITH DISABILITY

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In order to prevent the spread of viruses, it is important to increase understanding of covid-19 among the general population in the world. Government in the world, WHO, NGOs, health professionals, etc. have generated ample knowledge among the public through the dissemination of information on various media, such as television, social media, print and public addressing systems (PAS), etc. Since then, the Government of the world has imposed numerous prohibitions, such as travel bans, wearing masks, lock downs, timing limits, etc., in order to prevent the spread of covid-19 disease. As we know, people with disabilities have already had an access limitation and, due to the lockdown, have been completely restricted to remain indoors and have only relayed information on mass media. This research article aims to investigate the knowledge of covid-19 virus spread among persons with disabilities in Tamil Nadu, India. The study was done among locomotive disabled persons (LD) and hearing impaired (HI) persons and how mass media played the role in dissemination of information on Covid-19.

THE CORONAVIRUS PANDEMIC: IT'S IMPACT ON PEOPLE

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For a month and a half, the center suspended flights, municipal trains and inbound buses to India to stop the spread of coronavirus including hotels, restaurants, movie theaters, gymnasiums, stadiums, schools, colleges, in addition to social, political, cultural, religious, religious and other meetings. But even if the lock is raised, or if many curbs are moved, life will never be the same. Big changes are waiting for people as the country will have new ways to shop, travel, get into hotels, watch movies or even eat out. Lower chart closure strategies are planned as the government prepares to bring further restrictions. Many industries expect this figure to remain subdued at least until October before the holiday season removes consumer sentiment. After clearing regions and areas between red, orange and green in a number of cases of coronavirus, the government significantly removed spaces outside open spaces and allowed private stores to open. It has been revealed that most economic activities will be allowed after May 17, the last day to close 3.0. Of course, segregation is reviewed periodically and if no coronavirus cases are found locally, it can be reported by the government as a green area. Many business professionals are experiencing these emergencies that will lead to major

changes within attitudes, behaviors and preferences of consumers and companies that will redesign their products and services accordingly. Consumers are very concerned about their health and expect more hygiene from service providers. Even if the limits of closure are reduced, the coronavirus will have an impact on our lives in many ways, what will strive to return and how did it turn out in the past, and what can change forever?

DIGITAL EDUCATION: ENSURING EQUITABLE USE OF TECHNOLOGY

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Education is fundamental for achieving full human potential, developing an equitable society, and promoting national development. India is a global leader in information and communication technology and in other cutting-edge domains. The Digital India Campaign is helping to transform the entire nation into a digitally empowered society and knowledge economy. Education on one hand will play a critical role in this transformation, technology itself on the other hand, will play an important role in the improvement of educational processes and outcomes. Thus, the relationship between technology and education at all levels is bidirectional. The proliferation of digital technologies in recent times is bringing radical changes in the way education is being delivered and received. The outreach of educational programs is improving day by day with the digitalization of education. However, the benefits of online/digital education cannot be leveraged unless the digital divide is eliminated. It is important that the use of technology for online and digital education adequately addresses concerns of equity. This paper delves into the trends of digital education in India, equitable access to technology for eliminating the digital divide and the various blockers that hinders and enablers that promote acquisition of equitable digital education.

RAVAGING EFFECTS OF PARTITION AND AFFLICTION OF WOMEN IN ATTIA HOSAIN'S SUNLIGHT ON A BROKEN COLUMN

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Women became a special target of communal fierceness. Infact, at the time of Partition, they were the worst victims. The Partition tale shows the internal torments that the individuals endured with emotional torture. The sudden shock of the Partition unnerved men, destroyed their human attributes, transformed them into wild beasts which carried out extremely barbarous cruelty against their fellow beings. This paper will analyse the after effects of Partition and agony of women by using a child narrator's lense. Life after Partition is vividly portrayed through reminiscences and memories of Laila, the child narrator. The novelist has skillfully represented the silent opinions of major historical violence by using child as a narrator and childhood as motive.

PEOPLE PERCEPTION TOWARDS MUTUAL FUNDS

Sudha Mathy

Mutual funds is becoming an ideal investment vehicle for investments. Even though it is a popular platform for investment there are still many who don't even aware of what is mutual funds or they are aware to some extent but there perception towards it changed due to many reasons. There are some external factors which plays a major role here (changing the

perception of people towards mutual funds). This study mainly focuses on that factors which are changing the perception of people towards mutual funds and also to analyze the level of awareness which people have about mutual funds and finally to find out ways in which awareness of mutual funds can be made more effective because lack of awareness also plays major role in changing perception of people towards mutual funds.

ATMANIRBHAR BHARAT: A LESSON TO BE LEARNT FROM SWADHYAY MOVEMENT

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Impact of COVID-19 Pandemic lockdown has a deep impact on Indian economy. It has disturbed the whole world. Almost hundred economies have been destroyed. Government revenues and income growth have been affected to a great extent in all the economies of the world. Governments all over the world has announced economic packages to come out of this difficult situation. Indian Government announced a package of 20 Lakh crores. Prime Minister Shri Narendra Modi appealed the whole nation to join the "Atma Nirbhar Bharat Abhiyan" (Self-reliant India Mission). Thus Atmanirbhar is the buzz word today to come out of this crisis as funds with government are limited and also a huge amount of fiscal responsibilities lies on shoulders of government. This paper explains some experiments of Swadhayay Movement undertaken by Rev. Pandurag Shastri Athavle (popularly known as Dadaji) and socio-economic impact of these experiments on the society which can be applied in today's era as the solution to achieve Atmanirbhar Bharat.

DOMESTIC TOURISM: POTENTIAL FOR REVIVAL OF TRAVEL AND TOURISM INDUSTRY IN UTTAR PRADESH

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Since the pandemic has disrupted the activities of travel and tourism worldwide, its multidimensional impact has been observed. As it is evident that tourism industry is capable of generating employment opportunities multifold, all the people in the chain from tourists to service providers have been badly hit in terms of the transactional behaviour. A lot has been discussed to formulate the strategies to recover from the pandemic situation. Closed boundaries, restricted transportation and Covid protocols are some of the issues which have changed the thought process of key industry players, Government stake –holders, policy makers and tourism organizations. Their attention to accelerate the growth of tourism has changed from inbound tourism to strengthen and improve the domestic tourism. Domestic tourism, whether it is Religious, Adventure, Sport, Holiday or Heritage; if encouraged with proper strategies, policies and framework can be fruitful to accelerate the speed of tourism in the country. On the similar thoughts Government of Uttar Pradesh has been giving due emphasis in this direction by implementing schemes and strengthening tourism infrastructure such as One district one product (ODOP), attractive holiday packages for tourists, developing religious circuits (Ramayana circuit, Buddhist circuit, Mahabharat circuit, Shaktipeeth circuit), Construction of Ram Mandir, Renovation of Kahsi Vishvanath Corridor are some of the ongoing projects represent the holistic approach to enhance the experience of tourism. Better network and infrastructural facilities eventually help in near future to boost the inbound tourism

to the state of Uttar Pradesh as well. The experts and key industry players are hoping to have overcome with this situation as market comes back to its normal situation with the development of vaccine and expecting 'Revenge travel' to gain momentum in 2021. As per the MOT (GOI) report, India Tourism Statistics at a Glance 2020, Uttar Pradesh had received the highest number domestic tourist visits (DTV's) in 2019 among top 10 states/UTs with an increase of 23.1 %.

BUILDING A HEALTHCARE MANAGEMENT PLATFORM USING AI AND BLOCKCHAIN

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Healthcare providers were often encouraged to maintain information in silos, preventing data analysis that could improve business processes and patient care. Currently, sharing medical data is observed to be slow, incomplete, insecure, and provider centric. These shortcomings prevent data interoperability and are a consequence of lack of foundational, structural, and semantic interoperability. Blockchain technology has alleviated some of the problems by providing a protected and distributed platform for handling medical records. It is proposed to have an integrated Blockchain and to develop a Deep Learning and Bayesian Framework that uses the Patient Blockchain Ledger. This would automate the process of identifying Bio Markers to identify potential risks towards Diseases based on the patient ledger. It is also proposed to develop an integrated Database for Clinical Data. It would use unsupervised learning (Clustering, Self-organizing Maps, Autoencoders and RBMs) to find clusters within the data. This would facilitate knowledge and actionable insights from complex, high-dimensional and heterogeneous biomedical data.

ANALYSIS OF E-BANKING SECTOR IN INDIA: POST COVID-19

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India's banking sector has played a large and critical role in socio-economic development, and this has been obvious since independence. The banking sector is the heart and soul of any country's economy. It is the most significant pillar of any financial industry and plays a major role in the country's economic growth. One of the most effective ways to combat the ongoing COVID-19 outbreak, according to health guidelines, is to avoid personal communication. This means reducing the movement of people and as far as possible, increasing the time they spend at home. Most banks in the affected countries have shortened the operating hours of their branches in line with these signs, and they suggest that their customers use online banking. Many banks have taken the opportunity to send encouraging messages and to inform their customers of the benefits of online banking, in order to promote the use of this platform. Pre and post Covid-19, this paper aims to examine and compare the banking sector in India. The paper also focuses on Covid-19's effect on India's banking sector. With the assistance of random sampling, this was achieved and their answers were summarized using graphs for better comprehension.

SOUTH ASIA ASSOCIATION FOR REGIONAL COOPERATION**Vikram Meena**

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SAARC remains as an unavoidable and significant association in South Asia even with the expanding significance of regionalism. It has assumed a significant part since its creation in 1985 by bringing the Member States nearer together by holding different gatherings and highest points at different levels. In spite of the fact that this present association's general advancement is damaged by inside clashes and different components, its foundation and the feeling of creating regional coordination have made trust in its future advancement. This investigation examines SAARC's job, a basic appraisal of why SAARC couldn't create at standard with other created associations, for example, the European Union was likewise made (EU).

IMPACT OF COVID-19 ON THE ACADEMIC LIFE OF HIGHER EDUCATION STUDENTS OF RAJASTHAN: A CHANCE ENCOUNTER WITH E-LEARNING AND ITS CHALLENGES**Vijaya Rathore**

Research Scholar, Department of Commerce & Management, University of Kota, Kota, Rajasthan, India

Dr. Anukrati Sharma

Associate Professor, Department of Commerce and Management, University of Kota, Kota, Rajasthan, India

In order to understand the impact of the sudden outbreak of pandemic COVID-19 on higher education, the researcher has surveyed students of higher education using questionnaire method to shed the light on the online-learning mode of education. This unprecedented & unfortunate phase of 21st century has called for the closure of institutes; & to cope with anxiety & panic among students, higher education institutes have resorted to online-learning through online classes to make sure that the learning process doesn't discontinue. This research aims to examine the effectiveness, satisfaction level, and barriers of online education on various parameters in higher education in Rajasthan. Using Google forms, the survey was conducted online. The total of 100 students participated in this survey. A questionnaire designed by the researcher was sent to students digitally, to investigate the status of implementation of e-learning. The survey shows that online learning has helped students to not lose touch with the academic life. The research has come to an interpretation that this pandemic has given rise to e-learning, a new normal, but e-learning has its own barriers & challenges that it needs to overcome to enhance the quality & productivity of higher education. Finally, this report offers some recommendations with regard to overcoming the challenging barriers & highlights the importance of online learning in COVID-19, an action taken expeditiously to combat the temporary cessation of face to face teaching.

A COMPARATIVE STUDY OF PUBLIC ELECTRICITY DISTRIBUTION COMPANIES BASED ON THEIR PERFORMANCE APPRAISAL IN UTTAR PRADESH**Vandana Kushwaha**

Research Scholar, Department of Applied Economics, Faculty of Commerce, University of Lucknow

The paper provides a critical study on "A Comparative study of public electricity distribution companies based on their performance appraisal in Uttar Pradesh". A comparative study has been done particularly in two power sectors distribution companies i.e. Madhyanchal

VidyutVitaran Nigam Limited, MVVNL (Lucknow Discom), PoorvanchalVidyutVitaran Nigam Limited, PUVVNL (Varanasi Discom). For purpose of study secondary data of last 10 years from 2010 to 2020 has been used from annual statistics, published reports of power sector and CEA (Central Electricity Authority) report. This paper helps in analyzing the aggregate demand and supply of electricity on the basis of the performance appraisal also helps in improving performance of distribution companies by focussing on some of the important factors related to T&d losses (transmission and distribution losses). On the comparative study of distribution companies on basis of their performance shows huge differences between planned and required capacity. Hence there is need to improve the performance of these industries by regulation of flexible programs and provisions.

ONLINE TEACHING AND INNOVATING PEDAGOGY

V.Visvanathan

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The COVID-19 pandemic has given online education in India an unexpected push, because it has allowed the continuation of formal education as schools closed to mitigate the spread of the virus. As India went into lockdown at the highest of March 2020, most faculties were wrapping up the 2019-20 academic year. By May, amidst the upsurge in COVID-19 cases across the country, it not became possible to resume in-school classroom sessions for the new school year. Well-endowed private schools were quick to strengthen their digital capacities and prepare to conduct classes online. State governments were spurred to follow this instance in schools operated and aided by them, but this was no easy task as about 78 percent of all primary and secondary schools in India are either run or aided by the govt. The enforcement of such an approach in India's already stratified education sector disrupted the general normative patterns of schooling. Although provisions were made in government schools to conduct classes online, existing faultiness—"between rural and urban, male and female, rich and poor"—were ignored.

UNINTENDED BIRTHS AND UNSAFE ABORTIONS IN INDIA DURING COVID-19: AN OVERVIEW

Tehzeeb Anis

Research Scholar, Department of Sociology, Aligarh Muslim University, Aligarh, U.P.

The covid-19 pandemic is very likely to result in increased unintended pregnancies which will lead to unsafe abortions, due to lack of access to contraceptive especially in small towns and rural areas, where ASHAs and ANMs, who used to engage in women's healthcare and reproductive health- have been pressed into service for covid-19.

ANXIETY DURING PANDEMIC

Tanaya Trikha

Research Scholar, IIS University, Jaipur

As we all know this Pandemic made life tougher for everyone. But for college going students it became much difficult. According to my research many college going students were planning to go abroad or out of their cities for further education but because of Covid all their dreams got shattered of going out of their house and living an independent life as they were dreaming of, now they have to stay at home and attend online classes which is not at all worth then being physically present in the class and interact with other batch mates, many students told me they don't even pay attention because of their friends messaging them and distracting

them to attend class. Due to many reason their anxiety became an issue. Some were about to get jobs but did not got one worth their skills. However the result shows that final year students were more calm as they know that they have good qualification they will get a good job after the end of pandemic but the students who were in school or about to get enrolled in college for higher education to get a good education, those are more anxious as they know that next year the number of students will be more and completion will be tough and those who got admission this year while pandemic they did not got proper exposure to proper education and they stress they are having staying at home not meeting friends in-person is making them more anxious and their cognition become more distorted because of that they fear meeting people after lockdown and so the anxiety increases more in them.

BIG DATA ANALYTICS: IMPROVEMENTS IN THEMEDIA INDUSTRY

Suman Sarkar

Research Scholar, Mewar University, Rajasthan

Dr. Bhavesh P. Joshi

Professor, Faculty of Management Studies, Manav Rachna International Institute of Research, Haryana

This paper examines the impact of Big Data Analytics in Media industry for business improvement. Knowledge emerges from the application, analysis, and productive use of data or information. The results show that the Big Data Analytics provides a solution to utilize high volume, variety, and velocity of data for generating knowledge which leads to effective and better decision making. Media industry have benefitted in growing business, optimizing resources and improving customer confidence. There are limitations as there is a big shortage of the talent needed to understand and convert Big Data into knowledge.

ROLE OF BANKING ORGANIZATIONS FOR FINANCIAL INCLUSION AMONG THE YOUNGER GENERATION

Suresh G

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Financial Education is very essential for young generation. According to earlier studies by the academicians, researchers, the basic educational achievements among the young people are good but opportunities to access higher education and employment are still limited. Many countries approach financial literacy for the people in different ways by formulating strategies to increase the financial literacy level among them. The strategies include on targeting the younger generation, especially students by organizing finance related programmes and delivering effective services on finance matters for better future of the students. In India, there is a greater need to increase the level of financial literacy, as the researches reveal the literacy level in low and large amount of young generation in this country with less financial skills such as making money, future savings, responsible borrowings, making budgets, plan for investments, finding effective banking services such as educational loan, insurances, pension schemes. In this existing scenario of economy of our country and for, making the young generation Financial Educated, the Government of India has taken a lot number of key initiatives for promoting financial literacy among the students by making involvement of many Financial Agencies for strengthening the financial life of them. The purpose of this paper for summarizing the existing scenario of Financial Education in India, and critically analyze the initiatives implementing to the beneficiaries throughout the country by various Agencies - Reserve Bank of India(RBI), National Council of Educational Research and

Training (NCERT), Securities and Exchange Board of India (SEBI), Pension Fund Regulatory & Development Authority (PFRDA), Insurance Regulatory and Development Authority (IRDA), National Centre for Financial Education(NCFE). The data for this present study have been collected through the secondary sources. The secondary data have been obtained from the websites of RBI, NCERT, SEBI, IRDA, PFRDA &NCFE, the Annual reports, the bulletin, booklets, statements, Financial literacy guides/posters, various reputed journals and newspapers.

**TELEMEDICINE: A NOVEL APPROACH TO
DELIVER AND ACCESS HEALTHCARE SERVICES**

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In our current reality, where there is a deficiency of specialists and trained healthcare professionals, telemedicine and telehealth progressively is a promising apparatus to empower cost-effective and quality care. Telehealth means to address the issues of the present healthcare consumers and has the ability to reform the conveyance of medical care. It underpins scopes to essentially improve the nature of medical services by expanding availability and effectiveness through decreasing the need to travel, offering clinical help, beating geographic obstructions, offering different sorts of specialized gadgets, and improving patient results. Accordingly, given the current spotlight on efforts to contain costs, improve the conveyance of care to all fragments of the populace, and satisfy patients' needs, telehealth is an alluring tool to use for accomplishment in these zones. Tele-health is the utilization of electronic data and technologies to give and support medical services to distant consumers. To be considered as "visionary" and "unconventional" earlier, telemedicine is a reality today and has come to prevail. Telemedicine has an assortment of utilizations in patient consideration, training, examination, organization, and general health. Around the world, individuals living in provincial and distant territories battle to get to ideal, cost-efficient, and quality healthcare, they have inadequate access to forte medical care, basically in light of the fact that expert doctors are bound to be situated in zones of the concentrated metropolitan populace. Tele-medicine can possibly connect this distance and encourage medical care in these far off territories.

कोविड के दौर में संगीत के प्रचार प्रसार में सोशल मीडिया की भूमिका

डॉ. गौरव जैन

असिस्टेंट प्रोफेसर म्यूजिक वोकल, राजस्थान संगीत संस्थान, राजकीय पी.जी. महाविद्यालय, जयपुर

कोविड 19 के दौर में सबसे अधिक नकारात्मक असर जिन लोगों के काम पर पड़ा उनमें से 'संगीत कलाकार' मुख्य हैं। लॉकडाउन लागू होने से लेकर आज तक भी सभी ऑडिटोरियम, मंच और प्रस्तुतियों के स्थान सरकार द्वारा खोले नहीं गए हैं जिसका बहुत बड़ा खामियाजा संगीत कलाकार भुगत रहे हैं, किन्तु ऐसे दौर में भी कलाकारों को जनता से जोड़े रखने का काम किया सोशल और डिजिटल मीडिया माध्यमों ने। संगीतज्ञों ने फेसबुक, यूट्यूब, जूम, गुगल मीट आदि माध्यमों पर लाइव प्रस्तुतियां देकर, घर बैठे लोगों का भरपूर मनोरंजन किया जिसे जनमानस ने खूब सराहा। लोगों के लाइव कॉमेंट्स से यकीनन कलाकारों का उत्साहवर्धन भी हुआ, लेकिन इसमें पारिश्रमिक ना के बराबर रहा। अधिकतर प्रस्तुतियां निशुल्क रहीं जिससे कलाकारों की माली हालत बिगड़ती जा रही है। अतः सरकार को चाहिए कि जिस प्रकार सभी सुविधाओं में ढील दी जाने लगी है, उसी प्रकार कलाकारों के हित में लोगों की सीमित संख्या के साथ मंच प्रस्तुतियों की अनुमति प्रदान की जाए। यहां यह कहना होगा कि इस कठिन समय में भी संगीतज्ञों ने अपने संगीत से सोशल मीडिया को माध्यम बनाकर लोगों को मानसिक सम्बल प्रदान किया तथा समाज के प्रति अपने दायित्व का निर्वहन किया।

बदलते परिवेश में वैश्विक अर्थव्यवस्था

डॉ. पवन सचदेवा

एसोसिएट प्रोफेसर, दयालसिंह कॉलेज (सांध्य), दिल्ली विश्वविद्यालय, दिल्ली

अर्थव्यवस्था का विकास उतना ही पुराना है जितना मानव-सभ्यता का। प्राचीन काल में ही मानव अपनी मूलभूत आवश्यकताओं की पूर्ति हेतु वस्तु-विनिमय किया करता था अर्थात् एक वस्तु देकर, बदले में दूसरी वस्तु ले लिया करता था। परन्तु जब मुद्रा चलन में आई तो मनुष्य उसके सहारे अपनी आवश्यकताओं, विलासिता व अन्य उपभोग की वस्तुओं को भी क्रय करने लगा। प्रारंभ में यह चलन अपने गाँव-क्षेत्र तक ही सीमित था। परन्तु धीरे-धीरे इसका विस्तार होने लगा और यह गाँव से शहर, शहर से देश और भानै: शनै: यह व्यापार बढ़ते-बढ़ते अन्य देशों के साथ भी होने लगा। विज्ञान के विस्तार व परिवहन के (ट्रांसपोर्टेशन) के साधनों की उन्नति के साथ तो पिछले कुछ दशकों से तो ऐसा लगता है मानो सारी दुनिया ही एक बाज़ार बन गई है। आज विश्व के प्रत्येक देश में अन्य अनेक देशों की बनी वस्तुओं की उपलब्धता भी संभव है। जिन वस्तुओं को महीनों, सालों एक देश से दूसरे देश तक पहुँचाने में लग जाया करता था आज वही कार्य पानी के जहाज व हवाई-जहाजों की सहायता द्वारा कुछ ही दिनों में हो जाता है। आज पूरी दुनिया सिमट कर 'ग्लोब' पर आ गई है।

कृत्रिम बुद्धिमत्ता (मौलिक अधिकार पर सकंट)

डॉ. सीमा शर्मा

पी.डी.एफ. स्कॉलर, आई.सी.एस.एस.आर., राजनीति विज्ञान विभाग, राजस्थान विश्वविद्यालय, जयपुर, राजस्थान

बुद्धि मनुष्यों का प्रमुख गुण है, हमारी सभ्यता ने जो कुछ भी उपलब्धियां हासिल की हैं, वे मनुष्य की बुद्धि का ही नतीजा हैं, फिर चाहे आग के इस्तेमाल में महारत हासिल करना हो, अनाज उपजाना हो, पहिये का आविष्कार हो या मोटर इंजन का आविष्कार, इन सबके पिछे जिस एक चीज की भूमिका है, वह है मनुष्य की बुद्धि है, यही इकलौती चीज है, जो हमें अन्य जीव-जन्तुओं से अलग करती है, बुद्धि की मदद से ही मनुष्य विभिन्न जानवरों का और विभिन्न मशीनों का अपने हित के इस्तेमाल करता है। अब तक जितनी भी मशीनें बनी हैं, वे पहले से निर्धारित काम को करती हैं, चाहे वह कारखाने हों, मोटर गाड़ी हो या कंप्यूटर हो, लेकिन अब मनुष्यों ने अपनी बुद्धि की मदद से ही मशीनों को बुद्धिमान बनाने में कामयाबी हासिल कर ली है, हालांकि यह तकनीक अभी शुरुआती दौर में ही है, लेकिन इसके क्रांतिकारी नतीजे सामने आने शुरू हो गए हैं। मसलन वाहन निर्माण, बैंकिंग और आईटी क्षेत्र में इसका बड़े पैमाने पर उपयोग हो रहा है। कृत्रिम बुद्धिमत्ता का वैश्विक बाजार 62.9 फीसदी दर से बढ़ रहा है। स्वचालित कार, चैटबॉट (जो वेबसाइट करते समय चैटिंग करते हुए

सह जानकारी मुहैया कराते है।) पर्सनल डिजिटल असिस्टेंट (गूगल असिस्टेंट, अमेजन एलेक्सा, एप्पल सीरी, माइक्रोसॉफ्ट कॉर्टना आदि) कृत्रिम बुद्धिमत्ता से संचालित होते हैं। कृत्रिम बुद्धिमत्ता में यह ताकत है कि इससे हम गरीबी और बीमारी को खत्म करने का लक्ष्य भी प्राप्त कर सकते हैं हालांकि सच यह भी है कि अगर हमने इसके जाखिम से बचने का मार्ग नहीं ढूँढा तो सभ्यता खत्म हो सकती है। और हमारी नीजि जानकारी हम से ज्यादा अन्य लोगों के पास होगी ऐसे में निर्णय हमें करना है की यह शोषण का हथियार बने या मनुष्य के नियंत्रण से मुक्ति दिलाये कुल मिलाकर कृत्रिम बुद्धिमत्ता हमारे लिए फायदेमंद भी है और नुकसान देह भी।

कथक – नृत्यम्

डॉ. ज्योति भारती गोस्वामी

असिस्टेंट प्रोफेसर, कथन डान्स, राजस्थान संगीत संस्थान, राजकीय पी.जी. महाविद्यालय, जयपुर

आदिम मानव का जीवन नृत्यमय वातावरण में व्यतीत होता था। यतार्थ में, उस युग का मानव प्रकृति का आनन्द प्राप्त करने के लिए नाचता था। प्रकृति के रौद्र-रूप को देख कर वह भय, और सौम्य-रूप को देख कर आनन्द का अनुभव करता था। यह कोई आश्चर्य की बात नहीं है कि वह प्राकृतिक नृत्य ही समय पाकर धार्मिक नृत्य बन गया हो। उस युग का मानव आज के सुसभ्य आन से कहीं अधिक सरल और स्पष्ट वक्ता होने के कारण नृत्यकला द्वारा विशिष्ट आनन्द प्राप्त करता था। उसके जीवन में नृत्य पूर्णतः घुला मिला था, क्योंकि आदिम मानव में प्रकृति एवं उसकी क्रियाओं के प्रति अधिक श्रद्धा थी। प्राकृतिक ध्वनियों को लय मिला कर उसने प्रदाघात से उत्पन्न होने वाली ध्वनियों का ताल-मेल बैठाया। उन ध्वनियों को शास्त्रीय स्वरूप दिये जाने पर वे ही नृत्य के बोल बन गये।

जैन स्थानांग सूत्र में मानुषी गर्भ विश्लेषण

डॉ. अलका जैन

सीनियर रिसर्च फेलो, आई.सी.एस.एस.आर.

जैन आगमों का ऐतिहासिक एवं सांस्कृतिक महत्त्व सुनिश्चित है। प्राचीन जैन समुदाय के राजनैतिक, सामाजिक और भौगोलिक प्रबंधन के ज्ञान के लिए आगम ही एक मात्र आलंबन हैं। आगम भारत के जैन समुदाय का व्यापक चित्र प्रस्तुत करते हैं। आज की जैन समुदाय की श्रद्धा एवं संयम पूर्ण जीवन शैली इन्हीं आगमों की देन है। ये आगम जैनों के व्यवस्थित जीवन का आधार रही हुई सभी पद्धतियों का विवरण भी अपने में समेटे हुए हैं। श्वेताम्बर जैन आगम संग्रह के बारह अंगों में स्थानांग सूत्र तीसरे स्थान का आगम है। 'स्थानांग' शब्द स्थान तथा अंग – इन दो शब्दों से मिल कर बना है। अंग का अर्थ है भेद तथा स्थान का अर्थ है – "जिसका स्वभाव व रूप प्रतिस्थापित किया जाये वह स्थान है (जिणदास गणि महत्तर)"। स्थानांग सूत्र में एक से दस तक की संख्या वाले भेद हैं जिनके ऐसे तत्त्वों यथा जीव, पुद्गल आदि का उल्लेख किया गया है। प्रस्तुत आगम में विषय को आधार न बना कर संख्या को आधार बनाया गया है अर्थात् जिस वस्तु के जितने भेद हैं, उसे क्रमशः उसी उद्देशक में सम्मिलित किया गया है। जीव, पुद्गल, इतिहास, खगोल, गणित, दर्शन, आचार-विचार, प्रबंधन, चिकित्सा, मानुषी गर्भ आदि सौ से अधिक विषयों का संकलन जिज्ञासुओं को स्थानांग सूत्र में प्राप्त होता है।

स्वच्छता की दिशा में बढ़ते कदम, गाँधी से मोदी तक: एक जन आन्दोलन

हनुमन्त सिंह

शोधार्थी, राजनीति विज्ञान विभाग, कुमाऊँ विश्वविद्यालय नैनीताल, उत्तराखण्ड

पराधीनता के दौर में हमारे देश में प्रशासनिक क्षेत्र में फैली गंदगी से मुक्ति पाने के लिए दीर्घकालीन जन आन्दोलनों एवं कुर्बानियों का दर्द झेलना पड़ा। तब जाकर लोकतान्त्रिक शासन एवं स्वतंत्रता को स्थापित किया जा सका। लेकिन फिर भी यह दुर्भाग्य ही रहा, की हमें स्वच्छ परिवेश एवं वातावरण की कमी खलती रही है। जिसकी कल्पना राष्ट्रपिता महात्मा गाँधी पहली शर्त के रूप में किया करते थे। परिणामस्वरूप इस दूषित वातावरण ने हमारे देश के संसाधनों एवं विशाल आबादी को अपना निवाला बनाये रखा। जिसे विश्व स्वास्थ्य

संगठन ने भी अपनी रिपोर्ट्स में चिन्हित कर हमें चेताया। हालाँकि मानव पर्यावरण संरक्षण सम्मलेन के बाद, सरकार ने स्वच्छता हेतु कुछ प्रयास भी किये। लेकिन प्रेरक नेतृत्व, जनसहभागिता एवं धन के अभाव में ये लक्ष्य तक नहीं पहुँच सके। इस दिशा में गाँधीजी के स्वच्छ भारत के स्वपन को पूरा करने के लिए मोदी सरकार ने गाँधीजी के 145 वे जन्म दिवस (2 अक्टूबर 2014) के अवसर पर स्वच्छ भारत का प्रण लेकर एक जन आन्दोलन की शुरुआत की। स्वच्छ भारत के संकल्प सिद्धि हेतु मोदी सरकार ने अब तक हुए प्रयासों से सबक लेकर, एक योजनाबद्ध कार्यक्रम को हरी झंडी दिखाकर वैश्विक स्तर पर देश की साख एवं सम्मान संवर्धन की अलख जगाये रखी है। अतः हमारे प्रधानमंत्री को प्रतिष्ठित 'ग्लोबल गोलकीपर अवार्ड' से भी सम्मानित किया गया। परन्तु अब स्वच्छ भारत के संकल्प को "जन-जन के अभियान" से एक कदम आगे बढ़ाकर "जन-मन का अभियान" बनाते हुये नई मिशाल कायम करने के सत्त प्रयास करने होंगे। अतः यह अध्ययन स्वच्छता हेतु गाँधीजी के विचारों एवं मोदीजी के स्वच्छता संस्कारों का अनुसरण करते हुए चरणबद्ध कार्यक्रमों के सफल संचालन पर आमजन की सहभागीता को बनाये रखने का विनम्र प्रयास कहा जा सकता है।

मानव सभ्यता के विकास में शिक्षा का योगदान

डॉ. पवन सचदेवा

एसोसिएट प्रोफेसर, दयालसिंहकॉलेज (सांध्य), दिल्ली विश्वविद्यालय, दिल्ली

शिक्षित व्यक्ति ही सुसंस्कृत व सभ्य समाज का जनक होता है। शिक्षा से ही समाज शिष्ट बनता है। मानव अपने परिवेश से आजीवन कुछ न कुछ सीखता रहता है। चाहे वे कथा-प्रवचन हों अथवा भाषण। सत्संग व वाद-संवादों के द्वारा भी हम न केवल शिक्षा ग्रहण करते हैं अपितु विचार-विनिमय के द्वारा सुधीजन के ज्ञान से भी लाभ प्राप्त करते हैं। शिक्षा द्वारा ही हमारी मेधा अर्थात् हमारी बुद्धि का समुचित विकास होता है। आँख, कान आदि ज्ञानेन्द्रियों से देख-सुनकर यदि हम बाह्य विषयों का ज्ञान प्राप्त करते हैं तो हमारी बुद्धि तर्क-वितर्क के द्वारा हमें उस ज्ञान की उपयोगिता समझाती है। हमारी यही मनीषिणी बुद्धि किसी वस्तु के उपयोगी न होने पर उसे न ग्रहण करने का निर्णय लेने को भी तत्पर करती है। सुधिजनों के अर्जित अनुभवों का लाभ मानव अपने इसी ज्ञान द्वारा ही प्राप्त करता है एवं अपना मार्ग प्रशस्त करता है। अनुभवी गुरुओं द्वारा प्रदत्त ज्ञान को हृदयंगम करने पर ही शनैः शनैः हमारी बुद्धि विकास को प्राप्त कर सूक्ष्म दर्शिनी बन जाती है।

शिक्षक शिक्षा में बी.एड प्रशिक्षणार्थियों के लिए स्थानबद्ध प्रशिक्षण कार्यक्रम की प्रासंगिकता

रितु बाला

शोधार्थी, राजर्षि भृत्हरि मत्स्य विश्वविद्यालय, अलवर, राजस्थान।

डॉ. सी.पी. पालीवाल

प्राचार्य, आर्य महिला शिक्षक प्रशिक्षण, महाविद्यालय, अलवर, राजस्थान एवं शोध निर्देशक, राजर्षि भृत्हरि मत्स्य विश्वविद्यालय, अलवर, राजस्थान।

व्यावसायिक कुशलता के लिए सैद्धान्तिक ज्ञान के साथ-साथ व्यावहारिक ज्ञान का होना अत्यंत आवश्यक है। सैद्धान्तिक ज्ञान व्यक्ति में वैचारिक दृष्टिकोण विकसित करता है, वहीं व्यावहारिक ज्ञान उसे अनुभव प्रदान करता है जिसके माध्यम से व्यक्ति का सर्वांगीण विकास सुनिश्चित होता है। व्यावसायिक कुशलता के लिए आवश्यक है, व्यक्ति को व्यावसायिक एवं व्यावहारिक ज्ञान आवश्यक रूप से हो। व्यवसाय के प्रति सकारात्मक अभिवृत्ति और व्यावहारिक ज्ञान के लिए अनेक प्रकार के कार्यक्रम चलाये जाते हैं, उनमें से एक महत्वपूर्ण कार्यक्रम है स्थानबद्ध प्रशिक्षण। स्थानबद्ध प्रशिक्षण कार्यक्रम में प्रशिक्षणार्थी चयनित व्यवसाय से जुड़े हुए प्रत्येक पहलू से परिचित होता है तथा विभिन्न शैक्षिक व्यावसायिक गतिविधियों का संचालन सीखता है। स्थानबद्ध प्रशिक्षण कार्यक्रम विभिन्न प्रकार के क्षेत्रों में जैसे- चिकित्सा क्षेत्र, अभियांत्रिकी क्षेत्र आदि में पहले से ही संचालित हो रहे हैं। इस प्रकार व्यावसायिक पाठ्यक्रमों में स्थानबद्ध प्रशिक्षण कार्यक्रम एक महत्वपूर्ण समयावधि है। इसी को ध्यान में रखकर भावी अध्यापकों की शिक्षण सक्षमता को उन्नयित करने के लिए शिक्षक शिक्षा में स्थानबद्ध प्रशिक्षण कार्यक्रम को अनिवार्य कर दिया गया है। जिससे शिक्षक शिक्षार्थियों में शिक्षा के व्यवसाय के प्रति सकारात्मक दृष्टिकोण विकसित किया जा सके।

अमेरिका तालिबान शांति समझौता एवं भारत: एक विश्लेषणात्मक अध्ययन**रामधन यादव**

शोधार्थी, राजनीति विज्ञान विभाग, राजस्थान विश्वविद्यालय, जयपुर, राजस्थान

2001 में जब अमेरिका ने अलकायदा को शरण देने वाले अफगानिस्तान में तालिबान शासन पर हमला करने का फैसला किया, तो राष्ट्रपति जॉर्ज डब्ल्यू बुश ने इसे आतंकवाद के खिलाफ युद्ध करार दिया था। वहीं 2017 में राष्ट्रपति बनने से पहले अपने चुनाव अभियानों के दौरान ट्रंप ने अफगानिस्तान में युद्ध समाप्त कर अमेरिकी सैनिकों की वापसी कराने का वादा किया था। इसी वजह से ट्रंप ने राष्ट्रपति बनने के बाद 12 अक्टूबर 2018 को अमेरिका और तालिबान के बीच कतर में शांति वार्ता की शुरुआत की। कतर से काबुल तक इस वार्ता के 9 दौर पूरे हो चुके हैं। बातचीत के बाद प्रमुख वार्ताकार खलीलजाद ने घोषणा की थी, कि वह तालिबान के साथ एक समझौते पर पहुंच गए हैं। ऐसे में समझौते की उम्मीद की जा रही थी। परंतु तालिबान द्वारा अफगानिस्तान में हिंसक हमले जारी रखे जिससे ट्रंप ने अपने इस शांति वार्ता को मृतप्राय घोषित कर नवंबर 2020 में आतंकी ठिकानों पर हमला कर 50 से अधिक आतंकी मार गिराए। पूर्व अमेरिकी राजनयिकों के एक धड़े ने शांति समझौते को ट्रंप की जल्दबाजी करार दिया। इस समझौते में भारत शामिल नहीं हुआ था एवं अफगानिस्तान की वर्तमान सरकार को भी शामिल करने पर ऐतराज किया। तालिबान के सत्ता से हटने के बाद से ही काबुल के साथ नई दिल्ली के करीबी संबंध रहे हैं। भारत ने हमेशा अफगानिस्तान में शांति के लिए अफगान नेतृत्व वाली अफगान स्वामित्व एवं नियंत्रित वार्ता का समर्थन किया। परंतु यह शांति समझौता भारत एवं अफगान सरकार के बिना ही होता रहा। भारत ने अफगानिस्तान के विकास में 2 बिलियन डॉलर से अधिक राशि खर्च की है। अमेरिकी तालिबान वार्ता एवं अमेरिकी सैनिकों की वापसी से इस्लामी ताकतों के पुनः पनपने की संभावना बनी। जिससे भारत व अफगानिस्तान सहित समूचे क्षेत्र में विकास में शांति प्रयासों पर प्रतिकूल प्रभाव होना स्वाभाविक था। परंतु इस वार्ता की विफलता ने आतंकी सोच को फिर से परिलक्षित कर दिया है। जो कि इस शांति वार्ता की विफलता के संकेत कहे जा सकते हैं।

बी.एड. प्रशिक्षण में सूक्ष्म शिक्षण की भूमिका**विपिन कुमार वशिष्ठ**

रिसर्च स्कॉलर, लॉर्ड्स यूनिवर्सिटी अलवर, राजस्थान

किसी देश की प्रगति में शिक्षा का महत्वपूर्ण स्थान होता है। छात्रों को शिक्षा प्रदान करना, शिक्षक का पुनीत कर्तव्य है जिससे देश एवं समाज प्रतिदिन उन्नति के शिखर पर चलाया मान रहे अतः हमारे देश भारत में अध्यापक शिक्षा के अंतर्गत कई प्रकार के शिक्षक- प्रशिक्षण पाठ्यक्रमों का संचालन विश्वविद्यालयों एवं महाविद्यालयों द्वारा संचालित किया जा रहा है जिसमें बी.एड. प्रशिक्षण महत्वपूर्ण स्थान रखता है वर्तमान में कोई अभ्यर्थी स्नातक परास्नातक परीक्षा उत्तीर्ण कर तथा बी.एड. प्रशिक्षण प्राप्त कर माध्यमिक स्कूलों में शिक्षक पद के लिए अर्हता प्राप्त कर लेता है और शिक्षा विभाग द्वारा आयोजित परीक्षा में चयनित होकर शिक्षक बन सकता है।

अशासकीय माध्यमिक विद्यालय में कार्यरत अध्यापकों के मानसिक स्वास्थ्य तथा अकादमिक तनाव का उनके शिक्षण प्रभावशीलता पर प्रभाव**राजीव कुमार शर्मा**

रिसर्च स्कॉलर, लॉर्ड्स यूनिवर्सिटी अलवर, राजस्थान

मनुष्य का जीवन बड़ा संघर्षशील और जटिल होता है जीवन में समय समय पर समस्याओं का सामना करना पड़ता है। अक्सर जब व्यक्ति को समुचित वातावरण नहीं मिलता और वह अपनी योजनाओं में असफल हो जाता है या वह अपनी इच्छाओं और आवश्यकताओं की पूर्ति नहीं कर पाता है, उसके सामने तरह तरह की बाधाएँ आती हैं तो उसमें तनाव उत्पन्न होता है, वह दुःख और निराशा का अनुभव करता है। ऐसा व्यक्ति अपने कार्यों को प्रभावपूर्णता के साथ नहीं कर पाता है। वर्तमान समय में शिक्षा का औद्योगिकरण किया जा रहा है। शिक्षा को उद्योग का दर्जा दिये जाने से, शिक्षा के प्रमुख तीन आधारों – शिक्षक, शिक्षार्थी तथा समाज में से सर्वाधिक क्षति शिक्षक वर्ग की हुई है। उसकी गरिमा, आर्थिक हित तथा दायित्वों की रूपरेखा बुरी तरह प्रभावित

हुई है। शिक्षक को कुशल कार्मिक के रूप में देखा और माना जाने लगा है। शिक्षा की प्रक्रिया के भाव एवं अपनत्व की भावना समाप्त होती जा रही है और विशुद्ध लेन देन अथवा बाजारीकरण की नीतियाँ प्रभावी होती जा रही है। अशासकीय विद्यालयों में शिक्षकों की समस्याओं का सर्वेक्षणत्मक अध्ययन के परिणाम चौकाने वाले साबित हुए। अध्यापकों की समस्याएँ उनके मानसिक स्वास्थ्य को प्रभावित करती है तथा अकादमिक तनाव को बढ़ाती है जिससे अध्यापकों के प्रभावी शिक्षण पर नकारात्मक प्रभाव पड़ता है।

महिला सशक्तिकरण एवं पंचायतीराज: हरियाणा प्रदेश के सन्दर्भ में

राजकुमार यादव

शोधार्थी, राजनीति विज्ञान विभाग, हरियाणा केंद्रीय विश्वविद्यालय महेंद्रगढ़, हरियाणा

मनुष्य एवं उसके लोकतान्त्रिक अधिकारों के अस्तित्व संरक्षण एवं संवर्धन में महिला एवं पुरुषों की भूमिका एक दुसरे के आभाव में निरर्थक कही जा सकती है। अतः लोकतांत्रिक व समाजिक व्यवस्था में महिलाओं को बराबर महत्त्व दिया जाना आवश्यक हो जाता है। जिसका पितृसत्तात्मक सामाजिक व्यवस्था में अक्सर अभाव देखा गया है। यानि महिला के अपने घर की चारदीवारी के भीतर रहकर उन्नति करने को परिवारिक एवं व्यक्तिगत शान समझा जाता है। इससे महिलाओं को लोकतान्त्रिक सहभागिता के अवसरों से भी वंचित कर दिया जाता है। हालाँकि पराधीनता के दौरान हमारे अग्रिम पंक्ति के स्वतंत्रता सेनानियों ने लोकतंत्र एवं लोकतान्त्रिक प्रक्रियाओं को बखूबी समझ लिया था। अतः आजाद भारत में लोकतंत्र एवं लोकतांत्रिक मूल्यों को स्थापित करने के भरसक प्रयास किये गए। परन्तु राजनितिक इच्छाशक्ति एवं धन के आभाव में आशानुरूप परिणामों की प्राप्ति में लम्बा इंतजार करना पड़ा। अंततः 73 वें संशोधन के द्वारा महिला सशक्तिकरण हेतु कुछ ठोस प्रावधान किये गए। अब कुछ राज्यों में पंचायतीराज संस्थाओं में महिलाओं के लिए पचास प्रतिशत पदों को आरक्षित किया गया है। तो वहीं कुछ राज्यों ने न्यूनतम शैक्षिक योग्यता के प्रावधान लागू किये, जिसमें हरियाणा ने भी पढ़ी लिखी पंचायतों को स्थापित करने के प्रयास किये गए हैं। जिसके परिणामस्वरूप उम्रदराज अनुभवी महिलाओं का एक तबका प्रभावित होकर हासिये पर पहुँच गया है। जो कि महिला समुदाय की प्रबल अभिव्यक्ति माना जा सकता है। अतः इन नवीन विधायी प्रावधानों के बावजूद महिला प्रतिनिधियों के समक्ष ऐसी कौनसी बाधाएँ हैं, जो अवरोधक बनी हुई हैं, जिनका हमें निदान करना होगा। इसलिए इस अध्ययन में हरियाणा पंचायतीराज संस्थाओं में महिला सशक्तिकरण हेतु संभावनाओं को तलाशने के प्रयास किये गए हैं, जो महिलाओं को सामाजिक एवं राजनीतिक क्षेत्र में मजबूती के साथ बनाये रख सकें।

कोटा जिले के कृषि विकास में अनुप्रयुक्त विज्ञान एवं प्रौद्योगिकी का प्रभाव

शेरसिंह

शोधार्थी, कोटा विश्वविद्यालय, कोटा, राजस्थान

डॉ. हामीद अहमद

सहआचार्य-भूगोल, स्नातकोत्तर कला महाविद्यालय, झालावाड, राजस्थान

भारतीय अर्थव्यवस्था में कृषि का एक अति महत्वपूर्ण स्थान है, राजस्थान की कुल कृषि फसलों के उत्पादन में कोटा जिला बड़ी भूमिका निभाता है, सरसों, सोयाबीन, गेहूँ व धान इस क्षेत्र में उत्पन्न होने वाली प्रमुख कृषि फसलें हैं, आधुनिक वैज्ञानिक प्रयासों से कोटा जिले में अनेक नवीन तकनीकी एवं मशीनों का प्रदुर्भाव हुआ है, जिनमें कई ऊर्जा के साधन, रासायनिक खाद व उन्नत बीजों का प्रचलन बढ़ता जा रहा है, आज कोटा जिले के तहसीलानुसार कृषिगत अनुप्रयुक्त तकनीकियों का प्रचलन बढ़ता जा रहा है। जिले की कृषि तकनीकी, कृषि मशीनरी, फसल उत्पादकता में सुधार लाने के लिए कृषि क्षेत्र में विज्ञान एवं प्रौद्योगिकी का ग्रामीण अर्थव्यवस्था पर व्यापक प्रभाव पड़ा है। समय पर मौसम संबंधी सूचना ने कृषि पर प्राकृतिक प्रकोपों की सटीक जानकारी प्रदान की है। आज दुर्गम ग्रामीण क्षेत्रों में भी कृषक कृषि में नवीन विधियों व उन्नत तकनीक से अवगत हो रहे हैं। आधुनिक विज्ञान जन्य कृषि निवेदनों और आधुनिक प्रौद्योगिकी के प्रयोग से कृषि क्षेत्र में सक्षमता आई है, और कृषि की मानसून पर निर्भरता कम हुई है। कृषि में अब नवीन विधियों और युक्तियों का प्रयोग होने के कारण प्राकृतिक प्रकोपों के गहन दुष्परिणामों में कमी हो गई है। नवीन किस्म के बीजों का उत्पादन, मृदा परीक्षण, मौसम पूर्वानुमान, भूजल स्रोत का आकलन, जैव प्रौद्योगिकी आदि ऐसे कार्य हैं

जिनकी क्रियाविधि में विज्ञान और प्रौद्योगिकी की भूमिका अंततः प्रमुख रही है। इससे कृषि के रूपान्तरण और नवीनीकरण में सहायता प्राप्त हुई है। आज कोटा जिले में अनुप्रयुक्त विज्ञान एवं प्रौद्योगिकी के प्रभाव के कारण प्रति उत्पादन इकाई पर श्रम की अपेक्षाकृत कम मात्रा लगती है, स्पष्ट है कि जिले में कृषि उत्पादन और उत्पादिता पर अनुप्रयुक्त विज्ञान एवं प्रौद्योगिकी का प्रभाव सकारात्मक हुआ है, नवीन कृषि निवेशों का समावेश हुआ है, कृषि में अनिश्चितता तत्व कम हुआ है, और फसल संरचना में परिवर्तन हुआ है।

उच्च माध्यमिक स्तर की अर्थशास्त्र की पाठ्यपुस्तकों के प्रति अर्थशास्त्र अध्यापकों एवं अर्थशास्त्र विद्यार्थियों के प्रत्यक्षीकरण का अध्ययन

राजू पंसारी

शोधार्थी, शिक्षाविभाग, राजस्थान विश्वविद्यालय, जयपुर, राजस्थान

प्रस्तुत शोध अध्ययन राजस्थान माध्यमिक शिक्षा बोर्ड, राजस्थान की उच्च माध्यमिक स्तर की अर्थशास्त्र पाठ्यपुस्तकों के प्रति अर्थशास्त्र अध्यापकों एवं अर्थशास्त्र विद्यार्थियों के प्रत्यक्षीकरण का अध्ययन से सम्बन्धित है। प्रस्तुत शोध के मुख्य उद्देश्य हैं—1. कक्षा 11 की अर्थशास्त्र की पाठ्यपुस्तक के प्रति अर्थशास्त्र अध्यापकों के प्रत्यक्षीकरण का अध्ययन करना। 2. कक्षा 12 की अर्थशास्त्र की पाठ्यपुस्तक के प्रति अर्थशास्त्र अध्यापकों के प्रत्यक्षीकरण का अध्ययन करना। 3. कक्षा 11 की अर्थशास्त्र की पाठ्यपुस्तक के प्रति कक्षा 11 में अध्ययनरत के अर्थशास्त्र विद्यार्थियों के प्रत्यक्षीकरण का अध्ययन करना। 4. कक्षा 12 की अर्थशास्त्र की पाठ्यपुस्तक के प्रति कक्षा 12 के अध्ययनरत अर्थशास्त्र विद्यार्थियों के प्रत्यक्षीकरण का अध्ययन करना। प्रस्तुत शोध अध्ययन में उच्च माध्यमिक स्तर की अर्थशास्त्र पाठ्यपुस्तकों के प्रति अर्थशास्त्र अध्यापकों के प्रत्यक्षीकरण के अध्ययन हेतु स्वनिर्मित साक्षात्कार अनुसूची एवं अर्थशास्त्र विद्यार्थियों के प्रत्यक्षीकरण के अध्ययन हेतु स्वनिर्मित प्रश्नावली को शोध उपकरण के रूप में प्रयुक्त किया गया है। प्रस्तुत शोध अध्ययन हेतु सर्वेक्षण विधि का प्रयोग किया गया। प्रस्तुत शोध अध्ययन के आधार पर निष्कर्ष रूप में कहा जा सकता है कि उच्च माध्यमिक स्तर की अर्थशास्त्र पाठ्यपुस्तकों में अन्तर्निहित कमियों के कारण पाठ्यपुस्तकों में सुधार अपेक्षित है। ताकि उच्च माध्यमिक स्तर की अर्थशास्त्र पाठ्यपुस्तकों को पूर्ण रूपेण प्रभावी गुणवत्ता युक्त एवं उपयोगी बनाया जा सकें और अर्थशास्त्र पाठ्यपुस्तक अर्थशास्त्र अध्यापकों एवं अर्थशास्त्र विद्यार्थियों हेतु शिक्षण—अधिगम प्रक्रिया में सहायक एवं प्रभावी हो सकें।

राजस्थान में शेखावाटी क्षेत्र के जिलों की स्थिति का विश्लेषणात्मक अध्ययन

राकेश कुमार कुमावत

शोधार्थी – अर्थशास्त्र विभाग, जयनारायण व्यास विश्वविद्यालय, जोधपुर

शेखावाटी उत्तर पूर्वी राजस्थान का एक अर्ध शुष्क ऐतिहासिक क्षेत्र है। इस क्षेत्र में राजस्थान के मुख्यतः तीन जिले सीकर चूरू व झुंझुनू शामिल हैं। इस क्षेत्र का राजस्थान के कुल क्षेत्रफल में 0.08 प्रतिशत व जनसंख्या में 0.099 प्रतिशत योगदान है। जनसंख्या का यह योगदान वर्ष 2011 की जनगणना के अनुसार है। वर्ष 2011-12 की स्थिर कीमतों पर वर्ष 2016-17 में प्रति व्यक्ति आय चूरू 52781 रुपये, झुंझुनू 5513 रुपये, सीकर 8044 रुपये जो कि राजस्थान के 69730 से बहुत कम है। अतः प्रति व्यक्ति आय में शेखावाटी के तीनों जिले राजस्थान के कुल औसत से पीछे हैं। कम आय के कारण प्रति व्यक्ति बैंक जमा की स्थिति चूरू 28012 झुंझुनू 38971 व सीकर 32365 है जो राजस्थान के 48131 से बहुत कम है। साक्षरता दर चूरू 69.36 झुंझुनू 71.87 व सीकर 69.74 है। जो राजस्थान के औसत 52.80 से बहुत आगे है। पुरुष साक्षरता में चूरू 81.22 प्रतिशत, झुंझुनू 86.02 प्रतिशत, सीकर 84.32 प्रतिशत जो राजस्थान के औसत पुरुष साक्षरता दर 67.62 प्रतिशत से बहुत अग्रणी है। महिला साक्षरता में चूरू 56.38 प्रतिशत झुंझुनू 57.22 प्रतिशत सीकर 54.23 प्रतिशत जो राजस्थान के 37.27 प्रतिशत महिला साक्षरता दर से काफी आगे तो है। परंतु महिला साक्षरता में अभी बहुत सुधार की आवश्यकता है। परंतु राजस्थान के औसत के सापेक्ष में साक्षरता दर में शेखावाटी क्षेत्र के तीनों जिले चूरू, झुंझुनू एवं सीकर बहुत अग्रणी हैं। यह साक्षरता का ही प्रभाव है। कि जागरूकता बढ़ने के कारण जनसंख्या वृद्धि दर में वर्ष 2001 की तुलना में वर्ष 2011 की जनगणना में चूरू में -3.21 झुंझुनू 9.23 एवं सीकर में 7.14 की कमी आई है जो चूरू को छोड़कर राजस्थान -7.11 के समकक्ष है। इस प्रकार राजस्थान के संदर्भ में शेखावाटी के जिलों की स्थिति साक्षरता दर को छोड़कर अन्य आर्थिक चरों में बहुत पीछे है। इस पिछड़ेपन का एक मुख्य कारण पानी के अभाव में कृषि उत्पादन में आशानुरूप प्रगति का न होना भी है।

मध्याह्न भोजन योजना, एक विश्लेषण: कोरोना काल के विशेष संदर्भ में

शर्मिला

शोधार्थिनी, शिक्षा विभाग, राज ऋषि भर्तृहरी मत्स्य विश्वविद्यालय, अलवर, राजस्थान

आज लगाया हुआ पौधा ही कल फल देगा, ठीक उसी तरह आज का बालक ही देश को संवारने में महत्वपूर्ण भूमिका निर्वहन करेगा। आजादी के बाद भी कुछ मूलभूत समस्याएं ऐसी हैं, जिनका समाज पर प्रत्यक्ष एवं दूरगामी प्रभाव बना हुआ है। कुपोषण, भुखमरी, अशिक्षा, बेरोजगारी, जातिगत व आर्थिक विषमता, निम्न जीवन स्तर जैसी अनेक समस्याएं, जो सामाजिक एवं आर्थिक विकास में बाधक बनी हुई हैं। इनमें अधिकतर का सम्बन्ध युवा पीढ़ी से है, अतः शिक्षा-दीक्षा एवं लालन-पालन को महत्वपूर्ण कारक माना जा सकता है। हमारे समाज में जातिगत भेदभाव, बेरोजगारी व निर्धनता, शिक्षा में बाधक बनती रही हैं। इन बाधाओं को दूर करने के लिए भारत सरकार ने न केवल मुफ्त एवं अनिवार्य शिक्षा के महत्व को स्वीकार कर "शिक्षा का अधिकार अधिनियम" पारित किया बल्कि राष्ट्रीय स्तर पर "मध्याह्न भोजन योजना" को भी लागू किया जिसके नतीजे बहुत ही आशाजनक रहे हैं। संभवतया इन प्रयासों की बदौलत भारत में कुपोषण की स्थिति में भी गिरावट लाई जा सकी। जो कि विश्व खाद्य सुरक्षा एवं पोषण रिपोर्ट 2020 के आकड़ों में देखी जा सकती है। जहाँ कुपोषण की स्थिति (2004-06 में) 21 प्रतिशत थी वो अब (2017-19में) घटकर 14 प्रतिशत रह गई है। अब भारत के दुनिया की अग्रणी अर्थव्यवस्थाओं की तरफ बढ़ते कदम देखे जा सकते हैं। सबसे महत्वपूर्ण वर्तमान में जारी कोरोना संकट के दौरान इस विस्तृत एवं प्रभावकारी योजना ने जीवन दायिनी की भूमिका निर्वहन कर दिखाई है। अतः इस अध्ययन में वर्तमान महामारी के दौरान देश के भावी वास्तुकार एवं संरक्षकों को संकट से निकालने में मध्याह्न भोजन योजना की भूमिका को विश्लेषित करने के प्रयास किये गए हैं।

कोविड – 19 और भारतीय अर्थव्यवस्था

श्री सत्यनारायण खींची

सहायक आचार्य (ई.ए.एफ.एम), राजकीय कन्या महाविद्यालय, टोंक, राजस्थान

वर्तमान समय में विश्व एक कठिन दौर से गुजर रहा है और विश्व के अनेक देश इस समय कोरोना वायरस महामारी का सामना कर रहे हैं जिसे कोविड – 19 कहा जाता है। कोविड-19 बीमारी का जन्म चीन देश के वुहान प्रांत में हुआ था। 17 नवम्बर 2019 को चीन के वुहान शहर में पहला कोविड-19 का केस सामने आया था। हुबई प्रांत के अस्पतालों में पहुंचे शुरुआती मरीजों में से ज्यादातर वुहान के हुआनान सी-फूड मार्केट से जुड़े थे। पुरी दुनिया चीन को कोविड-19 वायरस के फैलाव का दोषी मानती है लेकिन आज यह महामारी हर महाद्वीप में फैल चुकी है कोविड-19 के संक्रमण के कारण विश्व के कई देशों ने अपने बंदरगाह हवाई अड्डे इत्यादि बंद कर दिए हैं। प्रमुख व्यापारिक भागीदारों के बीच आपूर्ति श्रृंखला में व्यवधान के कारण अधिकांश देशों ने अपने उत्पादन को चीन से बाहर स्थानांतरित कर दिया है। विश्व के कई देशों ने चीन से आयात-निर्यात पर प्रतिबंध लगा दिया है। चीन विश्व में कच्चे माल का प्रमुख उत्पादक और आपूर्तिकर्ता है जो अंतर्राष्ट्रीय व्यापार पर प्रतिबंध के कारण पूरे विश्व में विनिर्माण गतिविधि को प्रभावित करता है। भारत में कोविड-19 के प्रसार के कारण सरकार ने दूसरे देशों से व्यापार बंद कर दिया है जिसमें मुख्य रूप से चीन है, जिससे देश की विनिर्माण गतिविधि और अर्थव्यवस्था प्रभावित हुई है साथ ही देश के विकास की गति भी अवरुद्ध हुई है। कोरोना वायरस के चलते लगे लम्बी अवधि के लॉकडाउन (lockdown) से देश की अर्थव्यवस्था थम-सी गई है। साल की पहली तिमाही अप्रैल-जून में जीडीपी में 23.9 फीसदी गिरावट दर्ज की गई है जिसके कारण देशभर के सुक्ष्म और लघु उद्योग को बड़ा झटका लगा है। निर्माण क्षेत्र की गतिविधियों में 50 फीसदी, विनिर्माण क्षेत्र में 39 फीसदी, सेवाओं (होटल और हॉस्पिटैलिटी) में 47 फीसदी गिरावट आई है और अब कई अर्थशास्त्रियों का मानना है कि साल 2022-23 में जीडीपी में सुधार देखने को मिलेगा।

NATIONAL EDUCATION POLICY 2020 AND HIGHER EDUCATION

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Education has been seen as a core necessity of individual, social groups, Nations and human society. The modern world views it as a basic human right. The new national education policy 2020, released on 29 July 2020, is a historic and ambitious document. With an eye on the future, it peaks to all aspects education during our times. This policy is in many ways radically different from all the predecessors and it looks at our educational requirement in a new way.

The policy's vision includes the following key changes to the current system:

- 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.
- Moving towards a more multidisciplinary undergraduate education.
- Moving towards faculty and institutional autonomy.
- Revamping curriculum, pedagogy, assessment, and student support for enhanced student experiences.
- Reaffirming the integrity of faculty and institutional leadership positions through merit appointments and career progression based on teaching, research, and service.
- Establishment of a National Research Foundation to fund outstanding peer-reviewed research and to actively seed research in universities and colleges.
- Governance of HEIs by high qualified independent boards having academic and administrative autonomy.
- Provide more financial assistance and scholarships to socio-economically disadvantaged students.
- Ensure sensitization of faculty, counsellor, and students on gender-identity issue and its inclusion in all aspects of the HEI.
- To help students learn as per their will, the new policy has introduced a holistic & multidisciplinary undergraduate education approach. It allows students with a flexibility to combine multi-disciplinary subjects along with integration of vocational courses.
- A new ruling body called 'Higher Education Commission of India' (HECI) will come into existence in order to ensure best practices in the educational sector.

In conclusion, the new education policy, 2020 appears to be truly visionary and comprehensive.





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