

# शोधायतन

वणिज्य, कला, शिक्षा, समाजशास्त्र तथा ह्यूमेनिटीज पर  
आईसेक्ट विश्वविद्यालय की शोध पत्रिका

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## Impact of Make in India Campaign on Merger and Acquisition

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### ABSTRACT

*In present scenario, "Make in India" is a very lucrative initiative taken by the government of India. The main aim behind this initiative is just to attract global investors in India and becoming India as manufacturing hub in across the world. This only happens by less legal formalities, rules and regulation and law applicable in case of attracting foreign investment. With the help of Make in India campaign, the manufacturing sector will show a positive trend in respect to performance, profitability and many other aspects and this only possible by utilization of foreign technology that comes in India for raising the facilities' in manufacturing and other sector. Various mergers and acquisition has been taking place in various sectors of the Indian economy, which are promoted as well as funded government such as defence, power sector and many more. This paper points out the merger and acquisition have been taken place under Make in India initiative.*

**Keywords:** Make in India, mergers, acquisition, FDI, defense, renewable energy, manufacturing

### I INTRODUCTION

Make in India is a scheme introduced by the Indian government for the purpose of attracting Multinationals (M.N.C.'s) as well as domestic business to procure or obtain their products in Indian environment. Our present prime minister Narendra Modi has introduced this scheme to make India as manufacturing hub as well as most favored nation in reference to foreign direct investment across the globe. Creation of job, skill enhancement, raising standard of living, minimizing the impact of problem in the economy are the objectives of this initiative launched by our honorable prime minister. The campaign was designed by Wieden Kennedy. In initiative, a presentation of 25 sector were made as well as web telecast were also launched. Almost 25 key sectors (such as aviation, chemicals, IT, automobiles, textiles, ports, pharmaceuticals, leather, hospitality, tourism, wellness, railways, etc) have been identified by the government to work for the investors and become a world leader. Before launch of the initiative, foreign equity investor in different sectors had been liberalized. The application for licenses was made available online and the validity of licenses was increased to three years. Various other norms and procedures were also relaxed. "Invest India" is a special unit in the ministry of commerce which provide direction for all global investor in respect to legal and policy related issues and provide support in getting legal clearances. The government of India is making a huge effort in order to reduce any type of burden on the investors. Answer of all queries that are raised by business units are resolve with the help of a team of this make in India initiative through web portal and also there is a back end support within 72 hours of submit the query.

### II MERGER AND ACQUISITION

In Asian Region, India is treated as the most suitable market for merger and acquisition deals which is wholly depends by some positive economic as well as demographic situation and a positive regulatory framework. M&A's is very common strategic tool for the purpose of attaining interest in long term business by combining or acquiring other entity and formed a new entity to minimize the risk and share the financial benefits, expansion of business operation as well as diversification can be achieved only through merger and acquisition. Trend of merger and acquisition in India showed a significant growth in the first half of the year 2016 and the momentum is likely to remain continue at the end of year 2016 is treated as the "big" year for deal making. Of M&A's transactions. Ease of doing business and acceleration in M&A's transactions are improved by proper follow up of provision of companies act, 2013, new startups, and unblocking stalled project. 82 %, Indian companies are major player in M&A's transaction which shows a significant increase of 82% in first half of financial year 2016, this is the highest in respect to the No of M&A's transaction since 2011. Our honorable prime minister has committed to made some changes in legal and regulatory framework of India, merger and acquisition are largely influence from land acquisition, license and permit, retrospective tax and many more legal issues are there which affect the M&A deals.

As per joint report gave by the global risk mitigation firm, i.e., kroll and deal tracking firm in case of merger market, in the first half of 2016, 82 deals worth close to \$9 billion were announced, "putting India on track for another banner year" of inbound investment. So far in 2016, India has continued to attract US interest, with \$3.1 billion through 27 deals compared to similar US investment in China at \$1.3 billion and 13 deals.

### III NEED OF THE STUDY

M&A's is very common strategic tool for the purpose of attaining interest in long term business by combining or acquiring other entity and formed a new entity to minimize the risk and share the financial benefits, expansion of business operation as well as diversification can be achieved only through merger and acquisition. This paper emphasizes on pre and post merger performance of selected companies as well as impact of Make in India initiative on merger and acquisition.

### IV OBJECTIVES OF STUDY

- To analyze the financial performance of Novartis and GlaxoSmithKline
- To know the impact of merger on Novartis and GlaxoSmithKline

#### Hypothesis

H0: There is no significant difference Between the Net worth of Novartis and GlaxoSmithKline in pre and post-merger time.

H0: There is no significant difference between Net Profit Margin Novartis and GlaxoSmithKline in pre and post-merger time

### V RESEARCH METHODOLOGY

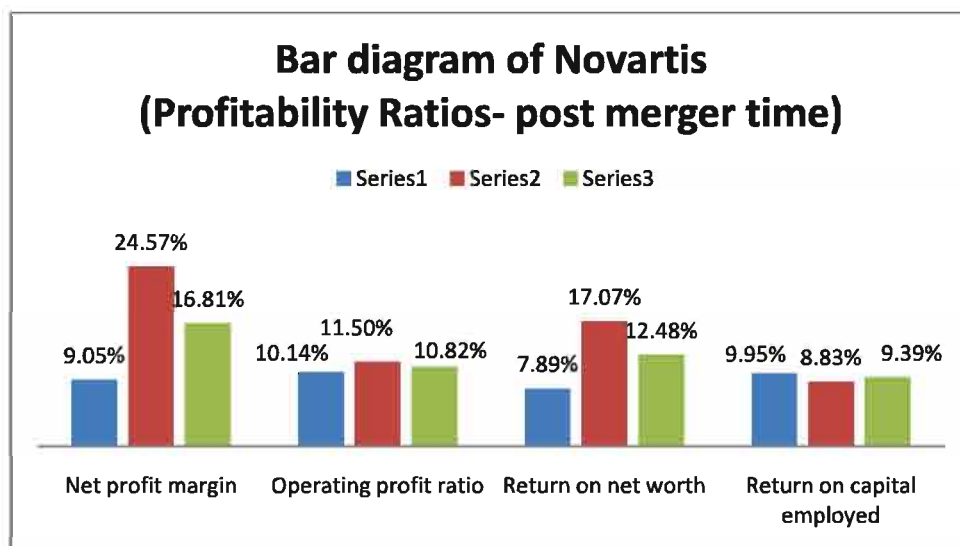
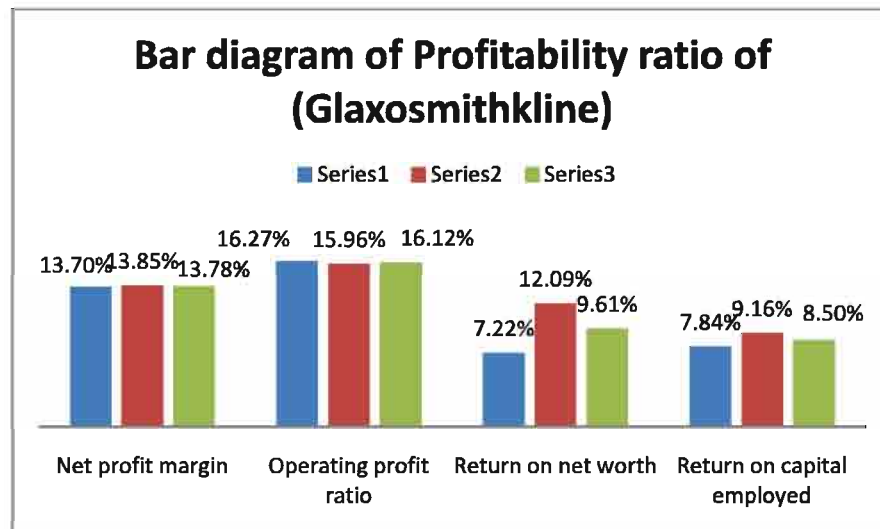
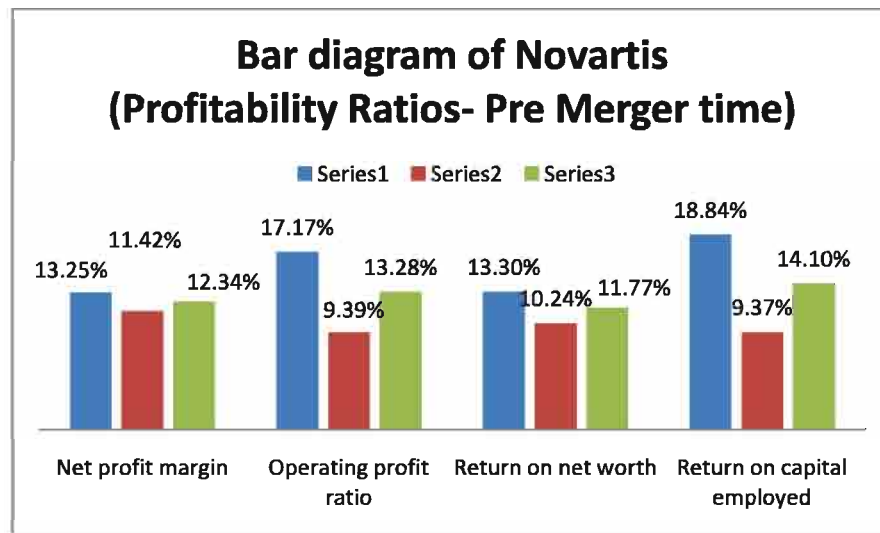
- Sample size**-Recent merger in Indian bank has been taken into consideration (2014-2015) i.e. Novartis and GlaxoSmithKline
- Type of data**- The study has been based on secondary data which is collected from annual reports and journals, websites of selected bank and R.B.I.
- Tool for analyzing data**
  - Ratio analysis
  - t-test
- Duration of study**- For the purpose of analysis of data, period of three years has been taken into consideration. For Pre-merger – 2010 -2011 & 2011-2012 For post-merger- 2013-2014&2014-2015

Table -1

Showing the Profitability and Efficiency ratios of Novartis and GlaxoSmithKline  
Bar Diagram Representation of Profitability Ratios

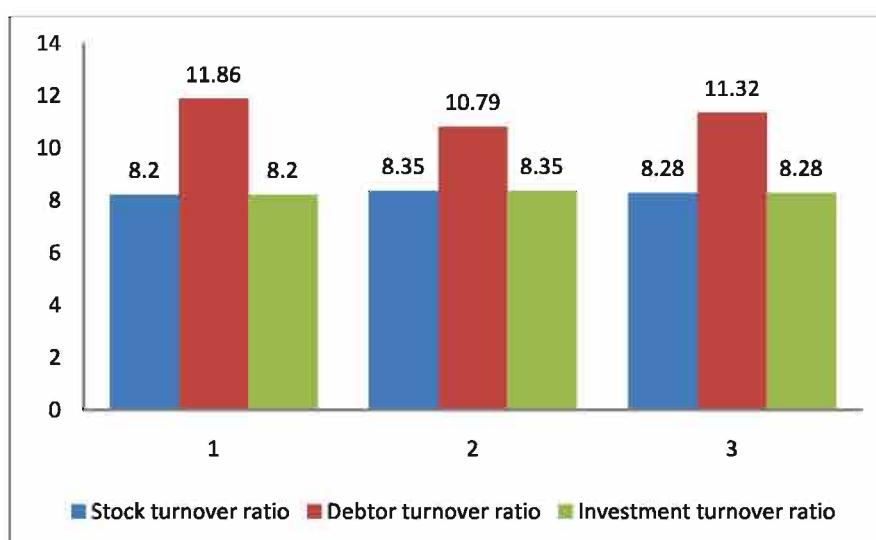
Ratios	Pre Merger Period						Post Merger Period		
	Novartis			Glaxosmithkline			Novartis		
Profitability Ratios	Mar 2011	Mar 2012	Avg.	Mar 2011	Mar 2012	Avg.	Mar 2014	Mar 2015	Avg
Net Profit Margin	13.25%	11.42%	12.34%	13.70%	13.85%	13.78%	9.05%	24.57%	16.81%
Operating Profit Ratio	17.17%	9.39%	13.28%	16.27%	15.96%	16.12%	10.14%	11.50%	10.82%
Return On Net Worth	13.30%	10.24%	11.77%	7.22%	12.09%	9.61%	7.89%	17.07%	12.48%
Return On Capital Employed	18.84%	9.37%	14.10%	7.84%	9.16%	8.5%	9.95%	8.83%	9.39%
Efficiency Ratios	Mar 2013	Mar 2014	Avg	Mar 2013	Mar 2014	Avg	Mar 2015	Mar 2016	Avg
Stock Turnover Ratio	8.20	8.35	8.28	9.11	12.63	10.87	8.75	11.17	9.96
Debtor Turnover Ratio	11.86	10.79	11.32	30.10	23.60	26.85	10.90	12.18	11.54
Investment Turnover Ratio	8.20	8.35	8.28	9.11	12.63	10.87	8.75	11.17	9.96
Liquidity Ratios	Mar 2013	Mar 2014	Avg	Mar 2013	Mar 2014	Avg	Mar 2015	Mar 2016	Avg
Current Ratio	4.69	4.97	4.83	1.80	1.90	1.85	5.14	5.16	5.15
Quick Ratio	4.17	4.47	4.32	1.45	1.55	1.50	4.63	4.82	4.72
Market Test Ratio	Mar 2013	Mar 2014	Avg	Mar 2013	Mar 2014	Avg	Mar 2015	Mar 2016	Avg
Dividend Per Share	26.70	36.44	31.55	45.00	45.00	45.00	40.40	16.10	28.25



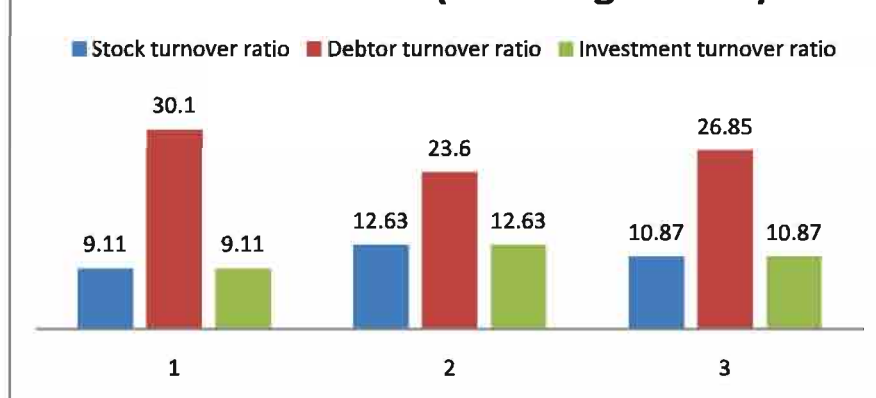


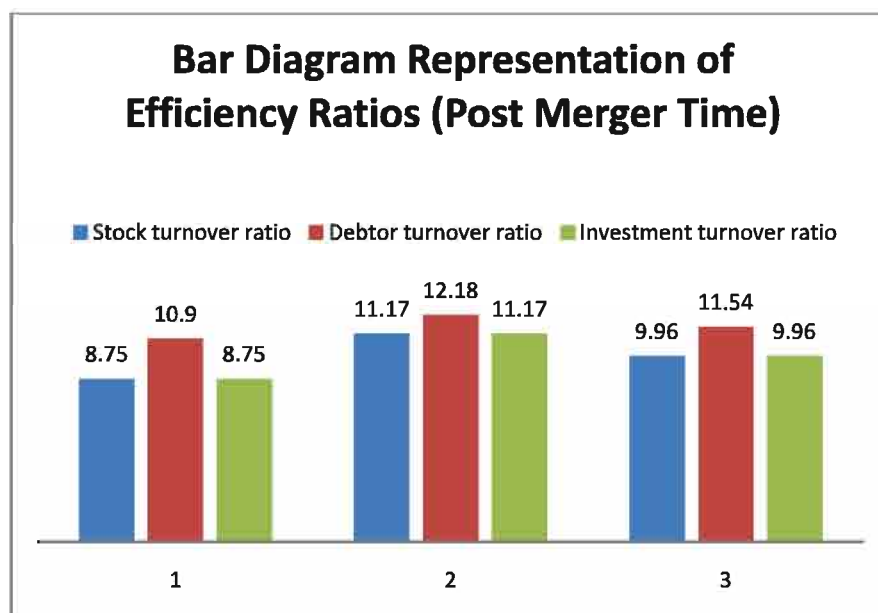
- (a) Net profit ratio which is 12.34% since the Novartis pre merger whereas it is 13.78% in case of GlaxoSmithKline. Post merger net profit ratio is 16.81%, which clearly indicates that the company is in a profitable position because of rise in level of sufficient earnings in the merger period.
- (b) The operating profit ratio is 13.28 % for Novartispre merger whereas it is 16.12% in case of the GlaxoSmithKline Post merger ratio is 10.82%, which depicts that company has paid some which might be incurred during the merger period.
- (c) Return on net worth is 11.77 % for Novartispre merger whereas it is 9.61% in case of the GlaxoSmithKline Post merger ratio is 12.48% which depicts that when there is an increase in the risk of bankruptcy, then the chances to pay back the debt reach to impossible.
- (d) Return on capital employed (ROCE) is 11.77 % for Novartispre merger whereas it is 8.5% in case of GlaxoSmithKline. Post merger ratio is 12.48%, which shows how effectively assets are performing while taking into consideration long-term financing.

**Bar Diagram Representation of Efficiency Ratios**  
**Efficiency Ratio of Novartis**



**Bar Diagram of Efficiency Ratios of**  
**Glaxosmithkline (Pre Merger time )**



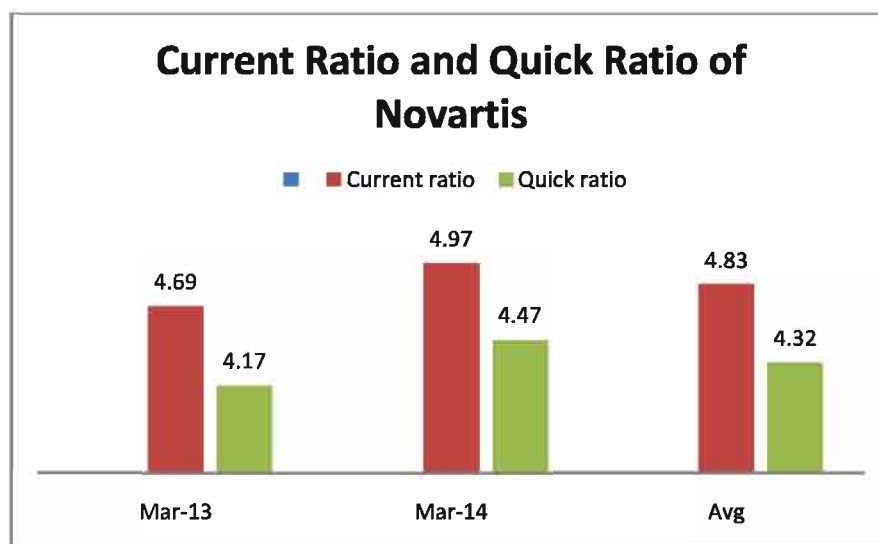


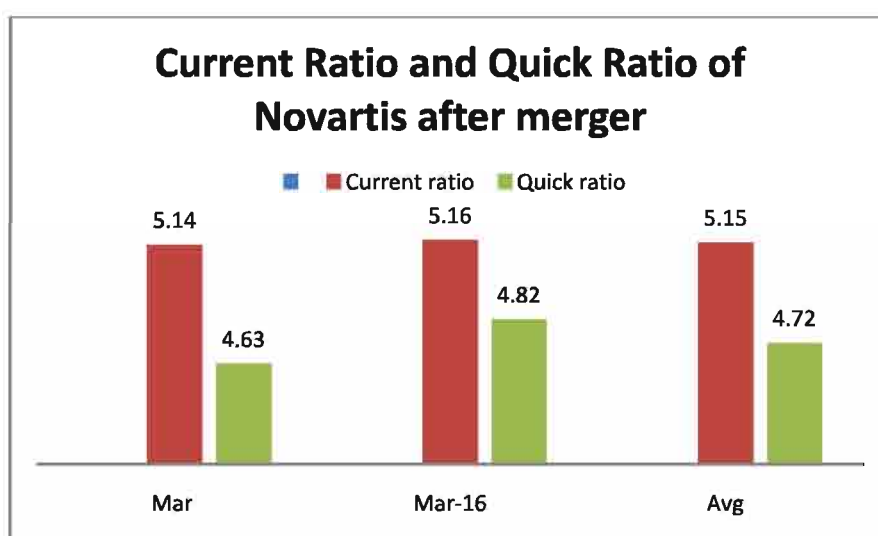
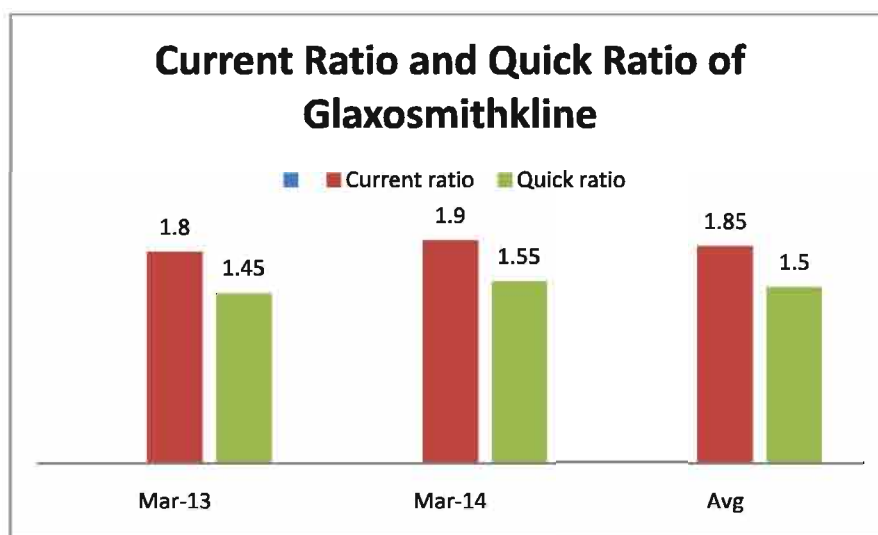
(e) Inventory turnover ratio is 8.28 times for Novartis pre merger where as it is 10. in case of GlaxoSmithKline. Post merger ratio is 9.96 times which shows how effectively inventory is managed by comparing cost of goods sold with average inventory for a period.

(f) Debtor turnover ratio is 11.32 times for Novartis pre merger where as it is 26.85 times in case of GlaxoSmithKline Post merger ratio is 11.54 times which clearly indicates that number of times on the average receivable are

turnover in each year. High ratio shows efficient management of debtors or vice versa.

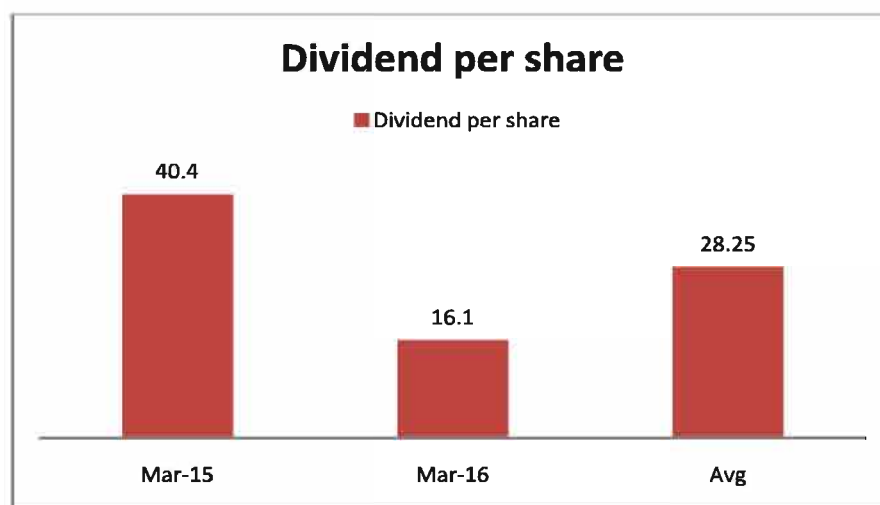
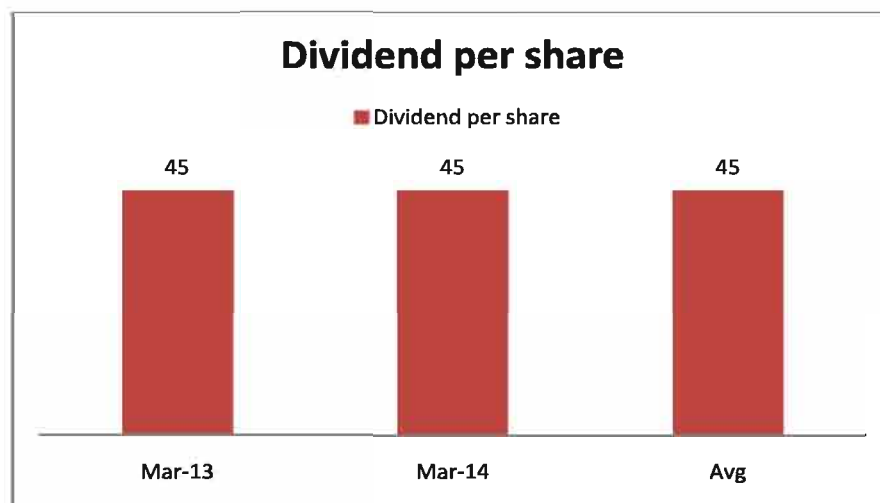
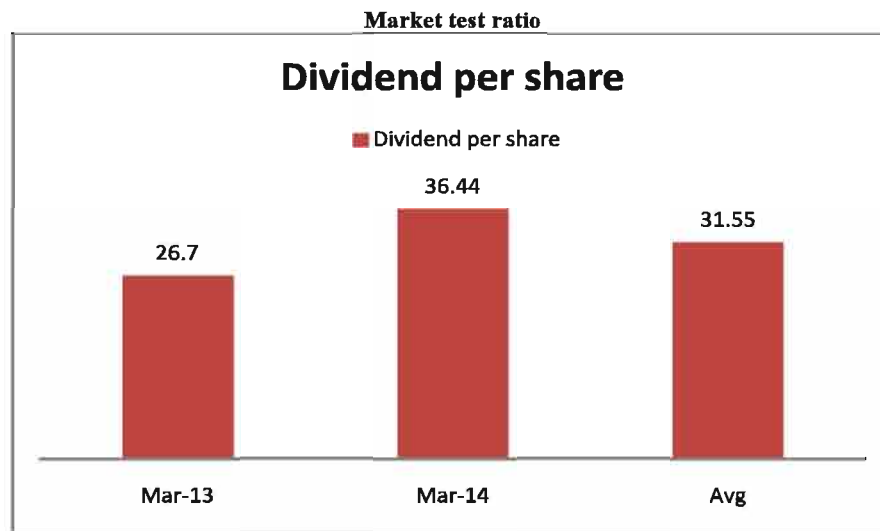
(g) Investment turnover ratio is 8.28 times for Novartis pre merger where as it is 10.87 times in case of GlaxoSmithKline Post merger ratio is 9.96 times which shows how many times a company "turns over" the money invested in the company. As the ratio increases, so does a company's ability to generate revenues or vice versa.





(h) Current ratio is 4.83:1 for Novartis pre merger where as it is 1.85:1 times in case of GlaxoSmithKline Post merger ratio is 5.15:1 which depicts that high current ratio may not always be able to pay its current liabilities as they become due if a large portion of its current assets consists of slow moving or obsolete inventories or vice versa.

(i) Quick ratio is 4.32:1 for Novartis pre merger where as it is 1.50 times in case of GlaxoSmithKline Post merger ratio is 4.72:1 which indicates that the company is investing too many resources in the working capital of the business which may more profitably be used elsewhere.



H0: There is no significant difference Between the Net worth Novartis and GlaxoSmithKline in pre and post-merger time

t-Test: Paired Two Sample for Means		
	Variable 1	Variable 2
Mean	0.091033	0.122733
Variance	0.002367	0.002085
Observations	2	2
Pearson Correlation	-0.73314	
Hypothesized Mean Difference	0	
Df	2	
t Stat	-0.62532	
P(T<=t) one-tail	0.2978	
t Critical one-tail	2.919986	
P(T<=t) two-tail	0.595599	

**Interpretation**

From the above paired t- test table, the researcher analyzed that net worth has no significantly changed after merger and acquisition, t-value comes to -0.62532 which depicts that Null hypothesis is accepted . It can be said that there is

no alteration in net worth which arises between pre and post merger time.

H0: There is no significant difference between Net Profit Margin of Novartis and GlaxoSmithKline in pre and post-merger time

t-Test: Paired Two Sample for Means		
	Variable 1	Variable 2
Mean	0.125133	0.1349
Variance	0.000141	0.001235
Observations	2	2
Pearson Correlation	-0.67353	
Hypothesized Mean Difference	0	
Df	2	
t Stat	-0.38414	
P(T<=t) one-tail	0.368935	
t Critical one-tail	2.919986	
P(T<=t) two-tail	0.73787	

**Interpretation**

After analysis the researcher finds that net profit changed significantly after the merger and acquisition, t- value reaches to -0.38414 which means that Null hypothesis was rejected. It can be concluded that there is a change in net profit which occurs before pre and post merger and acquisition.

**VI FINDINGS**

- Net profit shows positive impact after the merger due to the increase in level of earnings.
- The operating profit ratio shows the negative impact due to payment of expenses after merger.
- Return on net worth depicts that when there is an increase in the risk of bankruptcy, then the chances to pay back the debt reach to impossible.
- Return on capital employed(ROCE) shows how effectively assets are performing while taking into consideration long-term financing
- Inventory turnover ratio shows how effective inventory is managed by comparing the cost of goods sold by average inventory for a period.

- Debtor turnover ratio indicates that number of times on the average receivable is turnover in each year. High ratio shows efficient management of debtors or vice versa.
- Investment turnover ratio shows how many times a company "turns over" the money invested in the company. As the ratio increases, so does a company's ability to generate revenues or vice versa.
- Current ratio depicts that high current ratio may not always be able to pay its current liabilities as they become due if a large portion of its current assets consists of slow moving or obsolete inventories or vice versa.
- Quick ratio indicates that the company is investing too many resources in the working capital of the business which may more profitably be used elsewhere.
- Dividend per share is a significant indicator of the current ability of a company to produce value for its shareholders,

**VII SUGGESTION**

- Quick ratio indicates that the company is investing too many resources in the working capital of the business which may more profitably be used somewhere else.



- (b) Company tries to overcome its operating expense, so that level of earning can be increase effectively.
- (c) Company tries to manage its assets in an effective manner so desire return on assets can be achieved easily.

### VIII CONCLUSION

M&A's is very common strategic tool for the purpose of attaining interest in long term business by combining or acquiring other entity. A new entity is formal to minimize the risk and share the financial benefits. Expansion of business operation as well as diversification can be achieved only through merger and acquisition. In this case, this Acquisition could be taken place only because the GlaxoSmithKline has a new technology which helps cancer patent, but did not have adequate facilities to provide this to the customer.

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## Physical Education Curriculum and Its Impact Up On Preadolescent Dexterous Boys

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### ABSTRACT

*Dexterous refers to the skill and elegance in physical movement, especially in the use of the hands, an individual who is more dexterous with the right hand is called right-handed (dextralists), and one who is more skilled with the left is said to be left-handed (sinistralists). The purpose of the study was to find out the effect of specific training on selected biomotor variables such as strength and coordination of dexterous. To achieve the purpose 40 right hand dominance preadolescent boys students from Anantnag district, Jammu & Kashmir, India were selected as subjects at random and their age ranged between 9-13 years, the selected subjects were divided in to two groups namely physical training (n=20) and control (n=20). The physical training group underwent training for 60 min/4 days/15 weeks. The maximum strength (handgrip dynamometer) and hand screwing coordination (Bennit hand tool dexterity test), were selected as dependent variables and tested before and after the experimental period for both the groups. The collected data were analyzed by using ANCOVA. Further, independent 't' was calculated to find out the difference between left and right hand and the magnitude of Improvement was also calculated to find out the level of improvement on dexterous. Level of confidence was fixed at 0.05. The result of the study shows that the physical training improved the maximum strength and coordination compared to control group. The difference between right and left hand on maximum strength and coordination is insignificant. Hence, it was concluded that physical training may be given to improve the dexterous (use of hands) level and quality.*

**Key Words:** Physical Training, Strength, Coordination, Dexterous.

### I INTRODUCTION

Dexterity is basic to our interactions with the physical, social, and cultural environment. Dexterity can be an expression of creativity and accuracy in a range of activities, including musical performance. Little is implicit about complex hand dexterity or how virtuoso expertise is acquired, due to the versatility of movement combinations available to complete any given task. This has historically limited progress of the field because of difficulties in measuring movements of the hand. Recent developments in methods of motion capture and analysis mean it is now possible to explore the intricate movements of the hand and fingers. Handedness is the natural or biological preference for using one hand more than the other in performing special tasks depending on which hemisphere is dominant for the task (Rice, 1998).

Curriculum a set of course is a mean to achieve the aims of education which are dynamic and go on changing with the changing social requirements. As already we know that physical education is distinguished from other curricular areas by its primary focus on the body and on physical experiences and is an integral part of the educational process, without which the education of child is incomplete. Curriculum include activities that help kids obtain and improve skills, such as running, catching, throwing and striking, applicable to sports such as base ball, volleyball or karate. Balancing skills could be applied to dance or gymnastics. Physical education is distinguished from other curricular areas by its primary focus on the body and on physical experiences and is an integral part of the educational process, without which the education of child is incomplete.

The physical training involves long-drawn-out muscular work increases physical capacity such as strength, endurance, flexibility, co-ordination and so on. The abilities that involve the use of hands develop over time, starting with primitive gestures such as grabbing at objects to more precise activities that involve precise hand coordination. Fine motor skills, are skills that involve a refined use of the small muscles controlling the hand, fingers, and thumb. Being right or left-handed that matters, but the strength of preference for one hand over the other. The controversial idea, people are not either left-handed or right-handed but "strong-handed" or "mixed-handed" (Guiard, Y. 1987).

Physical training has been shown to be an effective way to improve the force-producing capacity of hand muscles and to partially reverse the changes observed in the muscle architecture (Izquierdo M, 2003). Mysterious reasons, the right hand significantly gains on the left hand, it is many times superior in accuracy, facility to dominate coordination. Trough dexterity testing is usually provided the result that shows the both quickness and accuracy of the subject in performing any kind of dexterity tasks. Dexterity testing products examine a person's motor skills with regards to the fingers, hands, and arms Bernstein N.A (1991).

Skilled finger movement training improves the ability to control sub maximal pinch force, hand steadiness, and manual speed in subjects, these improvements may be due to training-induced adaptations in the central and peripheral nervous systems. Vinoth K. Ranganathan et al (2001)

Various exams exist to measure such performance abilities as eye-hand coordination, quickness at performing assembly tasks, and overall motor skill development. The dexterity naturally involve the use of some combination of fingers on both hands to follow some designated testing procedure, such as placing pegs into a pegboard, accuracy of throwing the ball, and so on. Some dexterity tests check for the subject's ability to use not only the hands, but also test arms and shoulders more extensively as well **Starosta W (1990)**.

Handedness is a better(faster or more precise) performance or individual preference for use of a hand, known as the dominant hand, the less capable or less preferred hand is called the non dominant hand. An individual who is more dexterous with the right hand is called right-handed (sinistralsists), and one who is more skilled with the left is said to be left-handed (dextralists). Minorities of people are equally skilled with both hands, and are termed ambidextrous (**Kabbash, P, 1994**).

## II COGNATIVE ASPECT OF COMPLEX HAND DEXTERITY

Preadolescent age is the best age for a child to learn the fine motor skills. It is the ideal time to learn to do as many things as possible. Even through early childhood is the ideal age to learn skills not all skills can, should be learned at the same time. Early childhood is too short for children to learn all the skills they will need for the rest of their lives.

Performance of any skilful activity is regulated by a highly refined and integrated system that includes motor planning, sensor motor integration, execution and adaptation, following either disruption or improvisation. A complex, integrated feedback loop is created by receiving information from sights and sounds, and by interacting with the external environment (the music, the orchestra/other musicians, the conductor, and the

instrument). The ability to harmonize a physiological response to changes in environmental alterations relies on the fluid integration of multisensory stimulus and appropriate physical adjustments in motor control.

Motor activity originates in the motor cortices, basal ganglia and cerebellum. Voluntary and automatic movements are initiated in the motor cortex and basal ganglia respectively. The cerebellum integrates vestibular, visual, proprioceptive and tactile sensory information, and by using this integrated information, adjustments can be made to cortical output to modify the amplitude and trajectory of movement, for example when you react to a perturbation in the environment (**Enoka, 2008**). Adjustments to the movement are auctioned via descending neural pathways, including the corticospinal tract. In addition, the vestibulospinal and reticulospinal tracts, arising in the brain stem, ensure the appropriate postural tone in the trunk and shoulder girdle, thus stabilizing the upper limb and allowing flexible control of the wrist and fine, dexterous movement of the fingers.

Strength refers especially to physical, mental, or moral robustness or vigor, enough work to do, and strength enough to do the work. Power is the ability to do something and especially to produce an effect (**Brookfield, 1994**). Strength is essential for physical activity. The value obtained for the strength of a muscle or muscles depends on the type of action, the velocity of the action, and the length of the muscle or muscles. Although early gains in absolute strength are influenced by neural factors, long-term gains depend mainly on increases in muscle size.

Handedness is a better(faster or more precise) performance or individual preference for use of a hand, known as the dominant hand, the less capable or less preferred hand is called the non dominant hand(**Holder 2012**).

**Table 1**  
**“ANCOVA for selected strength variables between physical training group and control group”**  
Adjusted post test mean

Variables	Dexterous	Physical Training Group	Control Group	Sov	Sum of squares	df	Mean square	“F” ratio
Maximum strength	R.H	7.11	5.96	B	13.29	1	13.29	39.60*
				W	12.47	37	0.34	
	L.H	5.60	4.76	B	7.79	1	7.97	46.69*
				W	6.31	37	0.17	
Explosive Strength	R.H	55.28	50.75	B	185.58	1	185.58	97.50*
				W	70.42	37	1.90	
	L.H	37.86	26.91	B	1165.76	1	1165.6	169.07*
				W	255.12	37	6.90	

R.H-right hand, L.H-left hand, SOV-source of variance, df-degree of freedom. Significance at .05 level of confidence. The table value required for significance at 0.05 level of confidence for 1 and 37 is 4.11.

**Table 2**  
**Dexterous “t” value and magnitude of distance**

Variable	Dexterous	Mean	sd	“t” value	Improvement in %.
Maximum Strength	R.H	0.94	0.78	1.54	12.38%
	L.H	0.65	0.33		11.50%
Explosive Strength	R.H	4.17	1.75	6.88	27.69%
	L.H	10.08	3.42		7.32%

RH-Right hand, LH-Left-hand,. Significance at .05level of confidence (The table values required for significance at 0.05 level of confidence for 38 is 2.03 respectively.

### III MATERIAL AND METHODS

For that purpose 40 right handed dominant preadolescent students from Dream land educational institute Anantnag Jammu and Kashmir India were taken as subjects. The age ranges between 09-13 years. The subjects were divided into two groups (n=20), the experimental group and control group. The model physical education curriculum was implemented on the experimental group. The curriculum contains three parts ‘A’ (the physical exercises), ‘B’ (the yogic asana), ‘C’ (the recreational part).The physical exercises contain the simple exercises and some special exercises like Bouncing the basketball (right and left hand alternatively), Wall catching (right and left hand alternatively), Ball juggling (both right and left hand). The yogic part includes the exercises like Dhanoor asana, Bhujang asana, Ananda Bal asana etc. The part ‘c’ that is the recreational part includes the recreational activities which helps to refresh the students after the finish of the above two parts, the main reason to include the recreational part in curriculum is that the children can feel the curriculum easy and can enjoy it and also prepare them to get ready for next work. Every three weeks the load and intensity of exercises was increased by 5%; so that the physiological will adopt by the model physical education curriculum on strength development among Dextrous Pre adolescents.

The model physical educational curriculum was implemented on the experimental group for 15 weeks, 4 days a week and 45 minutes per class including warming-up and cooling down exercises. The maximum strength and explosive strength were selected as criterion variables. The hand grip strength (maximum strength) and throw for distance (explosive strength) were selected as testing tools. The subjects were tested for maximum strength and explosive strength of left and right hand with the help of hand grip dynamometer and throw the ball for distance. The data was collected from two groups on hand grip strength and throw the ball for distance of left and right hand was statically examined by applying ANCOVA to find out significant difference.

Further independent “t” was calculated to find out the difference between left and right hand and also percentage was also calculated to find out the level of improvement on dexterous. Level of confidence was fixed at 0.05.

### IV RESULT

The table 1 shows that there was significant difference between the adjusted posttest means of physical training group and control group on right hand and left hand maximum and explosive strength. To find out the improvement on dexterous level, independent “t” ratio was calculated with the magnitude of distance percentage. The result of the “t” shows, insignificant difference between right hand and left hand on maximum strength. However explosive strength shows significant difference between right hand and left hand due to selected model physical education curriculum. The magnitude of distance was higher for right hand when compared to left hand on both maximum and explosive strength. Hence it was concluded that the selected physical training improves the dexterous level.

### V DISCUSSION

The findings confirm that model physical education curriculum which includes the part A (Physical Exercises) Part B (Yogic Asana) Part C (The Recreational Part) epically the physical exercises and yogic part has made a significant effect on strength. .All these parts have a good impact on the neuromuscular system of the body which helps in the improvement of dexterous among school pre-adolescent school boys. The following findings of different researchers were in conformity with this study.

**Lucky Hodges, Jo Adams, 2007** investigated difference in grip strength and dexterity of the dominant and non-dominant hands. Between groups comparison found that left hand individuals were more dexterous with their non-dominant hand compared with right handed group (Crosby and Wehbe, 1994). Speed strength as the ability to quickly execute an unloaded movement or a movement relatively small external resistance.

Speed strength is assessed by the speed of movement (Verkhoshansky, 1986). (Zatsiorsky, 1995), the ability to produce maximal force and the ability to achieve great velocity in the same motion are different motor abilities. The rate of force development is much more important, than maximal strength. The excessive maximum strength training can impair speed-strength (verkhoshansky, 1986). Man and women were compared on dexterous on writing and throwing and throwing performance. The result conforms a decrease with age in the prevalence of sinistrality, but indicates that age-specific rates of mixed and left handedness are distinct (Gilbert An, Wysocki, 1996).

## VI CONCLUSION

It was concluded that the model physical education curriculum which includes a set of exercises programs helps in improving the strength both maximum and explosive strength of dexterous hands. Hence the dominant hand shows better improvement on maximum and explosive strength. The non-dominant hand has also improves strength when compared to base level.

## VII IMPLICATION

The results of the study give an idea about the physical training through curriculum on dexterity. If an individual is heaving better dexterity, they can able to do any sort of work with both hands simultaneously without getting tired. The findings of the study are helpful for physical educationists and coaches to enhance the dexterity of players who involved in various sports activities. The players can use their dominant and non-dominant hands effectively while performing any kind of physical activity. Being ambidextrous (using both hands) in sports activity is especially helpful during the competition.

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## TESS India MOOC: Enabling Teacher Educators and Teachers for Quality Education in Madhya Pradesh

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### ABSTRACT

MOOCs (Massive Online Open Courses) are freely available, short courses, delivered online. They have the potential to engage a large numbers of learners at any one time. Online learning culture provides opportunities for collaboration, peer support and professional learning throughout careers. The TESS-India MOOC is designed as an open and free professional development opportunity of E- learning for teacher educators, Teachers and Trainee Teachers in the Indian context. It is a small task-oriented course of Six week Titled **"Enhancing Teacher Education through OER: TESS-India"** in English and further introduced first time in Hindi Medium on Edx Platform as-**"OER के माध्यम से अध्यापक-शिक्षा का समृद्धिकरण (TESS-इंडिया)"** focuses on OER engagement and use in teacher education - with a particular focus on the TESS-India OER. After having a Successful pilot with 46 Teacher Educators and Education officers of Madhya Pradesh, the MOOC was scaled up from 23<sup>rd</sup> November 2015 -15 January 2016 and 21<sup>st</sup> Nov. 2016-13<sup>th</sup> January 2017. About 846 Teacher Educators-Teachers from various TEIs i.e. IASE, SISE, CTE and DIET across the state has completed the course in English and 1600 has completed the MOOC in Hindi from Madhya Pradesh. The course explores how the teacher educators and teachers can experience self-learning, reflection, assimilation and articulation of new ideas by using OER in the design and delivery of teacher education programmes to help them bring about the transformation of classroom teaching-learning and promote E learning as well as use of IT in transformation of knowledge. Setting up a benchmark, it has provided a huge support in achieving the quality aspects in classroom teaching learning under **Evaluation for improvement**, a School Standard and Evaluation framework programme called **"Shaala Siddhi" Hamari Shala Aise Ho** in the State. Present paper is an attempt to present an over view of the course taken up so far and its success and significance for Teacher Education.

**Key Words:** MOOC, Teacher Education, TESS- India, OER,

## I INTRODUCTION

Massive open online course (MOOC) has been introduced by TESS- India (Teacher Education through School based Support in India) a project funded by UK Aid from the Department for International Development (DFID) and led by the Open University UK, to articulate the vision of teacher education in context of frame work of NCF 2005 and NCFTE 2009, for Professional development of Teacher Educators and Teachers. Teacher Educators from various TEIs i.e. IASE, SISE, CTE and DIET and teachers across the state has been participated successfully in the 6 weeks online course Titled **"Enhancing Teacher Education through OER: TESS-India"**. The course has been successfully launched in Hindi **"OER के माध्यम से अध्यापक-शिक्षा का समृद्धिकरण (TESS-इंडिया)"** after considering a huge demand from Teacher fraternity. The course explores how the teacher educators and teachers can experience self-learning, reflection, assimilation and articulation of new ideas by using OER in the design and delivery of teacher education programmes to help them bring about the transformation of classroom teaching and learning. These innovative multi-lingual text and video OER aim to support teachers in developing participatory approaches through modeling links between theory and practice in classroom activities.

MOOCs provide learners with the possibility to undertake activities drawing on a range of available resources and tools. Online learning culture provides opportunities for collaboration, peer support and professional learning. Each MOOC is presented on a 'platform'. The TESS-India MOOC is presented on the **EdX platform ([www.edx.org](http://www.edx.org))**.

Ministry of Human Resource Development has also launched MOOC through **SWAYAM (Study Webs of Active-learning for Young Aspiring Minds.)** and **IIT BombayX** has provided platform to enable learners to learn from anywhere and promote self-learning.

## II THE TESS-INDIA MOOC – AN OVERVIEW

The TESS-India MOOC has been designed as an open and free professional development opportunity for teacher educators in the Indian context. It is a small task-oriented course Titled **"Enhancing Teacher Education through OER: TESS-India"** and **"OER के माध्यम से अध्यापक-शिक्षा का समृद्धिकरण (TESS-इंडिया)"** focuses on OER engagement and use in teacher education, with a particular focus on the TESS-India OER. The TESS-India MOOC follows a participatory pedagogic model congruent with the pedagogy of the TESS-India



OER and characterized by four key features of networked learning experiences:

- (a) Aggregation (filtering, selecting and gathering personally meaningful resources – OER for use in their teacher education practice)
- (b) Remixing (interpreting the OER, bringing to them personal perspectives and insights)
- (c) Repurposing (reshaping the OER to meet needs within their own practice)
- (d) Feeding Forward (sharing the adapted OER with other participants and commenting on other participants' shared OER).

The MOOC does not comprise lectures, but rather short pieces to read and activities for participants to undertake on their own and in collaboration with other participants. Participants on TESS-India MOOC are expected to study for approximately 4 hours a week over a 6 week period. It is possible to download material and work off-line, but to participate fully and gain the benefits from collaborative learning participants need access to the internet for the duration of the course. The organization of Contact class during each week is another significant aspect of MOOC in Indian context.

### III AN OVERVIEW OF THE COURSE

TESS India MOOC Titled” **Enhancing Teacher Education through OER** “has been designed as to keep Teachers and Teacher Educators engaged and make them enabled to reflect and think over the modalities and approach for better classroom transaction. In the TESS India MOOC, introduced in Hindi, from 21<sup>st</sup> November 2016 to 13<sup>th</sup> January 2017 Each week, participants has completed a number of activities such as reviewing your learning (a short quiz), presenting your ideas about a video and giving feedback (a peer review exercise), adapting an OER (a peer review exercise) and course quiz, make the learning interesting. The pre-course and post course survey were also there as a part of the course. An overview of the week by week content and approach of the Course has been described under:

- (a) **Week 1: Developing a vision and introducing key concepts:** The purpose of this MOOC was to help teacher educators, Teachers and Trainee teachers to understand that if they are expecting for a change, then they need to change as well. Week 1 examines the international and national context for teacher education and develops the vision for participatory teaching and learning. It

encourages teacher educators to develop a vision for the classrooms. The activities introduced in this week helps them to develop this vision and introduce the concept of an OER in general and TESS-India in particular.

- (b) **Week 2: Focusing on active learning and the TESS-India OER-**The week, Focused on active learning – how to recognize it in practice and the skills that teachers need to support active learning in their classroom. Week 2 provides an opportunity teacher educator to engage with the TESS-India OER – the key resources, the teacher development OER and the videos. Although TESS India OER is written for teachers to use in the classroom, they can also be used by teacher educators working with pre-service or in-service teachers.
- (c) **Week 3: Using video to support teacher learning-**Week 3 introduces video as a tool to support teacher education. TESS- India has developed 55 Short duration Videos for Elementary and Secondary level to demonstrate the ideal classroom situation in practice. The focus of this week was on using the TESS-India videos to help teachers move towards more participatory practice. Video can be a very helpful tool, while watching video it is expected to notice particular features. The teacher educators need to think about how they can use video effectively. These videos can be access through online and/or through Pen drive, DVDs and SD cards, provided to all TEIs and Teachers across the state. In this week the assignment and giving feedback has been a demanding and new concept.
- (d) **Week 4: Developing your own practice with OER-**The activities of this week challenge the relationship between the teacher and the teacher educator. Week 4 explored how OER can help teacher educators to develop their own practice and support teachers in developing theirs. Participants has been asked to plan a teaching session by choosing a TESS-India OER (Key resource, video, teacher development OER or School leadership OER).Use of IT and A/V resources for planning a lesson makes the participants familiar to act with technology and E-learning content.
- (e) **Week 5: Finding and adapting OER-**There are many OER available on the internet. They are all free and can be used and reused. Week 5 Encourage Teachers and Teacher Educators to explore a range of OER that suits to their context. It introduces teacher educators to the potential – and challenges – of using other OER. Depending on the copyright license, they

can be adapted and shared. Participants have been introduced to a process diagram, which explain, how OER can be used.

- (f) **Week 6: Integrating OER into teacher education**-The week 6 emphasized on moving forward with the ideas in the MOOC and planning for the future. It focuses on moving forward by encouraging Teacher Educators, Teachers and Traine Teachers to make a plan to include OER into their normal work and teacher educator programme. The stress is on participants developing the habit of planning their teaching to include more modeling of active learning approaches. Participants are encouraged to communicate what they have learnt to their colleagues and to integrate the use of TESS-India OER and others they have found, into teacher education programmes. For instance, the key resources could be used to support 'methods' teaching; teacher development OER could be used to support subject pedagogy and the videos could be used in a variety of ways.

#### IV PILOTING OF MOOC IN MP

TESS India MOOC was piloted in 2015 (28 May-12 July 2015) with Administrative officers associated to Policy making and its implementation, Teacher Educators from selected TEIs i.e. IASE, CTE and DIETs across the state. These Nominated participants were facilitated by two state level facilitators in contact class, which was conducted each week. Participants were guided and provided support by the facilitators and course

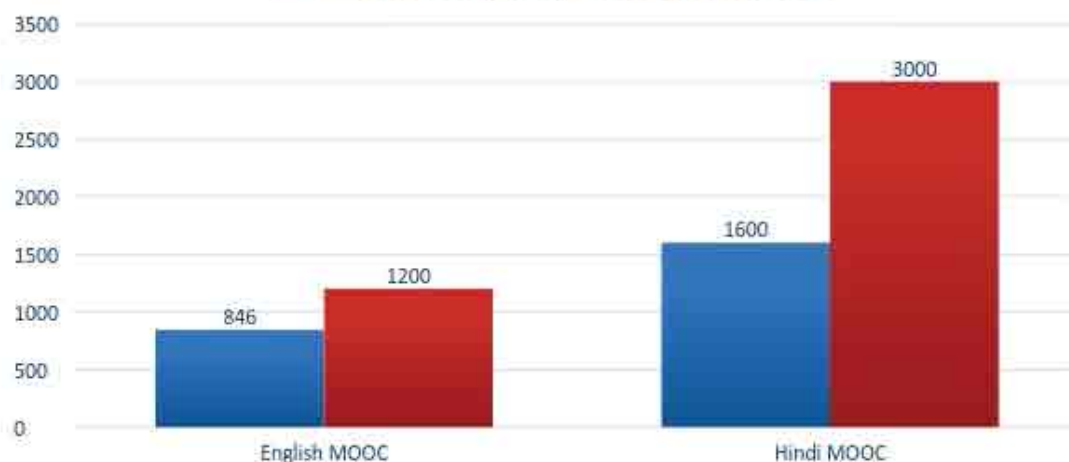
assignments were completed by the participants in group to strengthen group and peer learning. Pedagogy practices were taken place to understand the use of OER. It was focused on to explore the values and pedagogy underpinning teacher education OER from TESS-India and other repositories and learn how one can adapt and incorporate these OER for their own contexts and students. It was a complete package of learning with peer-assessed activities and on-line quizzes to consolidate learning. The pilot had a huge success and 39 out of 46 participants completed the course and obtained their certificates online.

#### V SCALE UP FIRST PHASE

After going through with a successful piloting the MOOC was launched across the state from 23<sup>rd</sup> November 2015 -15 January 2016. Teacher Educators from all the DIETs, CTEs and IASEs has been covered in this Phase. A group of District level facilitators was trained in Bhopal. Two Teacher Educators from each DIET and CTE were trained on course content to deliver and guide rest of the participants, in their respective districts through contact classes. Regular Interaction and follow up with DIETs and CTEs through Video conferencing supported this comprehensively.

Use of Whatsapp to communicate the instructions, experiences on practicing assignments and activities and sharing ideas made it more interesting and peer supportive. Registration Hand Book and Course Technical Guidelines both in Hindi were developed by TESS India to support

#### Participation from DIETs in MOOC



the Teachers and Teacher Educators to get them enrolled and complete the course successfully. As a result apart from Teacher Educators from TEIs,

Teachers and Traine Teachers also registered themselves for the course. A total 846 nominated participants has been completed the course and

obtain the certificate. Many more participants completed the course as they could not been able to trackd by the DIETs and their enrollment details were not available with DIETs so the actual no's might be more than that was expected in the State. Participants of 18 Private Teacher Education colleges from Jabalpur also took part in the course and more than 350 got the opportunity to complete the course.

## VI “OER के माध्यम से अध्यापक- शिक्षा का समृद्धिकरण (TESS- इंडिया)” TESS-INDIA MOOC IN HINDI

This has been a great initiative took place by Open University UK through TESS India project by introducing MOOC first time in Hindi. All in all

more than 3000 Teacher Educators, Teachers and Trainee Teachers has enrolled them self in the course from Madhya Pradesh and about 1600 completed the course successfully. Under the ages of State Education Department and facilitation provided by 6 State level MOOC facilitators (Earlier trained by Open University Experts) and 70 District level facilitators made the Hindi MOOC a grand popularity among the Teacher fraternity especially in Trainee Teachers across the State in many TEIs.



## VII THE LEARNING OUTCOMES OF TESS-INDIA MOOC

Engaging in the MOOC enabled the teacher educators and teachers with opportunities to learn to:

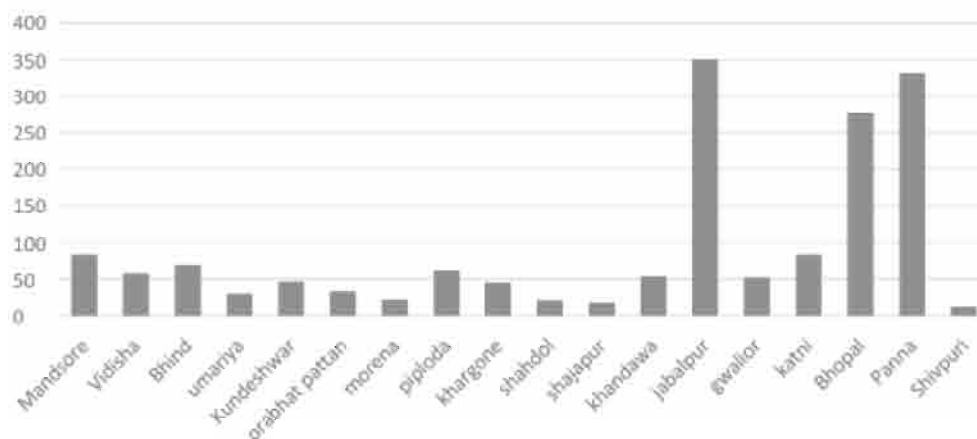
- Recognized and modeled active, learner-centered teaching approaches.
- The participants familiarized with the TESS-India OER and their potential to support teaching and teacher education.
- Used OER (including the TESS-India OER) to plan and enact activities that promote teacher professional learning and pedagogic change.

- They came to know how to select and use OER to meet their own professional learning needs.
- TESS India Videos created a high demand in the field. MOOC has proved the path to use TESS India AV clips as well as other Educational videos to witness a better transformation of knowledge between Teacher and children.
- TESS India has received some significant feedback on MOOC. Teacher Educators and Teachers took this very positively to enhance their professional skill over use of IT, E-learning promotion of E- Governance in Education system and Pedagogy of Teaching learning. Some of them felt difficulties in participating in Course discussion (an open

forum to share their views and ideas) while expressing their thoughts in English and this ultimately has emerge a great demand from participants and state education officials for MOOC to be introduced in Hindi for the majority of Hindi speaking people.

- (g) The Teachers not only from Urban but also from rural areas adapted to the use of IT while doing activities and assignment as well as understand the pedagogy of TESS India OER, this make them enable to identify and use better practices in their classroom to enhance teaching learning.
- (h) Creation and use of WhatsApp group supported the learning take place and strengthening the network as well as communication with participants.
- (i) The roles of Contact classes were incredible, as an offline communication and guidance provided through live contact classes. This enabled the facilitators to provide support to the participants to complete their task within time frame and provided an opportunity to share, interact with each other on pedagogy and learn the use of IT.
- (j) Going through with activities of MOOC and Demonstration of TESS India Videos build a pathway to the Trainee Teachers in term of visualizing the actual class room scenario i.e. classroom management, teaching pedagogy, involve children in class, assessment of children, this helped them significantly during their 40 days internship programme.
- (k) TESS India Hindi MOOC has reinforce the relation between Student Teachers and Teachers, as far as Teacher Education is concern. Student teachers feel very comfortable to ask the solution to their problems, face to face, on phone or through WhatsApp etc. to their DIET Teacher Educators and district facilitators.
- (l) In turn this led to a great support and worked as a vehicle for the much expected Evaluation for improvement a School Standard and Evaluation framework programme of NUEPA titled "Shaala Siddhi" Hamari Shala Aise Ho" in the State. The TESS India OER and Videos directly support to the Domain 2 and 5 of Shaala Siddhi therefore teachers were motivated to participate in the course and learn the pedagogy to practice in their classroom.

Participants Completed Hindi MOOC through DIETs



- (m) District facilitators were highly dedicated towards facilitating the MOOC to the participants. Panna Bhopal, Katni, Mandsoore, Bhind, Vidisha, Piploda, Gwalior, Khandwa, Khargone, Kundeshwar, Shivpuri, Jabalpur,

Prabhatpattan, Umariya and Shahdol DIET's has shown their great efforts to move the teachers and trainee teachers towards Hindi MOOC and facilitate the contact class.



- (n) State lead facilitators and all district facilitators were rewarded with special Certificate (apart from online certificate) and Badges, by Director Rajya Shiksha Kendra, as an appreciation to their excessive efforts.
- (o) Assignments and activities of Hindi MOOC attracted participants especially teacher trainees to learn and practice innovative and participatory way of teaching – learning process to become a sensible teacher.
- (p) Efforts from few teachers have been highly appreciable as they are visited Cyber Cafe to complete their weekly activities and assignments due to non-availability of computers and internet connections in their respective areas.
- (q) Extension of date to complete the assignment put an extra motivation to the participants as they had a continuous request for reopen the assignment to attempt, due to some official engagements some of them were found them self-unable to complete the assignment on time.
- (r) SISE Jabalpur taking lead to cater Govt. teachers as well as teachers from Private TE Institutions to complete the MOOC. Based on receiving of international certificates and MOOC by its Teaching staff, Teachers and Teacher Educators the Institute awarded with 'A' grade NAAC accreditation in the field of academic excellence.

### VIII CONCLUSION

TESS India MOOC course of 6 week duration has set up a bench mark for professional development of Teachers, Teacher Educators and the resource persons from different districts and blocks in teaching pedagogy and leveraged them with use of IT skill that is ultimately significant for active teaching learning in the classrooms.

Open University UK-TESS India project is looking forward to introduce specially designed MOOC for

subject teachers, for their professional development in term of subject knowledge and to apply pedagogy of participatory learning in their respective subjects. Noteworthy to say that teacher educators and teachers from even far remote areas across the state has been benefited and can get advantage in coming years of doing many more MOOC course in Hindi, to learn about real classroom practice. It has meet out the requirements of the Teachers and Teacher educators, to learn and provide them practical knowledge and deep understanding over active participatory method of classroom transaction for improving the quality of education in the state.

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## Corporate Social Responsibility of Business: A Conceptual Study in India

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### ABSTRACT

*Corporate social responsibility (CSR) gained popularity throughout the late 1960s and early 1970s, referring to companies that emphasized a new paradigm in business. The paradigm is rooted in the belief that businesses have an obligation to care for their surroundings and by doing so, and will realize greater success. CSR is also described as the corporate "triple bottom line"—the totality of the corporation's financial, social, and environmental performance in performing its business. It generally refers to transparent business practices that are based on ethical values, compliance with legal requirements, and respect for people, communities, and the environment. Thus, beyond making profits, companies are responsible for creating their impact on people. People include the company's stakeholders, its employees, customers, business partners, investors, suppliers and vendors, the government, and the community. Thus this paper will focus on the concept of CSR and how an organization can be benefited with CSR concept.*

**Key Words:** Social Responsibility, Business.

## I INTRODUCTION

CSR can be discerned from the three words contained within its title phrase: 'corporate,' 'social,' and 'responsibility.' Therefore, in wider broad terms, CSR covers the responsibilities corporations (or other for-profit organizations) have towards the societies within which they are based and operate. CSR specifically involves a business identifying its stakeholder groups and incorporating their needs and values within the strategic and day-to-day decision-making process. CSR is about businesses and other organizations going beyond the legal obligations to manage the impact they have on the environment and society. In particular, this could include how organizations interact with their employees, suppliers, customers and the communities in which they operate, as well as the extent they attempt to protect the environment. It is the continuing commitment by business to behave fairly and responsibly, and contribute to economic development while improving the quality of life of the work force and their families as well as of the local community and society at large." In other words, CSR refers to ensuring the success of the business by inclusion of social and environmental considerations into a company's operations. It means satisfying your shareholders' and customers' demands while also managing the expectation of other stakeholders such as employees, suppliers and the community at large. CSR is not only includes the activities that a company undertakes in order to utilize their profit to enable social and environmental development but also include that a company employs in order to earn these profit including socially responsible investments, and transparency to various stakeholders responsible business practices. The basic objective of CSR is to maximize the company's overall impact on the society and stakeholders while considering environment and overall sustainability.

## II OBJECTIVES

- (a) To explain about the concept of CSR.
- (b) To explain Importance of CSR
- (c) To study about the benefits & government policy of CSR in India.

## III HISTORY OF CSR IN INDIA

The term CSR itself came into common use in the early 1970s. The last decade of the twentieth century witnessed a shift in focus from charity and traditional philanthropy toward more direct engagement of business in mainstream development and concern for disadvantaged groups in the society. In India, there is a growing realization that business cannot succeed in isolation and social progress is necessary for sustainable growth. There are scores of CSR organizations and business associations promoting corporate social responsibility, with a collective membership of thousands of companies-big, small, and medium-sized – in diverse industries.. In developing countries such as India, Indonesia, Brazil, Egypt, and the Philippines, neighbor" within its host community. India has the world's richest tradition of corporate social responsibility. Though the term CSR is comparatively new, the concept itself dates back to over a hundred years. CSR in India has evolved through different phases, like community engagement, socially responsible production and socially responsible employee relations. Its history and evolution can be divided into four major phases.



#### IV PHASES OF EVOLUTION

Phase 1(1850 - 1914)	Phase2 (1910 - 1960)	Phase3 (1950 - 1990)	Phase4(1980 onwards)
Purely philanthropy and charity during industrialization; corporation is only responsible to owners and managers.	CSR as social development during the Independence struggle; corporation is responsible to owners, managers and employees.	CSR under the "mixed economy paradigm"; corporation is responsible to owners, managers and other target environments.	CSR in a globalised world is in a confused state; corporation is responsible to owners, managers, other target environments and the public at large.

#### V METHODOLOGY OF CORPORATE SOCIAL RESPONSIBILITY

CSR is the procedure of assessing an organization's impact on society and evaluating their responsibilities. It begins with an assessment of the following aspects of each business:

- (i) Customers
- (ii) Suppliers
- (iii) Environment
- (iv) Communities
- (v) Employees

The most effective CSR plans ensure that while organizations comply with legislation, their investments also respect the growth and development of marginalized communities and the environment. CSR should also be sustainable – involving activities that an organization can uphold without negatively affecting their business goals.

Organizations in India have been quite sensible in taking up CSR initiatives and integrating them into their business processes. It has become progressively projected in the Indian corporate setting because organizations have recognized that besides growing their businesses, it is also important to shape responsible and supportable relationships with the community at large. Companies now have specific departments and teams that develop specific policies, strategies, and goals for their CSR programs and set separate budgets to support them. Most of the time, these programs are based on well-defined social beliefs or are carefully aligned with the companies' business domain.

#### VI IMPORTANCE OF CORPORATE SOCIAL RESPONSIBILITY

- (a) Corporate social responsibility allows organizations to give a little bit for the society, environment, customers or for that matter stake holders.
- (b) The term corporate social responsibility gives a chance to all the employees of an organization to contribute towards the society, environment, country and so on.
- (c) Corporate social responsibility goes a long way in creating a positive word of mouth for the organization on the whole.

- (d) Corporate social responsibility also gives employees a feeling of unparalleled happiness such as an employees take pride in educating poor people or children who cannot afford to go to regular schools and receive formal education.
- (e) When one considers the fact that the RBV or the Resource Based View of the firm is all about how well the firm exists in harmony with its external environment and how this exchange of inputs and outputs with the environment determines the quality of its operations.
- (f) Socially responsible business practices ought to be the norm rather the exception and the various readings surveyed for this paper do seem to indicate that it is high time for businesses to engage in responsible behavior.
- (g) CSR as a concept and as a paradigm ought to be woven into the DNA of the corporations and when the very fabric resonates with the threads of social responsibility; the goals of conscious capitalism and compassionate corporations would be realized.

#### VII BENEFITS OF CSR

Today, more and more companies are realizing that in order to stay productive, competitive, and relevant in a rapidly changing business world, they have to become socially responsible for long-term sustainability. In the last decade, globalization has blurred national borders, and technology has accelerated time and masked distance. Because of globalization, there is also fierce competition for skilled employees, investors, and consumer loyalty. How a company relates with its workers, its host communities, and the marketplace can greatly contribute to the sustainability of its business success. Companies can be benefited with CSR by many ways, some are given below-

- (a) **Improves Public Image**-Corporations can improve their public image by supporting nonprofits through monetary donations, volunteerism, in-kind donations of products and services, and strong partnerships. By publicizing their efforts and letting the general public know about their philanthropy, companies increase their chances of becoming favorable in the eyes of consumers.

- (b) **Increases Media Coverage**-It doesn't matter how much is the company is doing to save the environment if nobody knows about it. How much good a company can do in its local communities, or even beyond that, is corporate social responsibility and the better the benefits, the better the media coverage. On the other hand, if a corporation participates in production or activities that bring upon negative community impacts, the media will also pick this up. Unfortunately, bad news spreads quicker than good news. Media visibility is only so useful in that it sheds a positive light on your organization.
- (c) **Boosts Employee Engagement**-**Employees like working for a company that has a good public image and is constantly in the media for positive reasons. Happy employees almost always equal better output. Nearly 60% of employees who are proud of their company's social responsibility are engaged at their jobs.** When companies show that they are dedicated to improving their communities through corporate giving programs (like matching gifts and volunteer grants!), they are more likely to attract and retain valuable, hardworking, and engaged employees.
- (d) **Attracts & Retains Investors**-**Investors who are pouring money into companies want to know that their funds are being used properly. Not only does this mean that corporations must have sound business plans and budgets, but it also means that they should have a strong sense of corporate social responsibility.** When companies donate money to nonprofit organizations and encourage their employees to volunteer their time, they demonstrate to investors that they don't just care about profits. **Instead, they show that they have an interest in the local and global community.**

Investors are more likely to be attracted to and continue to support companies that demonstrate a commitment not only to employees and customers, but also to causes and organizations that impact the lives of others.

### VIII ADVANTAGES OF CORPORATE SOCIAL RESPONSIBILITY

Corporate social responsibility (CSR) has many advantages that can apply to any business, regardless of its size or sector.

- (i) better brand recognition
- (ii) positive business reputation
- (iii) increased sales and customer loyalty
- (iv) operational costs savings
- (v) better financial performance
- (vi) greater ability to attract talent and retain staff
- (vii) organizational growth
- (viii) easier access to capital

### IX GOVT. POLICY FOR CSR IN INDIA

Corporate Social Responsibility is not a new concept in India, however, the Ministry of Corporate Affairs, Government of India has recently notified the Section 135 of the Companies Act, 2013 along with Companies (Corporate Social Responsibility Policy) Rules, 2014 "hereinafter CSR Rules" and other notifications related thereto which makes it mandatory (with effect from 1st April, 2014) for certain companies who fulfill the criteria as mentioned under Sub Section 1 of Section 135 to comply with the provisions relevant to Corporate Social Responsibility. As mentioned by United Nations Industrial Development Organization (UNIDO), CSR is generally understood as being the way through which a company achieves a balance of economic, environmental and social imperatives ("Triple Bottom-Line- Approach"), while at the same time addressing the expectations of shareholders and stakeholders.

**CSR Activities** The Policy recognizes that corporate social responsibility is not merely compliance; it is a commitment to support initiatives that measurably improve the lives of underprivileged by one or more of the following focus areas as notified under Section 135 of the Companies Act 2013 and Companies (Corporate Social Responsibility Policy) Rules 2014:

- (a) Eradicating hunger, poverty & malnutrition, promoting preventive health care & sanitation & making available safe drinking water;
- (b) Promoting education, including special education & employment enhancing vocation skills especially among children, women, elderly & the differently unable & livelihood enhancement projects;
- (c) Promoting gender equality, empowering women, setting up homes & hostels for women & orphans, setting up old age homes, day care centers & such other facilities for senior citizens & measures for reducing inequalities faced by socially & economically backward groups;
- (d) Reducing child mortality and improving maternal health by providing good hospital facilities and low cost medicines;
- (e) Providing with hospital and dispensary facilities with more focus on clean and good sanitation so as to combat human immunodeficiency virus, acquired immune deficiency syndrome, malaria and other diseases;
- (f) Ensuring environmental sustainability, ecological balance, protection of flora & fauna, animal welfare, agro forestry, conservation of natural resources & maintaining quality of soil, air & water; vii. Employment enhancing vocational skills.

- (g) Protection of national heritage, art & culture including restoration of buildings & sites of historical importance & works of art; setting up public libraries; promotion & development of traditional arts & handicrafts;
- (h) Measures for the benefit of armed forces veterans, war widows & their dependents;
- (i) Training to promote rural sports, nationally recognized sports, sports & Olympic sports
- (j) Contribution to the Prime Minister's National Relief Fund or any other fund set up by the Central Government for socio-economic development & relief & welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities & women;
- (k) Contributions or funds provided to technology incubators located within academic institutions, which are approved by the Central Government;
- (l) Rural development projects, etc
- (m) Slum area development.

All activities under the CSR activities should be environment friendly and socially acceptable to the local people and Society. Contribution towards C.M relief fund shall be a part of CSR activities above 2% of Net profit other than the activities mentioned above.

## X CONCLUSION

In the business community, CSR is alternatively referred to as "corporate citizen. CSR is generally seen as the business contribution to sustainable development which has been defined as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs", and is generally understood as focusing on how to achieve the integration of economic, environmental, and social imperatives. In the world of globalization and competition, social responsibility entails legal, ethical, economic or other accountability to expectations that society has towards companies and also make decisions that balance the needs of all stakeholders. The conclusion of the study to identifying the knowledge and implementation of the concept regarding the implementation of corporate social responsibility practices. In the research it was found that although organizations largely acknowledge social responsibility, most have not yet been able to plan and implement CSR-oriented management practices.

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## मध्यप्रदेश में शासकीय तैदूपत्ता नीति के आर्थिक क्रियान्वयन का विश्लेषणात्मक अध्ययन छिन्दवाड़ा जिले के विशेष सन्दर्भ में

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### सारांश

म.प्र. में शासकीय तैदूपत्ता नीति के आर्थिक क्रियान्वयन का विश्लेषणात्मक अध्ययन के अंतर्गत शोध करके इस निष्कर्ष पर पहुँचा गया है कि मध्यप्रदेश शासन के द्वारा तैदूपत्ता संग्रहण संबंधी कई नीतियों एवं नियमों को बनाया गया है लेकिन उन नियमों का सही रूप से पालन नहीं हो पा रहा है। शासन स्तर के कई अधिकारी एवं कर्मचारी इस संग्रहण कार्य में लगे हैं किन्तु शोध करते समय यह देखा गया है कि अनुसूचित जाति एवं जनजाति वर्ग के लोगों का आज भी शोषण हो रहा है एवं उनको उनकी मेहनत का पूर्ण प्रतिफल आज भी नहीं मिल पा रहा है उनका तैदूपत्ता संग्रहण के कार्य में आज भी कई जगह शोषण हो रहा एवं शासन के द्वारा उनको जो पारिश्रमिक दिया जाता है वह भी काफी कम है।

**मुख्य बिन्दु :-** जनजाति वर्ग, आर्थिक क्रियान्वयन, राजस्व व्यापार अधिनियम

### I प्रस्तावना

म.प्र. भारत का हृदय स्थल माना जाता है जिसे गौरव पूर्ण ऐतिहासिक पृष्ठ भूमि, भौगोलिक विविधताओं और प्राकृतिक संपदाओं के कारण पहचाना जाता है। आजादी के बाद वनों के विकास एवं संरक्षण के लिए नई नीति बनाई गई। इसी तारतम्य में म.प्र. तैदूपत्ता (व्यापार विनियमन अधिनियम) 1994 के प्रावधान तैयार किये गये। इस अधिनियम में वनों में रहने वाले आदिवासियों एवं वनों के करीब रहने वाले ग्रामीण व्यक्तियों को आत्मनिर्भर बनाने के लिए म.प्र. सरकार द्वारा तैदूपत्ता नीति लागू की गई। जिसका प्रमुख उद्देश्य, वनवासी, आदिवासी, अनुसूचित जाति एवं जनजाति के नागरिकों को एवं कमजोर वर्ग तथा ग्रामीण व्यक्तियों के द्वारा तैदूपत्ता संग्रहण करवाकर योजना के माध्यम से इन नागरिकों की आर्थिक स्थिति में सुधार किया जा सके। इस योजना के माध्यम से म. प्र. सरकार को करोड़ों रुपये के राजस्व की भी प्राप्ति होती है।

छिन्दवाड़ा जिले में तैदूपत्ता संग्रहण का कार्य वर्ष 1988 से सहकारिता के प्रावधानों के अंतर्गत प्राथमिक लघु वनोपज समितियों के सदस्यों द्वारा कराया जा रहा है

### II उद्देश्य

शोध कार्य का प्रमुख उद्देश्य तैदूपत्ता नीति का विश्लेषण कर उनकी कमियों को उजागर करना तथा ऐसे सुझाव देना है ताकि संग्रहण में लगे आदिवासी वर्ग के व अनुसूचित जाति व जनजाति वर्ग के लोगो को अधिक से अधिक रोजगार दिलाना, उनकी पारिवारिक आय को बढ़ाना तथा उनकी आर्थिक स्थिति को सुदृढ़ बनाने का प्रयास किया जाना है साथ ही म.प्र. शासन को तैदूपत्ता के विक्रय से प्राप्त होने वाले राजस्व की मात्रा को भी बढ़ाना है

### III शोध परिकल्पना

म.प्र. शासन द्वारा तैयार की गई तैदूपत्ता नीति के अंतर्गत वनमंडल कार्यालय के माध्यम से प्रदत्त वित्तीय सुविधायें, तैदूपत्ता बोनस वितरण एवं सहकारी समिति के सदस्यों को इस योजनाओं के माध्यम से पहुँचाये गये लाभों से उनके आर्थिक उन्नति अवश्य हुयी है किन्तु आज भी उनकी मेहनत के प्राप्त होने वाले प्रतिफलों में कुछ कमियाँ हैं अतः वनमंडल कार्यालय छिन्दवाड़ा के नियंत्रण में तैदूपत्ता नीति संचालन की आय व्यय की जानकारी परिकल्पना होना स्वभाविक है प्रस्तुत शोध प्रबंध में निम्नलिखित परिकल्पना को दृष्टि में रखकर शोध कार्य प्रारंभ किया है। -

- (i) गरीब व निर्धन समिति सदस्य को आने वाली समस्याओं का पता लगाना।
- (ii) इस योजना के लागू करने में आने वाली समस्या का पता लगाना।
- (iii) अनावश्यक अपव्यय, दोष पूर्ण रवैया और अधोसंरचनात्मक सुविधाओं का अभाव जैसी समस्याओं के दोषों को उजागर करना।
- (iv) तैदूपत्ता संग्रहण के अंतर्गत श्रेणी करण संबंधी एवं भंडारण संबंधी समस्याओं का पता लगाना।

**(क) शोध प्रविधि एवं क्षेत्र :-** शोध कार्य को विभिन्न अध्यायों के अंतर्गत विभाजित किया गया है एवं प्रत्येक अध्याय की विषय सामग्री हेतु आवश्यक सूचनायें व ऑकड़ें संग्रहित किये गये हैं समको के संग्रहण हेतु शोध अध्ययन पद्धति को दो भागों में विभाजित किया गया है। प्राथमिक समक एवं द्वितीयक समक।

**(ख) शोध उपकरण एवं सांख्यिकीय तकनीक :-** शोध उपकरण के अंतर्गत अनुसूची बनाना, प्रश्नावली बनाना साक्षात्कर देना, वर्गीकरण व सारणीयन करना, वर्गीकरण व सारणीयन के उद्देश्य निर्धारित करना उनके उपयोग एवं लाभ, महत्व, अवलोकन करना, समको का विश्लेषण करना सम्मिलित है प्रस्तुत शोध में तैदूपत्ता संग्रहण से वन वासी, आदिवासी लोगो को

प्राप्त रोजगार एवं तैदूपत्ता से प्राप्त संग्रहण से मिलने वाले पारिश्रमिक की मांग एवं उससे जीविकोपार्जन पर प्रभाव का विशेष रूप से अध्ययन किया गया है म.प्र. शासन को भी करोड़ों रुपये की राजस्व की प्राप्ति तैदूपत्ता संग्रहण के कार्य से होती है

शोध अध्ययन से यह निष्कर्ष प्राप्त होता है कि तैदूपत्ता संग्रहण से जहाँ एक ओर म.प्र. शासन के राजस्व वृद्धि में विशेष योगदान है वहीं छिन्दवाड़ा जिले के आदिवासी व गैर आदिवासी लोगों को रोजगार प्राप्त हो रहा है एवं इन लोगों के परिवार के जीविकोपार्जन में उल्लेखनीय योगदान है।

#### IV तैदूपत्ता से प्राप्त राजस्व की जानकारी

तालिका

पूर्व छिन्दवाड़ा (सामान्य) वन मंडल के अंतर्गत वर्षवार तैदूपत्ता संग्रहण एवं प्राप्त राजस्व की जानकारी  
(वर्ष 2012-13 से 2016-17 तक)

क्र.	वर्ष	संग्रहित मात्रा	संग्रहण दर	औसत विक्रय दर	प्राप्त राजस्व
1	2012-13	27816.235	750	2971	82647205.54
2	2013-14	20409.276	950	2331	47575945.44
3	2014-15	15764.23	950	1993	31413578.92
4	2015-16	8329.555	950	2631	21916479.62
5	2016-17	12558.645	1250	2143	269193.34

स्रोत :- पूर्व छिन्दवाड़ा सामान्य वनमंडल कार्यालय से प्राप्त जानकारी

से प्राप्त राजस्व वर्ष 2012-13 में 82647205.54 सर्वाधिक रहा है।

विश्लेषण—उपरोक्त तालिका का अध्ययन करने पर विगत 5 वर्षों (2012-2013) से (2016-17) में तैदूपत्ता

तालिका

पश्चिम छिन्दवाड़ा सामान्य वनमंडल के अंतर्गत वर्षवार तैदूपत्ता संग्रहण एवं प्राप्त राजस्व की जानकारी  
(वर्ष 2012-2013 से 2016-17 तक)

क्र.	वर्ष	संग्रहित मात्रा	संग्रहण दर	औसत विक्रय दर	प्राप्त राजस्व
1	2012-13	22265.82	750	2714	38375090.78
2	2013-14	20963.538	950	3202	60432632.8
3	2014-15	17689.005	950	3291	67120851.52
4	2015-16	9912.396	950	3147	58209761.38
5	2016-17	13561.915	1250	3233	31197915.12

स्रोत— पश्चिम छिन्दवाड़ा (सामान्य) वन मंडल से प्राप्त जानकारी

तैदूपत्ता से प्राप्त राजस्व वर्ष 2014-15 में 67120851.52 सर्वाधिक रहा है।

विश्लेषण—उपरोक्त तालिका का अध्ययन करने पर विगत 5 वर्षों में (2012-2013) से (2016-17) में

**तालिका**  
**दक्षिण छिन्दवाड़ा सा. वन मंडल के अंतर्गत वर्षवार तेंदूपत्ता संग्रहण एवं प्राप्त राजस्व की जानकारी:-**  
**(वर्ष 2012-13 से 2016-17 तक)**

क्र.	वर्ष	संग्रहित मात्रा	संग्रहण दर	औसत विक्रय दर	प्राप्त राजस्व
1	2012-13	27293.17	750	2622.9	71587255.59
2	2013-14	20685.71	950	2327	48135647.17
3	2014-15	15775.135	950	2169	34216267.81
4	2015-16	4684.275	950	2522.7	11817020.54
5	2016-17	15212.86	1250	3590.2	54617209.97

**स्त्रोत:-दक्षिण वनमंडल कार्यालय छिन्दवाड़ा (तेंदूपत्ता सेक्शन) से प्राप्त जानकारी**

**विश्लेषण**—उपरोक्त तालिका का अध्ययन करने पर विगत 5 वर्षों में (2012-2013) से (2016-17) में तेंदूपत्ता से प्राप्त राजस्व वर्ष 2012-13 में 71587255.59 सर्वाधिक रहा है।

### V सुझाव

छिन्दवाड़ा जिला आदिवासी बाहुल्य क्षेत्र है जिसमें अधिकांश व अज्ञानता सबसे बड़ी समस्या है तेंदूपत्ता संग्रहण हेतु संग्रहकों को शिक्षित किया जाना चाहिए। संग्रहकों को वनोपजों के उत्पादन हेतु उचित प्रशिक्षण दिया जाना चाहिए। संग्रहकों को व्यवसायिक का गुण विकसित करने हेतु वन विभाग द्वारा प्रशिक्षण तथा उचित मार्गदर्शन दिया जाना चाहिए।

### VI उपसंहार

मध्य प्रदेश में शासकीय तेंदूपत्ता नीति के आर्थिक क्रियान्वयन का विश्लेषणात्मक अध्ययन” छिन्दवाड़ा जिले के विशेष सन्दर्भ में” विषय पर मेरे द्वारा शोध कार्य करते समय यह देखा गया है कि मध्य प्रदेश शासन द्वारा बनायी गयी तेंदूपत्ता नीति का आज भी ग्रामीण क्षेत्रों में सही तरीके से क्रियान्वयन नहीं हो पा रहा है गाँव में तेंदूपत्ता संग्रहण कार्य में लगे ग्रामीण आदिवासी, अनुसूचित जाति, अनुसूचित जनजाति, निर्धन वर्ग के लोगों को उनकी मेहनत का सही प्रतिफल आज भी नहीं मिल पा रहा है शासन द्वारा तेंदूपत्ता नीति में अनेक बार संशोधन किये गये हैं लेकिन प्राथमिक स्तर पर आज भी उन योजनाओं का सही रूप से क्रियान्वयन नहीं हो पा रहा है साथ ही तेंदूपत्ता संग्रहण की जो दरें शासन द्वारा निर्धारित की गयी हैं वह भी काफी कम हैं साथ ही तेंदूपत्ता संग्रहण कार्य में लगे आदिवासी, अनुसूचित जाति, अनुसूचित जनजाति एवं ग्रामीण लोगों को मजदूरी का भुगतान काफी देरी से हो पाता है। एवं पूरा प्रतिफल आज भी नहीं मिल पाता है।

अतः मध्य प्रदेश शासन द्वारा तैयार की गयी तेंदूपत्ता नीति को प्रभावी बनाने के लिए शासन स्तर पर और अनेक संशोधन करने आवश्यक है एवं शासन के

अधिकारी एवं कर्मचारियों को समय – समय पर आदेश एवं निर्देश दिये जाना चाहिए ताकि तेंदूपत्ता संग्रहकों को उनकी मेहनत का सही प्रतिफल सही समय पर प्राप्त हो सके साथ ही शासन को तेंदूपत्ता संग्रहण की दरें भी बढ़ाना चाहिए ताकि इस कार्य में संलग्न ग्रामीण आदिवासी अनुसूचित जाति, अनुसूचित जनजाति के लोगों को पर्याप्त वित्तीय लाभ प्राप्त हो सकें एवं उनका जीवन स्तर उन्नत हो सकें।

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## Effect of Social Networking Sites on Student's Community

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### ABSTRACT

*In today's internet world social networking sites have become popular and provide big attraction for the student. The main focus of this paper is to bring out the effect of social networking sites on student community. A research study on this specifies that 45% students spent 6-8 hours per day on inspection of social networking sites and 23% consumed more than 8 hours. The shocking fact is only 12% spent less than two hours. Research also reveals that students are not using social networking sites properly for learning purpose. This paper discusses different learning methods and the effects of social networking sites on student's community.*

**Key Words:** social broadcasting, students, learning proficiency

### I INTRODUCTION

The description of community broadcasting is "the associations that happen between link of communities" (Walter & Riviera, 2004). In the early 10 years of digital era, the online biosphere had different intensity. After formation of social broadcasting, human beings are now able to share their ideas, feelings, private information, pictures and videos at a really surprising rate. The social broadcasting sites inspire adolescent students for undesirable performances such as stalling (infectious friendship with friends), provoking to drinks and drugs. Though, every day student are spending uncountable hours absorbed in social broadcasting sites like Facebook, Google+, MySpace and twitter. From the parents view this may appear like a waste of time; though it also helps students to grow vitally with knowledgeable information, social services, and active with people who generates ideas and share their valuable content. At present, the research discussion is whether social broadcasting is promising or disapproving. Many investigators have been plunging into a significant quantity of investigation on how social media effects on students studying at colleges. The main concern is college students spending too much time on social networking sites and spending less time on learning. Consequently, our investigation determines the association among the social broadcasting and students' education efficiency.

### II DECLARATION PROBLEM

While talking about the subject of efficient usage of social networking, the first question elevated in this study is: what is the main thing that attracts the student using social networking? The main drive of this investigation is to enlarge on preceding investigation, travel the association between the effects of social interacting and students study

competence, and to control if social media nosy with students' academic lives.

### III INVESTIGATION QUERIES

Which is the greatest general social broadcasting site for students? What is the quantity of period students apply utilizing social broadcasting in various academic procedures?

### IV LITERATURE REVIEW

Institution students have countless attention in social broadcasting. For this study, different social broadcasting sites were taken are Facebook, YouTube, Blogs, Twitter, MySpace or LinkedIn (Martin, 2008). Though, as long as a detailed viewpoint on social broadcasting usage among academe students and highlighting that such usage can produce together positive and negative consequences, rendering to a Nielsen Broadcasting Investigation education in 2010, almost 25% of students' period on the Internet is currently consumed on social interacting websites (Jacobsen, & Forste, 2011). Facebook is the greatest use social network by institution students, surveyed by YouTube and Twitter. Furthermore, Facebook unaccompanied intelligences that it now has 600 active million users, 60% of whom log on every day. In calculation, permitting to an education, students devote unevenly 2hrs per day on Facebook. In 2008, the amount of scholars whose usage of Facebook was now huge: 95% of institution students had an account. By 2019, 98% of students had an account on Facebook. That is fairly a great quantity, in reality the facility of opening an account given in 2007 to everybody.

As social broadcasting websites, by way of Facebook, Google+, Myspace and Twitter gain popularity, they are also as flattering progressively unsafe as they create styles to delay while trying to whole exercise. Hence, in a survey of 110 students, 58% specified that social broadcasting has made them less creative.

By way of to the association between social broadcasting and marks, a study out by Ohio State University discloses that institution students who operate Facebook devote less time on reviewing and have lesser marks than scholars who do not usage the general social interacting sites. However, alternative study originates no association between weighty social media practice and marks. There was no important change in marks between those measured to be weighty operators of social broadcasting and those measured to be light users. Moreover, there was not at all suggestion between marks and the social broadcasting platform used. For example, closely the similar amount of weighty and bright users of both Facebook and YouTube conventional the same percentage high and low marks.

Concerning the association between using social media with the marks of institution students, simultaneous with previous educations that find that online communication is connected to period consumed in offline relationships, "our conclusions designate that Social Interacting Site (SIS) usage and cellular-phone communiqué eases offline social interface, somewhat than substitute it (Jacobsen & Forste, 2011)". Scholars usually observed that attach should be priceless for creation friends and backup both other, particularly inside the principal insufficient weeks afterward inward by the Academy (Oradini & Saunders, 2007). Also, "The association between Facebook and happiness seems to develop confident over the academy years perhaps because noble students usage Facebook to attach informally through their nobles and contribute in academy." Therefore, "we essential to save in mind that the welfares of this collaborating skill far outweigh the risks," speaks. "Once it's used in an optimistic method, it container remain a strange device (Brydolf, 2007)."

## V METHOD

The drive of gathering data was to achieve a group investigation on how social media touches students. In this investigation, an unidentified survey was managed to gather records which was used the normal survey gathering method. The surveys managed were 50, though the practical surveys were (N = 48). Rendering to the perpetrators, males (n=26) and females (n=22) were involved in this review. 35% of contributors were undergraduates

and 65% were graduate students. 31% of contributors have permanent jobs, 30% have weekend jobs and 39% do not have jobs. The quantity of females who have jobs is advanced than that of males. This was one part of our unidentified survey. In the subsequent, other applicable questions were industrialized to carry out the research.

Other queries absorbed on the lives of scholars and the sensation of scholars when they were by unrelated social media. For sample, "How numerous times a day organizes you check your social broadcasting site" & "Do you post or reply though completing homework" Also, at the end of the survey, we asked dual exposed queries around the chief benefit or drawback once students' used social broadcasting in knowledge and observing back to the previous time that they used social broadcasting.

The contributors were casually selected irrespective of gender or instructive level. These questions connected to their lives. There were three unlike viewpoints present in the research which comprised advantage, disadvantage or not sure. However, other self-governing variables were strained to reduction the influence on the results.

## VI RESULTS

60% of contributors are in favor of Facebook, 22% like Google+, 10% prefer Twitter and 8% like My Space. 68% of the example described that they mainly used a cell phone to checked social broadcasting sites; while 20% usage a laptop; and only 12% favored to usage a personal computer. 45% of the sample self-confessed that they spent 6-8 hrs per day to check a social broadcasting site, 23% consumed more than 8 hrs, 20% spent 2-4 hrs and only 12% spent less than 2 hrs. The ratio of contributors who dispatched or replied during school hrs. Was 64%; 15% infrequently used social media throughout school hrs; 21% were not unquestionable whether they would like to usage it. 80% of the example conveyed that they posted or replied while implementation homework; 8% would not ever use social media while doing homework; and 2% were not sure. In relations of the advantage of social broadcasting sites, 20% decided that social broadcasting supports with school projects; 25% agreed that social media assistances to brand new friends; and 55% fair used social broadcasting for fun.

## VII DISCUSSION

Permitting to the records we composed from the unspecified survey, most institution students would desire to use social broadcasting and consequently consumed huge hour's inspection social broadcasting sites. Facebook is very general between institution students; even still students would use it when they had classes. 90% of students consumed their time on entertainment; there were not too many institution students who favored using social media to contract with their homework. 80% of the example self-confessed that they sent or replied while implementation exercise. It has certainly pretentious their competences and their marks. Since the data calm, there was a undesirable boldness towards social media when institution students used them. For occurrence, visualization one student consumed over 6hrs. Examination social broadcasting site and replied while implementation their homework; it would be likely increase interruption of the students which can be harmful to student presentation.

## VIII CONCLUSION

Our investigation has exposed that institution students were affected by social media. Social broadcasting is eye-catching; it not only delivers students additional world to make networks, and also brings a good way to release weight. To certain degree, it unconditionally touches the lives of students counting the marks. This investigation also specifies that a technique is desirable to improved stability the association concerning social broadcasting and educational study.

## IX LIMITATIONS AND RECOMMENDATIONS

This study was very partial. The gathered data was too small. 3-4 weeks for the study was not satisfactory. So the result may not imitate the real condition for the entire population. With this sample size, the projected sample fault is 14.4%, so an upsurge in sample size strength yields unlike results. And, of sequence these results strength be affected by this very huge sample fault. Third, this investigation did not reflect student's mental state; maybe effects and inspirations for social networking usage.

Our investigation designated that most students would favor to use social broadcasting and devote many hours. Inspection social media sites. Social networking is certainly moving students' competences as well as their marks. Hence, instructors requirement to be worried around these problems and try to find healthier ways to solve

these difficulties. While, surrounded inside an academic situation, the ideas drew here can be exploited to examine the use of communication technology not only at school, though also at home, workstation, and numerous other settings, and for a diversity of dissimilar spectators such as youths, early adults, the aging, or families. For forthcoming investigation, it may be additional obliging to amount the social attendance besides incentive and pressure, examining how a student's mental state affects incentives for social broadcasting use. Also, do social media sites have an optimistic influence on study and researchers and are students leveraging them as cited sources in punishment research.

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## A Study on Financial Planning amongst Women in Bhopal

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### ABSTRACT

*Economic Growth of any country is chartered by multitude of factors working together to generate positive results instead of decisions taken by chance. The same is true for an individual also as growth is a matter of choice not by chance. Financial Investments in a country is based on sound planning and knowledge that comes from Financial Literacy. This paper is an effort to study the role of women in Financial Planning and investments. It tries to gauge the level of Financial Literacy and the factors determining the same. The study aims at knowing the behavioral factors and skills required to ensure active participation of women in financial decision making to bridge the gap for long term economic welfare within the country.*

**Key words:** Financial Literacy, Financial Planning, Investment avenues

### I INTRODUCTION

Financial education can be defined as the wisdom to choose between the financial products that offer the best returns charting the risk involved. It's the ability to enhance the living standard and avoid uncertainties related to life and career through effective decision making. Organization for Economic Co-operation and Development (OECD) has defined financial education as "the process by which financial consumers/investors improve their understanding of financial products, concepts and risks, and through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being". Thus, Financial Literacy is the functional combination of Knowledge and Skills promoting life decisions for improving financial wellbeing and capability. However the level of financial literacy among the investors determine the status of financial investments, being a dependent function of right mix of knowledge, skills, behavior and attitude that defines his financial choices.

Many Thinkers have expressly stated the role of women in shaping the society and economic development being the architects of the future. Women who were confined to household jobs have become active members in shaping the economic scene working in managerial positions efficiently. This has played a significant role in dominance of women workforce in the productive economy and investment planning. The anchors of the economic development have recently realized the growing dominance of women in financial investment planning for them and their families being both the bread winners and having sharp acumen for savings / budgeting.

### II FINANCIAL EDUCATION AND ITS IMPORTANCE

Financial education can broadly be defined as an ability to assess the risk and return related to a specific financial products available in the market. It broadly answers three strategic and crucial questions –

Where we are currently? ,  
What you may need in future? and  
What you must do to reach your goals.

In the current scenario with the multiple options of financial products available and continuously evolving, it becomes very crucial to understand and calculate the complexities of financial markets from the plethora of information. It is not only a tool that empowers the financial well being but encourages taking measured risk regarding long term financial decisions of huge values and volumes. Thereby focusing on developing strategic life goals related to **Marriage, Home, Medical Emergencies, Child education or retirement having higher life expectancy as compared to men**. Thus creating a corpus fund through planned systematic financial choices rather been dependent on Government, employer or mortgages.

India being one of the most populous countries of the world with just 62% literacy and wide gender gaps along with other socio cultural or economic gaps it sets the stakes high for instigating Financial Literacy in India. The Working Population of India comprises of only 27 % women work force that depicts the increasing gender diversity gap as compared to other developed nations like US with 53 % comprising the women work force. Thus it is all the more necessary to protect the rights of women not only for bad times like Divorce, Singles, Separations or Death of husband but also to improve the financial status and as a key decision maker to use her money. This will work as a double edge sword for women who can not only improve the financial status rather provide opportunities for revenue generation on regular

basis to support entrepreneurial projects or her future dreams.

### III FINANCIAL LITERACY PROGRAMMES HOSTED IN INDIA

Every Individual must have sufficient knowledge of the various financial products to estimate and assess the benefits linked to it before exploring in a new territory. A survey of Standard & poor Financial Services LLC ( 2014 ) have stated that Asians rank poorly in terms of Financial Literacy in comparison to their counterparts in Europe. Merely a small percentage of 24 % Indians knew about concepts like compound interest, Inflation, Risk Diversification and Interest out of which Women were barely able to answer unlike in other BRICS nations. This highlights the poor status of Financial Education in India and all the more deprived state of Women.

Dr D Subbarao, ex governor of RBI in 2009 at RBI – OECD Workshop stated financial inclusion and Financial Literacy as twin pillars drawing the roadmap for banks and financial institutions to chalk out plans for financial inclusion. They have worked many plans to identify the need and gaps focusing attention to special groups like women and High School / College Students to redesign the investment scenario of the country.

The last decade was marked by multiple initiatives of RBI, SEBI, IRDA and other Government / Non Government Organizations with the objective to improve financial education among various age groups and women. They have not only adopted many programs to identify the problems with the current entities but also to bring awareness and behavioral changes through development of Knowledge and skills to create customer confidence in financial matters. As per the recommendation of OECD, many countries have adopted the National Strategy for Financial Education program for spreading Financial knowledge starting from the basics of need of saving, investments and planning for future obligations / uncertainties to ensure informed decision making along with consumer protection to achieve measurable results in a defined time frame.

(a) **RBI's initiatives** - Reserve Bank of India undertook "Project Financial Literacy" to create awareness on investment in safe havens like Fixed Deposits, Insurance, Pension funds, Provident fund and Systematic Investment Plans Mutual Funds amongst senior citizens, women and school / college students. It was framed in two modules concentrating on RBI and its activities and other module on General Banking in many regional languages apart from English and Hindi through printed and

audio visual aids. The zonal offices of RBI like Hyderabad hosted several multi lingual programs in schools, colleges, exhibitions etc to cater different sects and their specific requirement – students, farmers, women, traders, SHG's etc. The Chennai office of RBI published two comic books "Currency matters" and "Bank Matters" in English, Hindi and Tamil.

(b) **SEBI on Financial Education**-Securities Exchange Board of India has embarked financially educating working executives, home makers, retired personnel, self help groups and other age / income brackets through a nationwide campaign. The empowered team of certified and trained resource personnel conduct workshops educating on various aspects of savings, investments, banking, insurance, retirement plan. It has already covered more than 3500 workshops and 2.60 lakhs participants nationwide. They have launched toll free numbers in 14 languages to assist the investors with financial planning and resolving their complaints. On lines of New York Stock Exchange it started "Visit SEBI" program encouraging School / college students to visit the premises and understand the functioning through close observation. It distributes and counsels customers through printed / online study material and toll free helpline in many languages.

(c) **IRDA'S Initiatives on Financial Education**-Insurance Regulatory and Development Authority has undertaken multiple advertisement campaigns on television and radio targeting the key groups on benefits of Insurance policies, rights and duties of policyholders, modes of dispute redressal etc in Hindi, English and 11 other Indian languages. This is apart from the financial literacy awareness activities taken by other market players – LIC, New India etc. A study understanding the behavioral characteristics of Indian customers many new Financial Products were introduced like LIC tagline "Zindagi ke baad bhi, zindagi ke saath bhi – safety and savings". IRDA in collaboration with NCAER conducted a survey covering whole India on awareness levels about insurance aiming to improve its strategy to capture target market. As a result it came with publications ( inclusive of comic book series) named as 'Policyholder Handbooks' on insurance along with dedicated website for consumer education. Integrated Grievance Management System (IGMS) of IRDA has designed a grievances handling central repository covering whole country that even

provides various analyses of concern to policyholders.

- (d) **PFRDA Initiatives on Financial Education-** The Pension Fund Regulatory and Development Authority, has worked on mass publicity of National Pension Scheme through traditional means of printed or electronic media but through aggregators ( appointed intermediaries for inter personal consultancy ) .They have also developed web portal and FAQ on pension related issues.

- (e) **Market players Initiatives on Financial Education-**Last Decade have been an eye opener for the Commercial banks with increasing global competition and international banks making a foray in Indian market space. They have moved towards cashing the huge untapped segment of financially illiterate and people with limited means .This gave birth to new innovative financial product options to gain access to larger community. They came up with personal counseling apart from counseling centers and self employment training institutes through business correspondents visiting customers place of convenience to create awareness and train people to resolve indebtedness / earn reasonable livelihood .Similarly, Insurance Companies, Broking Houses, many Stock Exchanges, and Mutual Funds have taken proactive steps like conducting seminars or providing written material for generic information. The Ministry of Human Resource Development (MHRD) has taken a lead in ensuring flow of information through television and inclusion of material in school curriculum .National Institute of Securities Markets (NISM) has initiated a specially designed curriculum run and managed by National Institute of Financial Education (NIFE) that includes audio video lectures and FAQs in many regional languages.

#### IV REVIEW OF LITERATURE

Research Studies of S & P and other global consultancy firms have raised a concern on the level of financial literacy in India which is as low as 24 % as compared to BRICS Nations (28 %) and European Nations (52 %) in the year 2015 .This data has raised eyebrows of RBI and Finance ministry which are persistently trying to reduce the financial gaps since independence placing the financial products amongst the unbanked community for economic improvement.

OECD defines Financial education as “the process by which financial consumers/investors improve their understanding of financial products, concepts and risks and, through information, instruction

and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being”.

Many European and American states like Netherlands, Spain, UK have implemented National Strategy for Financial Education, while various countries are strategizing the formulation and implementation procedures to promote Financial well being of the society. As stated by OECD, “National Strategy for Financial Education framework ensures sustainable co-operation between regulators and stakeholders avoids duplication of resources and allows development of articulated and tailored roadmaps with measurable and realistic objectives based on dedicated national assessments.”

India dominated with a huge population with limited means, education and poverty at its backdrop have started feeling the need of a systematic plan. RBI has drawn a specialized approach to disseminate useful information in various target groups – school and college students , housewives , pensioners / senior citizens , rural / urban people in two modules – economy and its functioning and other been the general banking .As various studies have proven inadequacy of financial information and counseling have resulted in financial indebtedness and costlier options .

Women known as the best managers since ancestral times are admired for their dominance in household budgets have remained in their predetermined roles for handling trivial household money matters rather than a proactive role in major money decisions.

The Chairman: Prof.S.S.Johl of Working Group constituted by the Reserve Bank suggested financial and livelihood counseling for assisting distressed farmers and backward sections for enhancing credit viability. The Chairman: Shri C.P.Swarankar of Working Group constituted to examine agricultural loans procedures and processes recommended opening of counseling centres individually or collectively. Later, it was seen from May 2007 after the advisory was published many banks came up with Counseling / knowledge service centres (Abhay of ICICI, Grameen Paramarsh Kendrasin by Bank of Baroda in the state of Maharashtra) . These centers mainly focus on credit related to train women, farmers, students for enhancing the financial learning and knowledge of overloaded financial information in current competitive age realizing its importance.

## V OBJECTIVE OF THE STUDY

Financial Literacy and investments have ever been a taboo for women in India being considered as a secondary member of the family. Thus the primary goal of the study is:

- (a) Identify the need of Financial Education and Planning among Women.
- (b) Identify the various reasons that hamper the financial planning process amongst the women.
- (c) Suggest some useful measures to ensure higher Financial Literacy and investments from women in future preparing for unforeseen events.

## VI RESEARCH METHODOLOGY

The above paper is an effort to study the knowledge and attitude towards financial planning and education amongst women in Bhopal based on primary data collected through systematic Questionnaires. The results are tabulated and analyzed to draw meaningful conclusions supported with secondary data available in written and electronic form.

## VII LIMITATIONS OF THE STUDY

The study having immense scope in useful policy formulations however it is restricted due to time and financial constraints within the city of Bhopal only. Data is collected and analyzed of limited participants who answered the questionnaire. Thus the conclusions and suggestions are based on findings of the study which cannot be generalized on overall country prospects except with some assumptions.

## VIII NEED RECOGNITION OF FINANCIAL LITERACY AMONG WOMEN

The Corporate work space which is currently observing a major shift towards bridging the Gender Gap within the various walks of life whether in offices or education. Women who are increasingly becoming financially independent are still dependent on their spouse or other male members of the family for major economic decisions. Financial planning for women cannot be limited for distress situations like Divorce, Death of Spouse or any other medical emergency but planning for other goals in life. A Sustainable Economic Growth can only be achieved through active involvement of Women in Financial planning and Investments.

High Level of Financial Planning contributes tremendously for creating financial well being among investors that come from knowledge of various products ranging from – Banks, Insurance, Pension Funds, Mutual Funds, Equity and Bonds to assess the utility as per individual nature and need of customer. But women have quite limited access to financial information due to various barriers – Physical, Socio cultural, Educational and Financial that threatens life decisions all the more.

“Lower levels of financial literacy have the potential to reduce women’s active participation within the economy; economic power within the household; transmission of knowledge to the next generation and to worsen existing social disparities.” (Hung, Yoong and Brown, 2012)

Financial Literacy creates momentum in flow of money where it multiplies to create more money so it works for them who are earning it. While women earning money are found to have absolutely poor knowledge of their financial history and future goals. However, women requires to be instilled with the behavioral and attitudinal changes to bring a change of mindset towards financial planning, which gives wings to live their dreams by starting a business or financing education or child’s marriage.

## IX BARRIERS TO FINANCIAL LITERACY AMONG WOMEN

- (a) **Physical** – Women being distanced out due to personal responsibilities are finding difficult to find time and space to visit the financial service provider in both urban and rural areas.
- (b) **Socio Cultural**- Women from historic days were confined to homes taking care of family and a child has started shelling out the barriers for moving outside to work. However, the dominance of male members of the family still persists being the primary bread winners.
- (c) **Behavioral** – Women lack confidence to take big financial decisions concerned with her family due to her own attitude. They consider themselves to have low financial interest, poor financial knowledge and rational thinker as compared to men and over occupied with other household task to learn it.
- (d) **Educational** – Working Women in India due to her household or societal limitations are poor with financial terms (jargons). They are mostly engaged in managerial and admin tasks leaving the financial domains for their counterparts at workplace. Due to their limited opportunities and interest areas her financial is limited. This has created a huge gap in workplace diversity in specific roles.



- (e) **Skill Set** – Research Studies have proven that women have their right brain good at creativity while men have their left brains good at calculations and rational thinking more active. Women usually lack the skills due low interest and inspiration to make them financially equip to handle their personal incomes and accounts more efficiently.
- (f) **Do not translate life goals to financial figures** - Women have a set of priorities for her personal life like when to get married, how many children, how to raise children, etc but usually most of the women do not have any targets for financial planning. It has remained a prerogative of males from initial days which has become a deep rooted thought in their mental framework. It leads to lack of inertia and procrastination.

## X FINDINGS

Few latest Research Studies commissioned by fund house and financial service provider reported that 77 % working women in India (only 27 % working) are dependent on either their Father or spouse for Financial and Investment decisions. While the rest of 23 % working women, 18 % are Single working women either divorced or widows who actively participate in financial planning for livelihood and welfare of family.

Financial investments depend on behavioral finance which is the attitude and behavior dictating the choice of financial decision rather than knowledge. As per other research studies, Women lacks the interest and initiative to enquire about various available financial products. The Psychological stigma and procrastination have always made them laid back. Women in Bhopal too belong to same category having very low knowledge of new and existing financial products available in the market.

The research study involves 60 women participants (comprising both working and non working) who participated in the study answering the specially designed questionnaire to understand their level of financial literacy and investments they made annually. The research validated the lack of financial literacy among the 68% participants and their dependency on their male counterparts in the family for financial planning and investments.

The status of women plays a crucial role in determining their participation in financial planning and investments. Married women are more dependent on their husbands for financial needs and investments rather than Single or Divorced. As 55% women are completely dependent on their husbands for financial needs out of total 87% women in the survey who are married. While out of Divorced (6% of total surveyed) and Single (3% of

total surveyed) financially independent are 90 % and 78% respectively.

Earlier research studies have shown a high degree of correlation between education and Financial Literacy as states with high literacy rate like Goa and Gujrat with 80 % and 68 % literacy respectively has 50 % and 33% financial literacy of the latter. While Madhya Pradesh with 59% literacy is just 23% financially literate. While the above figures present an overall scenario instead of sectoral or gender specific. According to our survey post graduate or graduate women are 27 % better financially literate than High School / Higher School pass outs.

Women engaged in organized sector are most likely to plan and investment in safe heavens like Fixed Deposits, PPF 's and Mutual Funds to plan for retirement and other potential needs. While the rest of women workforce occupied in private jobs have poor financial investment pattern and focus on quick fixes like chit funds etc. The survey confirmed the risk averse nature of women as investments in risk free assets like Fixed Deposits, Mutual Funds, Systematic investment plans etc are higher by 44 % than Equities, Bonds, Insurance etc.

Barely 17 % understand financial terms and concepts like Time value of money, Compounding of Interest, Mutual Funds, Net Asset Value etc. The low understanding related to complexities of TDS, Tax Compliances, Legal aspects like FATCA, Form 16, Gold bonds etc have demotivated 57% women to open a demat or securities account. While only 23 % women insurance as financial investment tool and life insurance for old, ailing retired people. Thus leaving their financial ends open and small investments in Bank deposits if at all.

Financial decisions are taken mostly by men even if women are working having personal disposable income. Time and accessibility of the information plays a crucial role in barricading the financial planning amongst women as they have bigger engagements in daily household course apart from their professional responsibilities. Therefore only 34 % of working women are participating in financial planning and merely 12% of non working women participate in financial decision making prominently due to ignorance and laid back attitude among the women.

The Chi Square test at 5 % level of Significance (degree of freedom @ 4) validates a significant difference between the financial investments on an annual basis among working and non working women in Bhopal. As per the data 33 % and 20 % working women are making an investment of more than Rs 50,000/ to Rs 1,00,000/ and more than Rs 1,00,000/ annually in PPF and other safer options

while this ratio is very miniscule for non working due to continuity of income source.

## XI SUGGESTIONS

Financial literacy and investments among women is more of a behavioral trait than knowledge only. It is a mental set up of society and women towards themselves for the role they take up in society. From the early stages they were limited to boundaries of home while the financial planning and investment was dominated by men. The societal roles have changed gradually however the mental framework remains persistent in years. Procrastination and lack of inertia for pertaining financial responsibilities and literacy has made it a neglected domain. Women need to brush upon the benefits of financial literacy for seeking financial independence both in bad and good times.

Women who haven't been the prime wage earners has limited financial savings due to uncertainty of income sources and fear of losing money as they frequently take professional breaks due to personal reasons. All the more saving is painful today as it means cutting down expenses now which means alteration of the mental framework. Thus focus should be on developing the mental framework for financial independence, security and stability assisting in fulfilling personal or family needs along with unaccounted situations.

Financial literacy should be introduced both offline and online in a three stage process : Elementary Financial Education – Creating awareness on basic banking, insurance and financial products along with concepts of net present value, time value of money, compounded interest, calculating risk and returns taking various micro and macro factors.

Sector specific financial information – financial products are ranging within various sectors – banking, IT, Pharma, Metals, Infrastructure and others. A basic handbook (FAQs, Instruction Manuals) guiding them on strategic issues, handling, monitoring and accounting them for taking calculated risk to maximize revenue.

Product specific Information by the representatives from the companies to disclose complete information about the product, terms and clauses of contract and various features. Thus it encircles around disseminating information and redressal of grievances from the organization. If the customer wants to seek more information they can register themselves at a higher level with ombudsmen or regulators.

Information at doorstep of the customers both offline / online plays a crucial role in eliminating the physical barriers for achieving active participation in financial planning through

integration of technology and knowledge at common platform. Mobile apps in multilingual format including various relevant audio video material catering both educated and illiterate sections of society.

New and existing financial products should be customized for the target group through advertising and representatives as per their financial sources and requirements for both working and non working groups.

Workshops/seminars for creating financial competencies, assessing and calculating risk and return to build positive attitude for financial literacy eliminating the psychological threats.

Take small steps investing through private financial set ups having a budget plan taking guidance from professional advisors (relationship managers) for a comprehensive long term goal as per age, salary, goals of life and other aspects.

## XII CONCLUSION

India is standing at the doorstep of a major economic turnaround. It is lacking the required Financial Literacy among the citizens who can initiate the step bringing capital to make the ends meet. Women, being the foundation of any society, play a strategic role in framing the economic and socio cultural setup of any country. Thus Women who are playing now a submissive and passive role in financial planning have to be educated and motivated to stand for themselves and help the nation too.

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### XIII APPENDIX

Null Hypothesis (H<sub>0</sub>) – There is no significance difference between the level of financial investments made by working and Non working women in Bhopal.

Alternate Hypothesis (H<sub>1</sub>) - There is a significance difference between the level of financial investments made by working and Non working women in Bhopal.

Annual Financial Investments :	Working Women	Non Working Women	Total
Rs 0 to 10,000	2	5	7
Rs 10,000 to 25,000	5	12	17
Rs 25,000 to 50,000	8	6	14
Rs 50,000 to 1,00,000	9	5	14
Rs 1,00,000 & above	6	2	8
	30	30	60

Degree of Freedom :  $(r-1)(c-1)$   
 $(5-1)(2-1) = 4$

Actual	Expected	O - E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> / E	
2	6	-4	16	2.6667	
5	6	-1	1	0.1667	
8	6	2	4	0.6667	
9	6	3	9	1.5	
6	6	0	0	0	
5	6	-1	1	0.1667	
12	6	6	36	6	
6	6	0	0	0	
5	6	-1	1	0.1667	
2	6	-4	16	2.6667	
			84	14.0002	

Chi square value at 0.05 level of significance and 4 degree of freedom is 9.48772904 while our calculated value is 14.0002

Hence we reject the null hypothesis.

## Financial Literacy - A Tool to Bring New Beginning in Indian Financial System

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### ABSTRACT

*The issue of financial wellbeing has progressively gained recognition as a vital and important life skill. Therefore, by and large the first decade of the twenty first century has seen a universal recognition for spreading financial literacy among people. Given the fact that India is having a large population, a fast growing economy with national focus on inclusive growth and an urgent need to develop a vibrant and stable financial system, it is all the more necessary to understand the importance of financial literacy in reaping rich benefits to individual, society, financial system and the nation as a whole. A financially literate and well informed public could be expected to have beneficial effects on soundness and efficiency of financial system. The present paper is an attempt to throw some light on how widespread financial literacy can significantly augment the soundness and efficiency of financial system.*

**Keywords:** Financial Literacy, Financial System, Individual Wellbeing

### I INTRODUCTION

The financial system is a set of institutional arrangement through which financial surplus is mobilized from those who have it in surplus to those who are in need of it. The financial system has three components: financial market, financial intermediaries and financial products/services.

Financial literacy is an essential life skill. Organization for Economic Co-operation and Development has defined Financial Literacy as “a combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual wellbeing.”

Money management is a critical intellectual competency and an essential component of an individual's success in life. Financial literacy is a state of understanding about finance and money management. This understanding equips a person with the knowledge and skills needed to realize financial security of himself and his family and thus survive and achieve lifetime well-being. Financial literacy is the most important dimension among the determinants of human capital formation and development. Financial literacy develops an individual's ability to respond competently to life events too survive in a modern society. The common thread of financial literacy is positive financial outcomes resulting from proficient competence in key financial activities and concepts.

Financial literacy could lead to multiplier effects on the economy. A financially literate individual would resort to regular savings, which in turn would lead to investment in the right channels and income generation. The financial well being of individuals will in turn increase the welfare of the

society and pink health of the Indian financial system.

MasterCard is an American multinational financial services company. Financial Literacy Index (2014) has been created by MasterCard based on a survey conducted between July 2014 and August 2014 on 8,087 respondents. This survey on financial literacy was conducted for the 4th time in 16 countries across Asia Pacific region. The respondents aged between 18 – 64 years. The purpose of the survey was to gather more insight of each country's current financial literacy, the progress each country has made since the previous survey, and how each country fares relative to its peers. India is at the 12th position among the 16 countries chosen for the survey.

**Table 1**  
**MasterCard Financial Literacy Index (2014)**

Rank	Country	Financial Literacy Index
1	Taiwan	73
2	New Zealand	71
3	Hong Kong	70
4	Australia	69
5	Malaysia	69
6	Singapore	68
7	Thailand	67
8	Philippines	66
9	Myanmar	66
10	China	65
11	Vietnam	65
12	India	62
13	Korea	62
14	Indonesia	61
15	Bangladesh	60
16	Japan	55

Source: <http://www.mastercard.com>

From the above table 1 it is evident that our situation is not satisfactory as compared to other Asia Pacific countries. The direct repercussion of low financial literacy is an unhealthy financial system which in turn will erode India's growth potential. Increasing access to financial system should be a priority for making growth more balanced and sustainable from both economic and social perspectives.

Deeper participation in the financial system could be achieved only through widespread financial literacy.

## II REVIEW OF LITERATURE

- (a) The objective of the study was to sketch an average cognitive map and to find the factors and explain the reasons which lead to failure of the Tunisian small investors in the stock market. The authors had experimented 128 individuals who actively traded in the Tunisian stock market. The results of the study insisted on the importance of financial education and the investor behavior in the success of stock market participation.
- (b) The paper contrasts the prevailing individualistic approach of financial literacy measurement and financial education with an educational framework that seeks to equip young people to play an active democratic role and to develop a broader understanding of the financial world. In particular, the framework suggested how important dimensions of financial literacy may be addressed in terms of the individual, the financial industry and government.
- (c) The researcher had investigated financial literacy and particularly understandings of risk i.e. risk literacy. The researcher had used numerous sources of data to describe the level of financial literacy among the population of United States and other countries. The data was used from the surveys conducted in the United States and other countries. The study demonstrated that across countries, risk literacy is very low and a large chunk of population lack comprehension of concepts such as risk diversification and the relationship between risk and return. Moreover, the study has shown that a substantial proportion of individuals did not have an understanding of the fundamental concepts like basic numeracy and information of inflation. The researcher adds that these findings are bothersome. The researcher suggested that risk literacy is very important because financial and saving decisions are essentially about risk and management of risk and those who are more knowledgeable about risk are more likely to

have savings for rainy days and will be able to plan better for their retirement. Addressing lack of financial literacy, including risk literacy will provide new ways and means to encourage savings and financial security.

## III OBJECTIVES

The paper is made with the objective to highlight how financial literacy is important in influencing individual's decisions to save, borrow, invest and manage their financial affairs which affects their capacity to grow their income and wealth and in turn also has significant implications for the potential growth rate and health of the Indian financial system.

## IV RESEARCH METHODOLOGY

Research is a scientific and systematic search for knowledge. It is an original contribution to the existing literature on a specific topic. "Research methodology is a way to systematically solve the research problem." [4]. Therefore, the methodology designed for this particular research paper is as follows:

Research design is a blueprint or detailed plan of what information is to be collected from which sources and by what procedures. It is the overall operational pattern or outline or framework for how a research study is to be completed. It is the conceptual structure so created so as to obtain answers to research questions and research problems. "Formulation of the research design is not a stagnant stage in the research process rather it is an ongoing backward and forward integrated process by itself"[5]. The design of the research paper is descriptive.

"The task of data collection begins after a research problem has been defined and research design chalked out." [4] "Secondary data as the name implies is that information which is not topical or research specific and has been collected and compiled by some other researcher or investigative body. The said information is recorded and published in a structured format and thus is quicker to access and manage." [5] Secondary data is used in this particular research paper and the sources are Magazines, Journals, Research Papers, Newspapers, Websites, Newsletters, Monthly bulletins (Reserve Bank of India, Securities Exchange Board of India), Data Published by RBI, NSSO, IBA and NIBM.

## V FINANCIAL LITERACY FOR SOUND FINANCIAL SYSTEM

A financially literate and well informed public have beneficial effects on soundness and efficiency of financial system. Therefore, following reasons explain the need and importance of financial literacy:

**(a) Economic Depression or Financial Crisis-**

One of the grounds for the relevance of financial literacy is the austerity of the economic downturn in almost all the nations in the last decade and the extent to which it had an effect in all walks of life of the people and at all levels of economic well-being. Financial crisis of 2007-08 was the repercussions of lack of understanding of mortgage products and the subsequent defaults. This economic crisis captured everyone's attention and because the negative impacts were so widespread and indiscriminate in terms of who was affected that almost all countries have now taken more interest in financial literacy and financial capability and are extra concerned in propagating the importance of financial education.

**(b) Financial Literacy: The Demand Side of Financial Inclusion-** Financial inclusion is one of the top most policy priorities of the Government of India. Financial inclusion broadens the resource base of the financial system by developing a culture of savings among large segment of rural population and plays its own role in the process of economic growth and economic development. The two pillars of economic growth of a country are financial literacy and financial inclusion and these two strategies promote greater financial stability. While financial literacy creates demand or feeds the demand side by promoting awareness among the people regarding the needs and benefits of financial services offered by banks and other financial institutions, financial inclusion works from supply side by providing access to various financial products/services. In our country too, only endowing with financial products and services to the people of rural or semi-urban areas is not sufficient; people need to be made well informed in terms of fundamental financial products, knowledge of financial markets, benefits of availing financial services etc because the concept of financial inclusion calls for financially literate people so that they can take the best advantage of inclusion plans.

**(c) Reduces Reliance on Foreign Capital-** Dependence on foreign capital certainly leaves an economy at the mercy of the whims of foreign investors. A more financially literate

population is expected to increase domestic savings rates thereby dipping reliance on foreign capital. Higher and better allocated savings can upshot faster economic growth.

**(d) Corporate Scams and Financial Frauds-** In the last decade the proliferation of financial frauds and big corporate scams like Ketan Parekh Securities scam (2001), Home Trade scam (2002), Satyam Computers scam (2009), Speak Asia scam (2011), Saradha chit fund scam (2013) etc. has emanated to the increased interest in financial literacy. Therefore, people need financial literacy to understand and avoid the frauds and scams that may encounter in their lives. Financial literacy is also required for sustaining the confidence of investors in financial markets.

**(e) A Tool for Investor's Protection-** Financial literacy acts as a tool for investor protection. Making people literate about the existence of an effective grievance redressal mechanism is essential for gaining the confidence and overcoming the apprehensions which people may have about securities market.

**(f) Financial Literacy leads to better Understanding of Government's Financial Policy and Welfare or Social Security Programs.** There is a need to ensure the success and impact of government's financial policy initiatives but this can be assured only if the policies and programs are better understood by those for whom they are targeted. Enhanced financial literacy/education contributes to improved success of governmental programs.

**(g) Deeper Participation in Financial Markets-** In India we need to convert savers into investors. Savings and investments have been considered as two critical macro-economic variables with microeconomic foundations for achieving price stability and promoting employment opportunities thereby contributing to sustainable economic growth. More participation of domestic retail investors in securities market will give dividends by increasing depth of securities market, reducing dependence on foreign investors and domestic savers reaping benefits of corporate growth and reducing strain on government treasury for investment in national infrastructure.

**(h) Financial Literacy is even needed for Financial Product/Service Providers-** It is not only the consumers of financial products or services for whom financial literacy is necessary but it is also a prerequisite for providers of financial services. Financial literacy for financial service providers involves understanding and designing such financial products which satisfy the needs of even those investors who have different appetite for risk.

Thus, it can be concluded that financial service providers will help in expanding the financial system of the country, not through cheating their investors by promising higher returns from their products but by responding innovatively to consumer demand, leading to a more dynamically efficient financial system.

**(i) Changing Environment and Market Innovations-**

Today, the way we shop has changed a lot. Online shopping has become the top choice of many young shoppers, creating opportunities to use and over extend credit, an all too easy way to accumulate debt, fast. Many of these consumers have very little understanding of finances, how credit works and its potential impact on their financial well-being for many, many years. Therefore, financial literacy is required to develop skill, knowledge and confidence to manage debt which would enable them to have more control of their present and future circumstances. Development in technology has transformed every aspect of processing, marketing and delivery of financial products and services. The use of Internet as a means of communication and delivery of financial services and products in an efficient manner is a boon for financial services providers and it has also removed the limitation of geographical boundaries for consumers. These technological advances and market innovations ask for the individuals to be financially literate so that they will not only identify appropriate providers and delivery channels from the vast array of possibilities but also to use these innovations for saving time and to make the financial transactions speedier.

**(j) Freedom from Exploitation-** A more financially literate society will exert stronger market disciplines on financial service providers which will protect individuals and society against exploitative financial schemes and exorbitant interest rates charged by money lenders. Stronger market disciplines are also likely to encourage a higher standard of financial service delivery.

## VI CONCLUSION

The paper has summarizes significance of financial literacy at various levels. Improved financial literacy can benefit individuals and families by enhancing their money management skills and giving them more control over their money thereby helping them in making better financial decisions. Thus, financial literacy is an essential element in enabling people to manage their financial affairs, thereby making an important contribution to the soundness and efficiency of the financial system and to the performance of the economy.

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## भोपाल शहर की कामकाजी एवं गैर कामकाजी महिलाओं के बच्चों के समायोजन का अध्ययन

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सारांश

प्रस्तुत शोधपत्र में भोपाल शहर के कामकाजी एवं गैरकामकाजी महिलाओं के बच्चों के समायोजन का अध्ययन किया गया। इस शोध कार्य में हमने भोपाल शहर के 05 विद्यालयों से 60 विद्यार्थियों को न्यादर्श के रूप में चुना है। जिसमें 30 कामकाजी एवं 30 गैरकामकाजी महिलाओं के बच्चों का समूह है। आंकड़ों के संकलन के लिए उपकरण के रूप में ए.के. सिंह का समायोजन मापनी का प्रयोग किया गया। प्रस्तुत शोध कार्य से हमें यह निष्कर्ष प्राप्त हुआ है कि उच्च स्तर के कामकाजी एवं गैरकामकाजी महिलाओं के बच्चों के समायोजन में सार्थक अन्तर होता है। तथा कामकाजी एवं गैरकामकाजी महिलाओं के बालकों एवं बालिकाओं के समायोजन में भी सार्थक अन्तर होता है। इससे यह परिणाम प्राप्त होता है कि कामकाजी महिलाओं के बच्चों समय से पूर्व समझदार, गंभीर तथा उत्तरदायी हो जाते हैं। प्रतिकूल परिस्थितियों में अकेले तथा आत्मविश्वास पूर्वक जूझने की दृढ़ता उनमें आ जाती है। तथा वह प्रतिकूल परिस्थितियों में भी अपने आप को समायोजित कर लेते हैं। बालिकाओं में बालकों की अपेक्षा अधिक समायोजन का गुण होता है।

**मुख्यबिन्दु:**— बालक एवं बालिकाएं, कामकाजी एवं गैर-कामकाजी महिलाओं के बच्चों, समायोजन।

### I प्रस्तावना

नवजात शिशु असहाय तथा असामाजिक होता है। वह न बोलना जानता है न चलना, फिरना। उसका न कोई मित्र होता है और न शत्रु। यही नहीं, उसे समाज के रीति-रिवाजों तथा परम्पराओं का ज्ञान भी नहीं होता और न ही उसमें किसी आदर्श तथा मूल्य की प्राप्त करने की जिज्ञासा पाई जाती है। परन्तु जैसे-जैसे वह बड़ा होता जाता है वैसे-वैसे उस पर शिक्षा के औपचारिक तथा अनौपचारिक साधनों का प्रभाव पड़ता जाता है। इस प्रभाव के कारण उसका जहाँ एक ओर शारीरिक, मानसिक तथा संवेदनात्मक विकास होता जाता है वहाँ दूसरी ओर उसमें सामाजिक भावना भी विकसित होती जाती है परिणामस्वरूप वह धीरे-धीरे प्रौढ़ व्यक्तियों के उत्तरदायित्वों को सफलतापूर्वक निभाने के योग्य बन जाता है। इस प्रकार हम देखते हैं कि बालक के व्यवहार में वांछनीय परिवर्तन करने के लिए व्यवस्थित शिक्षा की परम आवश्यकता है सच तो यह है कि शिक्षा से इतने लाभ हैं कि उसका वर्णन करना कठिन है। इन योगताओं का विकास उनमें उनके माता पिता की दी हुई शिक्षा से होता है। बच्चों की शिक्षा में उनके पिता से ज्यादा माता की भूमिका होती है। क्योंकि माता बच्चों की पहली गुरु होती है। इसलिए माताओं का कामकाजी या गैर कामकाजी होने से बच्चों के व्यक्तित्व पर गहरा प्रभाव पड़ता है।

### II समायोजन का अर्थ

समायोजन निरन्तर चलने वाली प्रक्रिया है जिसके द्वारा व्यक्ति अपने और अपने वातावरण के बीच संतुलित सम्बन्ध रखने के लिए अपने व्यवहार में परिवर्तन करता है। समायोजन के द्वारा एक ओर तो हम अपने आपको बदलती परिस्थिति के अनुसार बदलने का प्रयत्न करते हैं तो दूसरी ओर समायोजन हमें ऐसी शक्ति आर सामर्थ्य भी देता है कि इन परिस्थितियों को ही बदल डालें।

गैट्स, जेरसिल्ड एवं अन्य के अनुसार— “समायोजन एक ऐसी सतत् प्रक्रिया है जिसके द्वारा व्यक्ति अपने व्यवहार में इस प्रकार से परिवर्तन करता है कि उसे स्वयं तथा अपने वातावरण के बीच ओर अधिक मधुर संबंध स्थापित करने में मदद मिल सके।”

### III पूर्व शोध कार्य

द्विवेदी, एस.पी. एवं यादव, शिव मूर्ति (2015) ने किशोरावस्था में समायोजन हेतु निर्देशन की आवश्यकताओं पर छात्र-छात्राओं के दृष्टिकोण का तुलनात्मक अध्ययन किया। उन्होंने अपने अध्ययन में न्यादर्श के रूप में चयनित विद्यालयों से 200 किशोर विद्यार्थियों जिनमें 100 छात्र तथा 100 छात्राओं का चयन ‘प्रसम्भाव्यता प्रतिक्रिया’ प्रक्रिया के अन्तर्गत आने वाली ‘लॉटरी विधि’ द्वारा किया है, इस शोध अध्ययन हेतु ‘सर्वेक्षण विधि’ का प्रयोग किया है। उनके शोध के मुख्य उद्देश्य किशोरावस्था में समायोजन हेतु निर्देशन की आवश्यकताओं पर छात्र-छात्राओं के दृष्टिकोण का तुलनात्मक अध्ययन करना। उन्होंने अपने अध्ययन के निष्कर्ष के रूप में पाया कि (1) किशोरावस्था में समायोजन हेतु निर्देशन की आवश्यकताओं पर छात्र-छात्राओं के दृष्टिकोण में कोई सार्थक अन्तर नहीं पाया गया है। (2) किशोरावस्था में समायोजन हेतु निर्देशन की आवश्यकताओं पर छात्रों का दृष्टिकोण सकारात्मक है। (3) किशोरावस्था में समायोजन हेतु निर्देशन की आवश्यकताओं पर छात्राओं का दृष्टिकोण सकारात्मक है। अतः उपरोक्त अध्ययन से स्पष्ट है कि किशोरावस्था में छात्र तथा छात्राओं की समस्याएं समान होती हैं। घर विद्यालय तथा समाज में समायोजन स्थापित करने में जितनी कठिनाई बालकों को होती है उतनी ही कठिनाई बालिकाओं को होती है। अतः किशोर उम्र की समस्याओं के समाधान हेतु निर्देशन की आवश्यकता बालक तथा बालिकाओं को समान रूप से होती है। निर्देशन सेवाओं की व्यवस्था करने के लिए लिंग के आधार पर उनमें भेद नहीं किया जा सकता है।

रामावतार, (2014) ने “विभिन्न प्रकार के व्यवसायिक शैक्षिक संस्थानों में कार्यरत शिक्षकों के व्यक्तित्व, समायोजन, मनोबल एवं कार्य संतोष का तुलनात्मक अध्ययन” विषय पर पी.एच.डी. स्तरीय शोधकार्य करते हुए निष्कर्ष में पाया कि राजस्थान राज्य में स्थित शिक्षक प्रशिक्षण महाविद्यालयों में कार्यरत शिक्षकों ने व्यक्तित्व के “आत्म सम्प्रत्यय, मिजाज एवं समायोजन” आयामों पर अधिक बल दिया जबकि विधि महाविद्यालयों में कार्यरत शिक्षकों ने “अन्तर्मुखी-बहिर्मुखी, आत्मनिर्भरता एवं दुश्चिन्ता” आयाम पर अधिक बल दिया। अतः यह कहा जा सकता है कि शिक्षक प्रशिक्षण

एवं विधि महाविद्यालयों में कार्यरत शिक्षकों के व्यक्तित्व का स्तर लगभग समान होता है।

ढल्लौन और टंग (2010) ने किशोरों में परिवार एवं विद्यालय पर्यावरण के संदर्भ में समायोजन का अध्ययन किया। न्यादर्श के रूप में 500 किशोर बालक एवं बालिकाओं को लिया जिसके लिए 250 बालक एवं 250 बालिकाएँ थी जिनकी उम्र 15 से 21 वर्ष थी व स्कूल एवं कॉलेज से चुने गए उपकरण के प्रयोग के लिए स्टैन्बर्ग एवं सिलवर्ग 1986 द्वारा निर्मित भावनात्मक वातावरण, अनुसूची, मूस और भूस 1986 द्वारा निर्मित पारिवारिक वातावरण अनुसूची, जोशी एवं व्यास द्वारा निर्मित 1997 कम्प कम वातावरण अनुसूची मित्तल (1974) द्वारा निर्मित समायोजन अनुसूची का उपयोग किया गया निष्कर्ष में पाया कि स्वतन्त्र पारिवारिक एवं विवादधीन वातावरण वाले किशोर की अपेक्षा संकीर्ण विचारधारा वाले पारिवारिक एवं विद्यालयीन किशोरों में निम्न स्तर का समायोजन पाया गया।

गारिया, (2012) "इफेक्ट ऑफ पेरेंट्स बिहेवियर आन द एडजस्टमेंट स्टेटस ऑफ स्टूडेंट्स" उपरोक्त शोध कार्य में छात्रों के समायोजन स्तर पर उनके माता पिता के व्यवहार के प्रभाव को जानने का प्रयास किया। शोध का मुख्य उद्देश्य माता पिता तथा बालकों के मध्य सम्बन्ध, माता-पिता द्वारा छात्रों को प्रदान की जाने वाली समायोजन सम्बन्धी जानकारी को जानना तथा उसका प्रभाव छात्रों के समायोजन स्तर पर ज्ञात करना था। शोधकार्य हेतु न्यादर्श के रूप में राजकीय विद्यालय, टिहरी गढ़वाल, उत्तराखण्ड के कक्षा आठ के 143 छात्रों को चयनित किया गया। प्रदत्तों के संकलन हेतु सिंह (1981) द्वारा निर्मित पेरेंट चाइल्ड रिलेशनशिप क्वेश्चनेनायर तथा मित्तल द्वारा निर्मित एडजस्टमेंट इन्वेटरी का प्रयोग किया गया। शोध निष्कर्षों के अनुसार उच्च एवं निम्न समायोजित छात्र अपने माता-पिता से प्रेमपूर्ण व्यवहार अधिक तथा प्रभुत्वपूर्ण व्यवहार कम अनुभव करते हैं। माता पिता का

प्यार, सुरक्षा, दण्ड एवं अनुशासन सम्बन्धी व्यवहार छात्रों के समायोजन स्तर को सार्थक रूप से प्रभावित करता है।

#### IV अध्ययन के उद्देश्य

(क) उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बच्चों के समायोजन का तुलनात्मक अध्ययन करना।

(ख) उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बालकों के समायोजन का तुलनात्मक अध्ययन करना।

(ग) उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं की बालिकाओं के समायोजन का तुलनात्मक अध्ययन करना।

#### V शोध प्रविधि

(क) अध्ययन की परिकल्पनाएँ:-

(i) उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बच्चों के समायोजन में कोई सार्थक अन्तर नहीं है।

(ii) उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बालकों के समायोजन में कोई सार्थक अन्तर नहीं है।

(iii) उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं की बालिकाओं के समायोजन में कोई सार्थक अन्तर नहीं है।

(ख) अध्ययन का न्यादर्श:-

प्रस्तुत शोध कार्य के लिए भोपाल शहर के 5 विद्यालयों से 60 विद्यार्थियों को लिया गया। जिसमें 30 बालक तथा 30 बालिकाएँ हैं।

न्यादर्श (60)	
बालक (30)	बालिका,sa (30)

(ग) शोध विधि:-

प्रस्तुत समस्या "भोपाल शहर की कामकाजी एवं गैर-कामकाजी महिलाओं के बच्चों के समायोजन का अध्ययन।" के अध्ययन के लिये अनुसंधानकर्ता द्वारा सर्वेक्षण विधि का उपयोग किया जायेगा।

(घ) शोध कार्य में प्रयुक्त चर:-

- स्वतन्त्र चर - कामकाजी एवं गैर-कामकाजी महिलाओं के बच्चों
- आश्रित चर - समायोजन

(च) शोध कार्य में प्रयुक्त सांख्यिकी:-

शोध कार्य में आंकड़ों के संकलन के पश्चात उनका परिणाम निकालने के लिए निम्न सांख्यिकी सूत्रों का प्रयोग किया गया।

(i) मध्यमान

(ii) मानक विचलन

(iii) टी टेस्ट

(छ) शोध कार्य में प्रयुक्त उपकरण:-

आंकड़ों के संकलन के लिए उपकरण के रूप में ए. के. सिंह का समायोजन मापनी का प्रयोग किया गया।

#### VI परिकल्पनाओं का विश्लेषण

परिकल्पना क्रमांक - 1

उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बच्चों के समायोजन में कोई सार्थक अन्तर नहीं है।

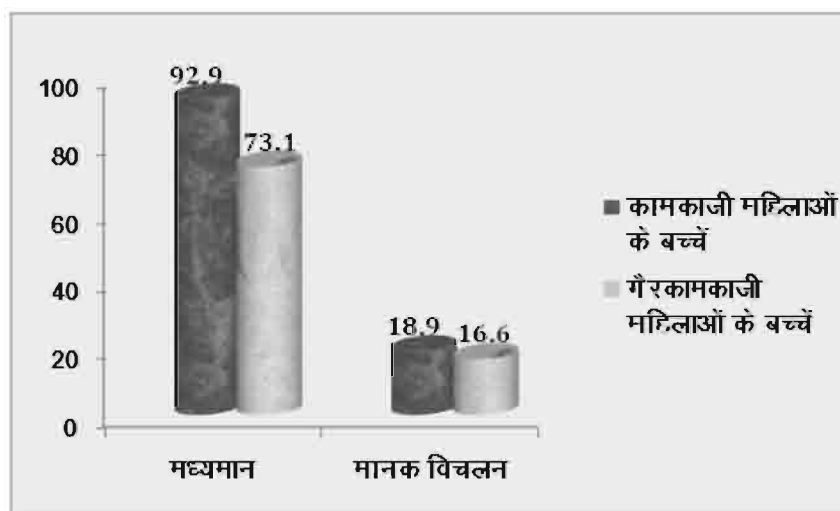
## सारणी क्रमांक 1.

उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बच्चों के समायोजन के मध्य सार्थकता

समूह	संख्या	मध्यमान	मानक विचलन	क्रान्तिक अनुपात	सार्थकता
कामकाजी महिलाओं के बच्चें	30	92.9	18.9	7.90	सार्थक अन्तर है
गैर-कामकाजी महिलाओं के बच्चें	30	73.1	16.6		

उपरोक्त सारणी से स्पष्ट है कि कामकाजी महिलाओं के बच्चों के समायोजन का मध्यमान 92.9 तथा गैर-कामकाजी महिलाओं के बच्चों के समायोजन का मध्यमान 73.1 है। कामकाजी महिलाओं के बच्चों के समायोजन का मानक विचलन 18.9 तथा गैर-कामकाजी महिलाओं के बच्चों के समायोजन का मानक विचलन 16.6 है। यह दर्शाता है कि कामकाजी एवं गैर-कामकाजी महिलाओं के बच्चों के

विचलनशीलता अधिक है। अन्तर की सार्थकता के लिए निकाले गए क्रान्तिक अनुपात का मान 7.90 है जो 0.01 विश्वास के स्तर के लिए न्यूनतम निर्धारिक मान 2.59 से अधिक है। अतः इन दोनों समूहों में सांख्यिकी दृष्टिकोण से सार्थक अन्तर है। अतः हम कह सकते हैं कि उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बच्चों के समायोजन में सार्थक अन्तर होता है।



## निष्कर्ष:-

उपरोक्त गणना के आधार पर यह कहा जा सकता है कि उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बच्चों के समायोजन में सार्थक अन्तर होता है।

## परिकल्पना क्रमांक - 2

उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बालकों के समायोजन में कोई सार्थक अन्तर नहीं है।

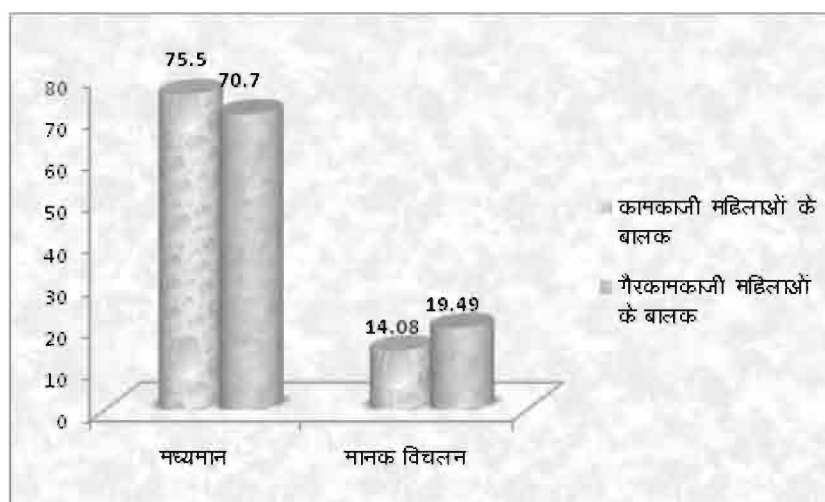
## सारणी क्रमांक : 2

उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बालकों के समायोजन के मध्य सार्थकता

समूह	संख्या	मध्यमान	मानक विचलन	क्रान्तिक अनुपात	सार्थकता
कामकाजी महिलाओं के बालक	15	75.5	14.08	4.01	सार्थक अन्तर है
गैर-कामकाजी महिलाओं के बालक	15	70.7	19.49		

उपरोक्त सारणी से स्पष्ट है कि कामकाजी महिलाओं के बालकों के समायोजन का मध्यमान 75.5 तथा गैर-कामकाजी महिलाओं के बालकों के समायोजन का मध्यमान 70.7 है। कामकाजी महिलाओं के बालकों के समायोजन का मानक विचलन 14.08 तथा गैर-कामकाजी महिलाओं के बालकों के समायोजन का मानक विचलन 19.49 है। यह दर्शाता है कि गैर-कामकाजी महिलाओं के बालकों के विचलनशीलता

अधिक है। अन्तर की सार्थकता के लिए निकाले गए क्रान्तिक अनुपात का मान 4.01 है जो 0.01 विश्वास के स्तर के लिए न्यूनतम निर्धारिक मान 2.59 से अधिक है। अतः इन दोनों समूहों में सांख्यिकी दृष्टिकोण से सार्थक अन्तर है। अतः हम कह सकते हैं कि उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बालकों के समायोजन में सार्थक अन्तर होता है।

**निष्कर्ष:-**

उपरोक्त गणना के आधार पर यह कहा जा सकता है कि उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं के बालकों के समायोजन में सार्थक अन्तर होता है।

**परिकल्पना क्रमांक - 3**

उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं की बालिकाओं के समायोजन में कोई सार्थक अन्तर नहीं है।

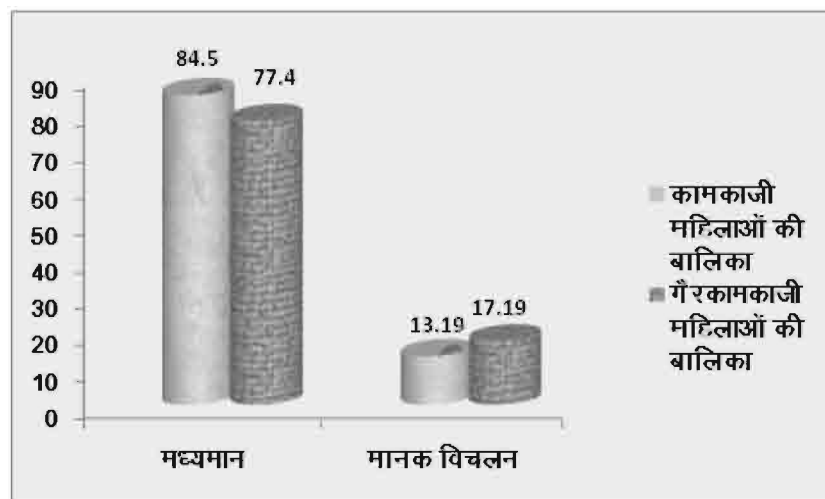
**सारणी क्रमांक : 3**

उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं की बालिकाओं के समायोजन के मध्य सार्थकता

समूह	संख्या	मध्यमान	मानक विचलन	क्रान्तिक अनुपात	सार्थकता
कामकाजी महिलाओं की बालिका	15	84.5	13.19	3.11	सार्थक अन्तर है
गैर-कामकाजी महिलाओं की बालिका	15	77.4	17.19		

उपरोक्त सारणी से स्पष्ट है कि कामकाजी महिलाओं की बालिकाओं के समायोजन का मध्यमान 84.5 तथा गैर-कामकाजी महिलाओं की बालिकाओं के समायोजन का मध्यमान 77.4 है। कामकाजी महिलाओं की बालिकाओं के समायोजन का मानक विचलन 13.19 तथा गैर-कामकाजी महिलाओं की बालिकाओं के समायोजन का मानक विचलन 17.19 है। यह दर्शाता है कि बालिकाओं की विचलनशीलता अधिक है। अन्तर

की सार्थकता के लिए निकाले गए क्रान्तिक अनुपात का मान 3.11 है जो 0.01 विश्वास के स्तर के लिए न्यूनतम निर्धारिक मान 2.59 से अधिक है। अतः इन दोनों समूहों में सांख्यिकी दृष्टिकोण से सार्थक अन्तर है। अतः हम कह सकते हैं कि उच्च स्तर के कामकाजी एवं गैर-कामकाजी महिलाओं की बालिकाओं के समायोजन में सार्थक अन्तर होता है।



निष्कर्ष:-

उपरोक्त गणना के आधार पर यह कहा जा सकता है कि उच्च स्तर के कामकाजी एवं गैरकामकाजी महिलाओं की बालिकाओं के समायोजन में सार्थक अन्तर होता है।

## VII परिणाम

कामकाजी महिलाएँ अपने बच्चों के पालन-पोषण की उचित व उत्तम वैज्ञानिक विधियों को अपनाती हैं, जिसका प्रभाव भी बच्चों के व्यक्तित्व एवं पारिवारिक वातावरण पर पड़ता है। प्रायः नौकरी पेशा महिलायें उच्च शिक्षित होती हैं। इस कारण अल्प समय में ही वे अपने बच्चों को उचित मार्गदर्शन प्रदान कर सकती हैं। जिससे संतान में सही गलत की पहचान करने का विवेक होता है वहाँ इसके सकारात्मक प्रभाव भी देखे जा सकते हैं ऐसे बच्चे समय से पूर्व समझदार, गंभीर तथा उत्तरदायी हो जाते हैं। प्रतिकूल परिस्थितियों में अकेले तथा आत्मविश्वास पूर्वक जूझने की दृढ़ता उनमें आ जाती है। तथा वह प्रतिकूल परिस्थितियों में भी अपने आप को समायोजित कर लेते हैं। बालिकाओं में बालकों की अपेक्षा अधिक समायोजन का गुण होता है।

## VIII सुझाव

(क) गैर-कामकाजी महिलाओं को अपने बच्चों में समायोजन के स्तर को बढ़ाने के लिये पारिवारिक वातावरण में बदलाव की आवश्यकता है।

(ख) गैर-कामकाजी महिलाओं को अपने बच्चों में अधिक से अधिक आत्मविश्वास की भावना जागृत करना चाहिए।

(ग) गैर-कामकाजी महिलाओं के बच्चों को ऐसे अवसर प्रदान किए जाने चाहिए कि वह अपने निर्णय लेने की स्वतंत्रता हो। जिससे उन्हें प्रतिकूल परिस्थितियों में भी अपने आप को समायोजित कर पाने की क्षमता हो।

(घ) गैर-कामकाजी महिलाओं को अपने बच्चों के पालन-पोषण में रूढ़िवादी मानसिकता में परिवर्तन करना चाहिए। तथा बच्चों के पालन-पोषण में उचित व उत्तम वैज्ञानिक विधियों को अपनाना चाहिए। जिसका प्रभाव भी उनके समायोजन पर पता पड़ता है।

(च) गैर-कामकाजी महिलाओं को अपने बच्चों में व्याप्त विभिन्न प्रकार के असंतोषों को जानने तथा विचार विमर्श द्वारा इनको दूर करने का प्रयास किया जाना चाहिये।

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## Attitude of Elementary School Teachers towards Teaching In Relation To Their Qualification and Locale

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### ABSTRACT

*Teaching is a dynamic activity and it requires a favourable attitude and certain specific competencies. Teacher's proficiency depends on teacher's attitude towards teaching. The positive attitude helps the teacher in developing effective learning environment in the classroom. Teacher's attitude towards teaching is influenced by many factors like gender, school atmosphere and his previous experience as a teacher. The present research paper attempts to study the attitude of elementary school teachers towards teaching in relation to their qualification and locale. On the basis of analysis of data collected and interpretation of the results of the present study obtained through statistical means, the major findings of the study are :- (I) Majority of the elementary school teachers have unfavorable attitude towards teaching. (ii) There exists significant difference in the attitude of graduate and post graduate elementary school teachers towards teaching and (iii) There exists significant difference in the attitude of rural and urban elementary school teachers towards teaching.*

**Keywords:** Attitude, behaviour, teaching proficiency, teachers.

## I INTRODUCTION

An attitude is a mindset that affects how a person thinks and acts. Attitude is made up of three components affective, behavioral and cognitive hence acts as a yardstick of the individual behavior (Feldman, 1985). It can influence a person's performance positively or negatively. Positive/Negative attitude towards one's job will result in Positive/ negative performance respectively. Attitude affects how well a teacher plans and prepares for his/her lessons.

Students' academic performance is greatly affected by the attitude of the teacher. A good classroom strategy requires full interest and support from teachers and learners. If a teacher appears not interested or careful about a particular subject or student, he/she will be unable to foster a supportive learning environment. In addition to that, teachers with negative attitudes may not be as approachable to students as teachers who are positively motivated. This implies that teachers' attitude towards their students and teaching in general is very important for students' success. In the same way, teachers need to be highly interested in the subjects and topics they teach.

Factors influencing the attitude of the teacher are the domestic environment, family background, socio-economic background, beliefs and educational institutes etc.

The teacher's attitude towards the subject and student is significant in creating desire to make the students learn. Inadequate financial remuneration, and delay in payment of salaries are the causes of teacher's having low attitude towards teaching profession (Osunde & Izevbigie, 2006). These negative factors when minimized can encourage teachers to be more conscious and responsible

towards their duties. Development of positive attitude towards profession helps in developing creative thinking and motivating students (Celikoz & Cetin, 2004).

The different learning environment, instructional materials and strategies adopted in initial teacher training programme are also responsible for difference in attitude of student teachers towards teaching profession (McKeachie, 1994; Mordi, 1991; Schibeci & Riley, 1986). The type of attitude possessed by the teacher influence the quality of the work.

The teacher occupies a unique and very important place in the education system. He/She is the leading catalyst and ideal role model for the society. Through his/her intelligence, patience and wisdom, he/she lights the light of knowledge and dispels the clouds of ignorance.

The success of educational system requires a high quality, sincere and dedicated teaching staff. So, teaching is a profession that requires not only a body of knowledge but it demands certain techniques and abilities to meet the new demands of modern world & also requires courage and commitment to help the students in finding and fulfilling their potential every day.

One of the important factors which determine a teacher's feelings, behaviours and commitment to the profession, is the nature of teacher's attitudes towards the profession of teaching. The nature of attitude developed towards the profession influences the students' achievement. Success or failure in any profession is caused more by the positive attitude than mental capacity.

An education is the point where we decide whether we love our children enough not to expel them from our world and leave them to their own devices, nor to strike from their hands their choice of undertaking something new, something unforeseen by us, but to prepare them in advance for the task of renewing a common world.

Education and teaching is not the same thing. Teaching is only one factor of education. Teaching is an art and it is said that artists are born not made though this statement is not fully accepted today one has to agree that the capability in teaching has its roots in the personality of the individual. Teaching requires a part from the requisite education and a degree of flair for interacting with the students and a capability of explaining things in clear lucid terms to the students. For being good teacher we not only need to be wise but also be patient and understanding. Teacher not only judgments a student intellect but also contributes to the all-round development of his or her personality. The success of a teacher depends on his ability to state his ideas clearly to the students. The importance of teacher's professional development is being too much emphasized today.

## II TEACHER RELATIONSHIPS

Teachers' relationship with the students, other teachers, school administrators, families, and community members leads to the learning success and healthy development of their students. By developing positive relationships with their students, teachers can buffer the impact of certain basic factors that may negatively impact on a student's academic achievement.

The relationship between teacher and student has been a focus of inquiry for over 2000 years, since Plato, Socrates, and Confucius established much of the philosophical guidelines for teaching. By emphasizing the acquisition of knowledge through dialogue, each philosopher stressed a commitment to the teacher-student relationship.

Teachers' relationships with their peers, other school staff, and school administrators have been researched for decades. These studies reveal that teachers are often isolated from their peers and other school professionals. Thus, increasing teachers' opportunities for interaction and collegiality has been a goal of recent efforts to increase teacher professionalism.

Teacher-parent relationships impact students' learning and well-being. These parent-involvement efforts help in establishing and fostering parent-teacher relationships, and include parents in educational interventions, which are significantly more effective than those without parent involvement.

## III ETHICAL VALUES

- (a) **Respect-** Teachers uphold human dignity and promote equality and emotional and cognitive development. In their professional practice, teachers demonstrate respect for spiritual and cultural values, diversity, social justice, freedom, democracy and the environment.
- (b) **Integrity-Honesty,** reliability and moral action are embodied in integrity. Teachers exercise integrity through their professional commitments, responsibilities and actions.
- (c) **Care-** Teachers' practice is motivated by the best interests of the pupils/students entrusted to their care. Teachers show this through positive influence, professional judgment and empathy in practice.
- (d) **Trust-** Teachers' relationships with pupils/students, colleagues, parents, school management and the public are based on trust. Trust embodies fairness, openness and honesty.

## IV PROFESSIONAL RESPONSIBILITIES OF THE TEACHER

The following professional responsibilities must be adhered to by the teacher in carrying out his /her duties.

- (a) To be conscious of duty of caring the students in all educational activities.
- (b) To demonstrate the highest standards of professional behavior, exercise professional judgment and act in a courteous and sensitive manner when interacting with students, parents or caregivers, staff and the public;
- (c) To be conscious of the need for equitable treatment of all students, including those with disabilities or other special needs; meet the individual learning needs of students and assist each student to maximize his or her learning outcomes;
- (d) To manage and implement programs effectively for the children's protection and their welfare.
- (e) To undertake appropriate ongoing professional development to promote competence in curriculum development, delivery and evaluation, classroom management and teaching skills.
- (f) To comply with legislative and industrial requirements and the department's code of conduct, policies and procedures;
- (g) To comply with reasonable directions given by a supervisor/principal and adhere to the official guidelines regarding the performance of duties.

- (h) To implement the priorities of the department and the school to ensure the professional actions, government policy and departmental procedures and guidelines.
- (i) To be fare in exercising delegated responsibilities and to promote personal and professional development of staff.
- (j) To perform the duties efficiently, effectively and with honesty, integrity and fairness at all times.
- (k) To Ensure that decisions are made fare and conveyed promptly both within the department and to those students and members of the public who have a right to know;

## V JUSTIFICATION OF THE STUDY

A Positive and favorable attitude towards teaching and students makes the work of a teacher not only easier but also more satisfying and professionally rewarding. On the contrary, a negative and unfavorable attitude of a teacher makes the tasks harder, more tedious and unpleasant. A teacher's attitude not only affects his behavior in the classroom but also influences the behavior of his students. Moreover, effective and productive learning on the part of the students can be achieved by employing teachers with desirable positive attitudes or by shaping their attitude in the desired positive direction. Until and unless, teachers with positive frame of attitude are not engaged in the educational endeavors, no dramatic results can be expected on their behalf.

Today, teachers have to play multifarious roles which interrupt them in performing their roles and responsibilities in classroom teaching. Due to the involvement of teacher in various schemes like, mid-day meals, different elections, census etc.; they get over burdened and as a result, the educational environment of the institutions gets worsened. Hence, the need of the hour is to create a congenial environment in educational institutions for improved and enhanced learning among students. For creating this congenial environment in the institute ones, it is essential that the relationship among teachers and students should be healthy and appropriate. So the investigator wants to examine the attitude of elementary school teachers towards teaching.

## VI STATEMENT OF THE PROBLEM

Attitude of elementary School Teachers towards Teaching In Relation To Their qualification And Locale.

- (a) **Objectives of the Study**-The Present study was carried out by the investigator with following objectives.
- (i) To study the attitude of elementary school teachers towards teaching.
  - (ii) To study the attitude of elementary school teachers towards teaching in relation to their Qualification.
  - (iii) To study the difference in attitude of rural & urban elementary school teachers towards teaching.

### (b) Hypotheses of the Study

- (i) The elementary school teachers have favorable attitude towards teaching.
- (ii) There is no significant difference between the attitude of graduate and postgraduate elementary school teachers towards teaching.
- (iii) There is no significant difference between the attitude of rural & urban elementary school teachers towards teaching.

### (c) Method of the study

In the present study, descriptive survey method was used by the investigator.

### (d) Sample

Simple random technique was used for taking sample. For the present study out of twenty two districts in Punjab, one district (Pathankot) was selected randomly taking 10 elementary schools (5 from rural area and 5 from urban area from the selected district) as a sample. Then four elementary school teachers (2male and 2 female) were selected randomly from each school. Thus 40 elementary school teachers were taken as sample for the present the study.

### (e) Tool used

For the present study, Teacher's attitude scale towards teaching and teacher student relationship (2012) by ArtiAnand, Harbans Singh and Vishal Sood was used by the investigator.

### (f) Statistical techniques used

Percentage, Mean, Standard Deviation & 't'-test.

### (g) Verification of Hypothesis

- (i) **Hypothesis 1**- The elementary school teachers have favorable attitude towards teaching.



**Table 1**  
**Percentage of elementary school teachers in different Groups**

Group	No. of Elementary School Teachers	Percentage
High Attitude	37	46%
Average Attitude	3	.037%
Low Attitude	40	50%

(ii) **Interpretation**-Table 1 reveals that 46% of the Elementary School Teachers have favorable attitude towards Teaching .037% Elementary School Teachers have moderate attitude towards teaching and 50% Elementary School Teacher us have unfavorable attitude towards teaching. So, it is clear form table 1 that

majority of the elementary school teachers have unfavorable attitude towards teaching. Thus the Hypothesis is rejected.

(iii) **Hypothesis 2**-There is no significant difference between the attitude of graduate and postgraduate elementary school teachers towards teaching.

**Table 2**  
**Mean, S.D., S.E.D. and 't' value for attitude scores of rural and urban elementary school teachers**

Mean, S.D., S.E.D. and t value for attitude scores of rural and urban elementary school teachers						
Qualification	N	Mean	S.D	S.E.D.	T-ratio	Significant at both level
Graduate	25	202.5	8.36	3.97	3.17	
Post Graduate	55	189.9	18.05			

A glance at table 2 reveals that means scores of graduate and post graduate elementary school teachers towards teaching are 202.5 and 189.9. Standard Deviation is 8.36 and 18.05. The t-ratio is 3.17 which are more than table value at both levels (.05.01). It indicates that there exists significant difference in the attitude of graduate and post graduate elementary school teachers towards

teaching profession. Therefore, it is concluded that graduate and post graduate elementary school teachers have no equal attitude towards teaching. Hence this hypothesis is rejected.

**(iv) Hypothesis 3**

There is no significant difference between the attitude of rural & urban elementary school teachers towards teaching.

**Table 3**  
**Mean S.D, S.E.D and 't' ratio for attitude Scores of Rural and urban elementary School Teachers**

Locality	N	Mean	S.D	S.E.D	T. Ratio
Rural	40	206	3.2	.76	6.6
Urban	40	201	3.6		

(v) **Interpretation**-A glance at table at 3 reveals that mean scores of rural and urban elementary school teachers towards teaching are 206 and 201. Standard Deviations are 3.2 and 3.6. The t- ratio is 6.6 which is more that table value at both level (.05.01). It indicates that there exists significant difference in the attitude of rural and urban elementary school teachers towards teaching. Therefore, it is concluded that rural and urban elementary school teachers have no equal attitude towards teaching. Hence, this hypothesis is rejected.

## VII MAJOR FINDINGS

- Majority of the elementary school teachers have unfavorable attitude towards teaching.
- There exists significant difference in the attitude of graduate and post graduate elementary school teachers towards teaching.
- There exists significant difference in the attitude of rural and urban elementary school teachers towards teaching.

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## Stress Level of Working Women with Special Reference to Residence of Agra: An Analytical Study of Dayalbagh Colonies

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### ABSTRACT

*Working women are handling two important tasks. These tasks are, justifying the responsibilities at work place and handling the responsibilities at home front. Balancing these two roles at home and work is very challenging task and causes stress at different levels. Different facets evolve stress in working women's life. These stresses cause the imbalance at the front of work and handling family responsibility. This research is devoted towards finding the root causes of the existing problems faced by the working women. The study is focusing on the stress caused to working women of Dayalbagh colonies. A sample of 100 working women residing in Dayalbagh colonies area participated in this study. The inventory used is based on 5 point scale.*

### I INTRODUCTION

Women are playing a vital role in the economic and social development of the nations all over the world. Working women have a whole set of problems involving both family and professional lives. Women have to play their role as a wife, a mother and an earner. They have to manage their career while maintaining traditional roles. That means for working women it is two sets of overlapping responsibilities.

### II STRESS

It was first introduced in the life sciences by 'Hans Selye' in 1936. It is a concept borrowed from the natural science. Hans defined stress as "the nonspecific response of the body to any demand placed upon it". The concept of stress is derived from the Latin word 'stringer'. ; it meant the experience of physical hardship, starvation, torture and pain.

We live in stressful times. We are holding down two or more jobs. We are putting up with heavy job loads and unreasonable demands. We are swallowing outrage and frustration with unfair situations and irrational superiors because we cannot afford to be laid off or fired. Or we have already been laid off and we are struggling to find another job. Or we have given up and are coping with unemployment. Outside strains like these are called **stressors**. Stressors are the barely-tolerable pressures that bring us unhappiness and, eventually, disease. Some people hardly seem to be affected by stressors. They maintain a sense of perspective and a sense of humour. They remain calm in the midst of adversity and catastrophe. Other people are overwhelmed by a lesser number and intensity of stressors and slide downhill, losing relationships,

jobs, and eventually their mental and physical health. The physiological and psychological responses to situations or events that disturb the equilibrium of an organism constitute stress.

### III TYPES OF STRESS

- (a) **Physical Stress** – intense exertion, manual labour, lack of sleep, travel;
- (b) **Chemical Stress** – drugs, alcohol, caffeine, nicotine and environmental pollutants such as cleaning chemicals or pesticides;
- (c) **Mental Stress** – perfectionism, worry, anxiety, long work hours;
- (d) **Emotional Stress** – anger, guilt, loneliness, sadness, fear;
- (e) **Nutritional Stress** – food allergies, vitamin and mineral deficiency;
- (f) **Traumatic Stress** – injuries or burns, surgery, illness, infections, extreme temperatures;
- (g) **Psycho-Spiritual Stress** – troubled relationships, financial or career pressures, challenges with life goals, spiritual alignment and general state of happiness.

### IV PHYSICAL AND PSYCHOLOGICAL SIGNS AND SYMPTOMS OF STRESS IN WOMEN

Symptoms of stress in women vary between individuals and their coping mechanisms and personal stress thresholds. Below is a list of common signs and symptoms of stress in women. Some of the systems of stress may also be indicators of disease and illness and therefore should not be ignored. Consultation with a doctor is advised if these symptoms are causing problems with day to day activities.

## V SIGNS AND SYMPTOMS OF STRESS IN WOMEN

PHYSICAL	PSYCHOLOGICAL
High blood pressure	Insomnia
Shortness of breath	Comfort eating or anorexia
Chest pain	Feelings of insecurity
Fatigue	Depression
Stomach cramps	Changes in close relationships
Crying	Decreased productivity
Headaches	Job dissatisfaction
Muscle aches including back pain and neck pain	Feelings of insecurity and low self worth
Diminished or increased sex drive	Anxiety
Dizziness	Poor memory
Indigestion	Poor concentration
Constipation or diarrhoea	Anger and hostility
Increased perspiration	Difficulty making decisions
Skin problems	Frequent mood swings
Hair loss	Negative thinking
Weight gain or loss	Distractibility
Over eating	Feeling overwhelmed or helpless

## VI REVIEW OF LITERATURE

S.NO.	PUBLICATION	AUTHOR NAME	YEAR	TOPIC	OBJECTIVES	FINDINGS
1.	International Journal of Scientific & Engineering Research,	Kanta Devi	2016	Level of stress among working and non-working women in Chandigarh	To assess the level of stress among working and non-working women. To compare the level of stress among working and non-working women.	The study revealed that the stress level was higher in non-working women as compared to working women. There was significant association between stress level and age of the participants among both working and non-working women.. The association between stress level and family income revealed significant association among working women and Non-significant association among non-working women.
2.	Journal of Psychology & Psychotherapy	Muntazir Maqbool Kermanc	2016	A Psychological Study on Stress among Employed Women and Housewives.	To find out the stress level of employed women. To find out the stress level of	The stress level was high among the Employed women in comparison to house wives.

					unemployed women. To compare the stress level of employed and unemployed women.	
3.	SAMZODHANA – “Journal of Management Research”	Dr. Anil Kumar	2014	Occupational stress among working women: an empirical Analysis.	To find out the major factors responsible for occupational stress among working women.	It was found that working women above 55 years faces the problem of occupational stress more as compared with other age groups.
4.	IOSR Journal of Business and Management	Dr.Latha Krishnan	2014	Factors Causing Stress among Working Women and Strategies to Cope Up.	To examine the various factors contributing to stress among working women. To identify the impact of the stress management techniques used by working women. To analyze the mental and physical stress among working women.	The findings of the study reveal that under socio-economic stressors unexpected guests, followed by absence of domestic help causes major stress among working women. Similarly being perfectionist with unnecessary worries which cause psychological set back among working women.

## VII RESEARCH GAP

Researcher's study is based on Stress level of working women with special reference to residing in Dayalbagh colonies. the previous studies available considers all women's groups –working and non-working, teacher and nurses etc. But researcher concentrate on stress level of working women and it will regarding difference in stress level between married and unmarried working women. Because married women stress also affected by children, home environment, family structure etc. but in case of unmarried does not affect these factors like children, family structure etc.

## VIII NEED OF THE STUDY

As in Dayalbagh colony it is found that most of the females residing are working women's. This study is taken as research work to explore the significant differences between married and unmarried working women's and their stress level. The parameters are taken for consideration such as: Income, Environmental factor, Health factor, Work load, Working hours, Emotional factor, Behavioural factor, job satisfaction etc.

## IX OBJECTIVES OF THE STUDY

- To find out the major factors responsible (causes) for working women stress residing in Dayalbagh colonies.
- To analyse stress level of educated working women in Dayalbagh colonies.

- To analyze married working women stress level-

- working in dayalbagh institutions.
- working in other institutions.

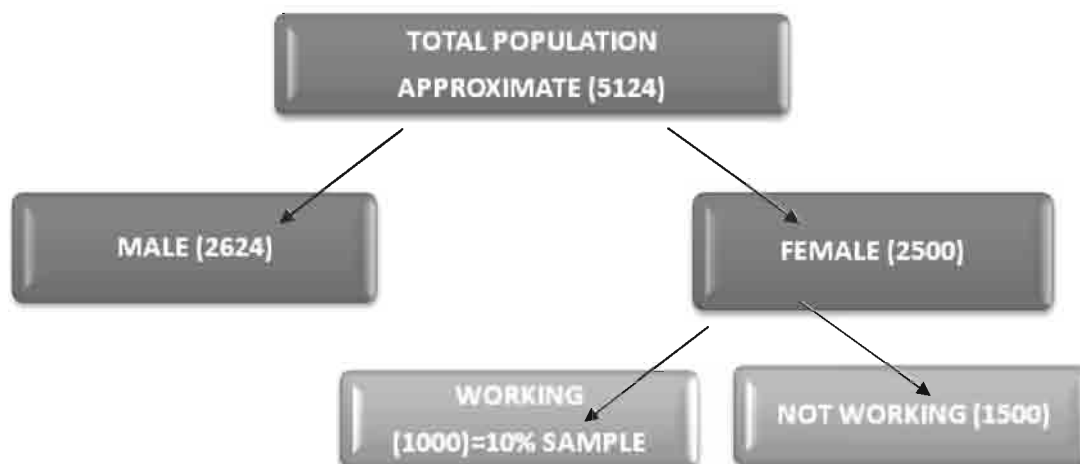
## X RESEARCH METHODOLOGY

- Research Type**-The research design adopted for this study is Descriptive Research.
- Sampling Techniques**-The next step in research study after collecting data is the sampling process. Random sampling techniques are use in this study because of personal consult with working women's. Also we take a structured interview and questionnaire, schedule.
- Sample Size**-The study was conducted on 100 working women's from located Dayalbagh colonies Agra.
- Sample Area**-All the 6 Dayalbagh colonies.
  - Saran Ashram Nagar
  - Karyvir Nagar
  - Prem Nagar
  - Vidyut Nagar
  - Swet Nagar
  - Soami Nagar.
- Tools for Analyzing:**  
In carrying out this study, the data collected through the responses given in the questionnaire will be analyzed with the use of statistical method like;
- Presentation**
  - Diagram
  - Graph
  - Tabular

(g) **Analytical**

- Mean,
- Weighted average mean

- Percentile

**XI SAMPLE DESIGNING**

A sample of 1000 working women was taken to meet the sample adequacy, for conducting factor analysis number of sample working women for the study were selected from the total population. For the purpose of the study (1000 working women residing in dayalbagh colonies) 10% of the samples were selected. sample working women were selected by using simple random sampling from three segments by using lottery method because of

easy accessibility and affordability. This study is limited to a particular working women those who are classified into two parts women working in dayalbagh institutions and other institutions. 970 response filled in questionnaire were finalised, non response rate was 30.

Total sample size = 1000 (10% = 100)

Total response = 970 (10% = 97)

Total non response = 30 (10% = 3)

CATEGORY (SAMPLE)	WORKING DAYALBAGH INSTITUTIONS	IN WORKING IN OTHER INSTITUTIONS	TOTAL
MARRIED	60 (83.14%)	10 (13.85%)	70 (100%)
UNMARRIED	7 (25.15%)	20 (71.07%)	27 (100%)
TOTAL	67 (69.04%)	30 (30.92%)	97 (100%)

Working women Table shows that out of 1000(97) working women residing in dayalbagh colonies working in dayalbagh institutions, 67(69.04%) and the remaining 30 (30.92%) working women working in other institutions. Among the total working women are belonging to married working women and the remaining 27 are belonging to unmarried working women. Among the 70 married working women residing in dayalbagh colonies and 10 (13.85%) are married working women work in other institutions and remaining 60(83.14%) are working women in dayalbagh institutions. Among the 27 unmarried working women, 20 (71.07%) are unmarried working women work in other institutions and 7(25.15%) unmarried working women working in dayalbagh institutions.

**XII DATA INTERPRETATION AND ANALYSIS****(a) Working Women Population in Dayalbagh Colonies**

Total no. of respondent	Respond	Not respond
Married	70	2
unmarried	27	1
Total 100	97	3

RESPONSE = 97

MARRIED = 70

UNMARRIED = 27

WORKING IN  
DAYALBAGH  
INSTITUTIONS  
60WORKING IN  
OTHER  
INSTITUTIONS  
10WORKING IN  
DAYALBAGH  
INSTITUTIONS  
7WORKING IN  
OTHER  
INSTITUTIONS  
20

Non –Response = 3, Total=100  
Married Working Women-70

**Table 1**  
**Showing Causes of Stress & Their Frequency**

PARTICULARS	ALMOST ALWAYS (5)	MOST OF THE TIME (4)	SOME OF THE TIMES (3)	ALMOST NEVER (2)	NEVER (1)	WEIGHTED MEAN	W.M. IN %
Noise	8	18	18	12	14	2.914285714	7.09318498
Poor/inadequate lighting	12	10	20	8	20	2.8	6.81502086
Excessive heat	8	22	17	9	11	2.971428571	7.23226704
Overcrowd	8	12	10	25	15	2.614285714	6.36300417
Poor ventilation	8	8	16	28	10	2.657142857	6.46731572
Poor maintenance of equipment	6	16	20	15	13	2.814285714	6.84979138
Inability to concentrate	4	26	15	12	13	2.942857143	7.16272601
Dust or fumes	5	19	24	12	10	2.957142857	7.19749652

Shift work	4	6	20	14	26	2.257142857	5.49374131
Inadequate break times	4	12	23	18	13	2.657142857	6.46731572
Unsocial hours	8	10	12	25	15	2.585714286	6.29346314
Unfair distribution of work	3	13	22	18	14	2.614285714	6.36300417
Repetitive / boring work	9	12	15	8	26	2.571428571	6.25869263
Meeting deadlines	6	20	15	22	7	2.942857143	7.16272601
Job insecurity,	3	17	1	20	29	2.214285714	5.38942976
Poor supervision	5	8	15	18	24	2.314285714	5.63282337
Very heavy workload	7	11	27	15	10	2.857142857	6.95410292
Under-utilization of skills	2	24	22	7	15	2.871428571	6.98887344
					<b>TOTAL</b>	41.08571429	

In this table researcher find out the weighted mean of each particulars causes of stress in work place ,In which higher weighted average come for excessive heat[7.23], inability to concentrates [7.16],poor maintenance of equipments [6.84],very heavy workload [6.9], noise[7] , overcrowd[6.3] and so on. As per the analyses says that the cause of stress in work place for married working women in dayalbagh colony .

**Table :2**  
**Table showing how working relations affect stress levels:**

<b>PARTICULARS</b>	<b>ALMOST ALWAYS (5)</b>	<b>MOST OF THE TIME (4)</b>	<b>SOME OF THE TIMES (3)</b>	<b>ALMOST NEVER (2)</b>	<b>NEVER (1)</b>	<b>WEIGHTED MEAN</b>	<b>W.M IN %</b>
Poor relations with supervisor	5	7	10	19	29	2.14285714	15.625
Poor relations with workmates	6	5	6	21	32	2.02857143	14.7916667
Harassment/ discrimination	2	11	16	19	22	2.31428571	16.875
Impersonal treatment	6	9	19	8	28	2.38571429	17.3958333
Lack of communication from management	4	10	25	12	19	2.54285714	18.5416667
Working with the public	2	17	5	22	24	2.3	16.7708333
					<b>TOTAL</b>	13.7142857	

**Table 3:**  
**It shows control over job and freedom to exercise job-authority:**

<b>PARTICULARS</b>	<b>ALMOST ALWAYS (5)</b>	<b>MOST OF THE TIME (4)</b>	<b>SOME OF THE TIMES (3)</b>	<b>ALMOST NEVER (2)</b>	<b>NEVER (1)</b>	<b>WEIGHTED MEAN</b>	<b>W.M IN %</b>
You are able to plan your own work	29	30	6	4	1	4.17142857	19.7831978
You can participate in decision making for your own job	21	22	19	5	3	3.75714286	17.8184282
You have some control over the place/content of your work	18	23	12	10	7	3.5	16.598916
You have no control at all	0	3	16	21	30	1.88571429	8.94308943
Are underpaid	5	8	16	14	27	2.28571429	10.8401084
Are undervalued	6	8	12	10	34	2.17142857	10.298103
Receive appreciation for good work	9	22	27	6	6	3.31428571	15.7181572
					<b>TOTAL</b>	21.0857143	



**Table: 4**  
**Showing the Indicators of Stress among Unmarried Working Womens.**

Indicators	Danger[5]	very high[4]	high[3]	medium [2]	low [1]
Physical indicators point total	3%	12%	31%	23%	31%
Sleep indicators point total	2%	5%	22%	23%	48%
Behavior indicator point total	2%	9%	25%	27%	37%
Emotional indicators point total	3%	9%	26%	31%	31%
Personal habits point total	7%	16%	23%	26%	28%

The researcher divided the indicators for unmarried working women's such as Physical indicator, sleep indicator, behaviour indicator, emotional indicator and personal habits.

**Table 5:**  
**Showing Causes of Stress & Their Frequency**

PARTICULARS	ALMOST ALWAYS (5)	MOST OF THE TIME (4)	SOME OF THE TIMES (3)	ALMOST NEVER (2)	NEVER (1)	WEIGHTED MEAN	W.M IN %
Noise	7	15	14	12	12	6.407407407	5.739881
Poor/inadequate lighting	11	10	15	6	18	6.296296296	5.640345
Excessive heat	6	23	15	8	8	7.074074074	6.337094
Overcrowd	8	9	9	22	12	5.888888889	5.275382
Poor ventilation	7	7	14	25	7	6	5.374917
Poor maintenance of equipment	6	14	19	14	7	6.592592593	5.905773
Inability to concentrate	4	24	13	9	10	6.777777778	6.071666
Dust or fumes	5	16	21	10	8	6.666666667	5.97213
Shift work	4	6	17	13	20	5.222222222	4.678169
Inadequate break times	4	12	20	15	9	6.185185185	5.54081
Unsocial hours	8	10	10	22	10	6.074074074	5.441274
Unfair distribution of work	3	12	19	16	10	6	5.374917
Repetitive / boring work	9	11	12	8	20	5.962962963	5.341739
Meeting deadlines	5	17	15	18	5	6.62962963	5.938952
Job insecurity,	3	16	1	19	21	5.222222222	4.678169
Poor supervision	6	8	13	15	18	5.518518519	4.943597
Very heavy workload	7	10	23	13	7	6.555555556	5.872595
Under-utilization of skills	2	22	19	5	12	6.555555556	5.872595
					<b>TOTAL</b>	111.62962	

**Table: 6**  
**Shows How Working Relationships and Respondents Ability to Have Control Over Their Job**

<b>PARTICULARS</b>	<b>ALMOST ALWAYS (5)</b>	<b>MOST OF THE TIME (4)</b>	<b>SOME OF THE TIMES (3)</b>	<b>ALMOST NEVER (2)</b>	<b>NEVER (1)</b>	<b>WEIGHTED MEAN</b>	<b>W.M. IN %</b>
Poor relations with supervisor	4	6	7	17	26	4.62963	6.018296
Poor relations with workmates	5	5	6	17	27	4.592593	5.970149
Harassment/ discrimination	1	11	14	18	16	5.296296	6.88493
Impersonal treatment	5	9	17	8	21	5.518519	7.173808
Lack of communication from management	2	10	21	12	15	5.62963	7.318247
Working with the public	1	15	3	19	22	4.962963	6.451613
You are able to plan your own work	19	20	16	4	1	8.592593	11.16996
You can participate in decision making for your own job	17	19	16	5	3	8.222222	10.68849
You have some control over the place/content of your work	14	19	11	10	6	7.592593	9.870005
You have no control at all	0	3	15	18	24	4.333333	5.633125
Are underpaid	5	8	12	14	21	5.259259	6.836784
Are undervalued	6	8	7	10	29	4.888889	6.35532
Receive appreciation for good work	8	18	24	6	4	7.407407	9.629273
					<b>TOTAL</b>	76.92593	

**Table: 7**  
**Showing the Indicators of Stress among Married Working Women's [In %]**

<b>Indicators</b>	<b>Danger[5]</b>	<b>very high[4]</b>	<b>high[3]</b>	<b>medium [2]</b>	<b>low [1]</b>
<b>Physical indicators point total</b>	25	20	5	20	30
<b>Sleep indicators point total</b>	4	10	20	40	26
<b>Behavior indicator point total</b>	23	15	17	12	23
<b>Emotional indicators point total</b>	10	25	34	11	20
<b>Personal habits point total</b>	9	11	20	25	35

**Married Working Women Working In Other Institutions**

**Table 8:**  
**Showing Causes of Stress & Their Frequency**

<b>PARTICULARS</b>	<b>ALMOST ALWAYS (5)</b>	<b>MOST OF THE TIME (4)</b>	<b>SOME OF THE TIMES (3)</b>	<b>ALMOST NEVER (2)</b>	<b>NEVER (1)</b>	<b>WEIGHTED MEAN</b>	<b>W.M. IN %</b>
Noise	1	3	4	0	2	1.148148148	7.711443
Poor/inadequate lighting	1	0	5	2	2	0.962962963	6.467662
Excessive heat	2	2	2	1	3	1.074074074	7.21393
Overcrowd	0	3	1	3	3	0.888888889	5.970149
Poor ventilation	1	1	2	3	3	0.888888889	5.970149
Poor maintenance of equipment	0	2	1	1	6	0.703703704	4.726368
Inability to concentrate	0	2	2	3	3	0.851851852	5.721393
Dust or fumes	0	3	3	2	2	1	6.716418
Shift work	0	0	3	1	6	0.62962963	4.228856
Inadequate break times	0	0	3	3	4	0.703703704	4.726368
Unsocial hours	0	0	2	3	5	0.62962963	4.228856
Unfair distribution of work	0	1	3	2	4	0.777777778	5.223881
Repetitive / boring work	0	1	3	0	6	0.703703704	4.726368
Meeting deadlines	1	3	0	4	2	1	6.716418
Job insecurity,	0	1	0	1	8	0.518518519	3.482587
Poor supervision	0	0	2	3	6	0.666666667	4.477612
Very heavy workload	0	1	4	2	3	0.851851852	5.721393
Under-utilization of skills	0	2	3	2	3	0.888888889	5.970149
					total	14.88888889	

**Table: 9**  
**Shows How Working Relationships and Respondents Ability to Have Control Over Their Job**

<b>PARTICULARS</b>	<b>ALMOST ALWAYS (5)</b>	<b>MOST OF THE TIME (4)</b>	<b>SOME OF THE TIMES (3)</b>	<b>ALMOST NEVER (2)</b>	<b>NEVER (1)</b>	<b>WEIGHTED MEAN</b>	<b>W.M. IN %</b>
Poor relations with supervisor	0	1	3	2	4	0.777778	6.19469
Poor relations with workmates	0	0	1	4	5	0.592593	4.719764
Harassment/ discrimination	1	0	2	1	6	0.703704	5.60472
Impersonal treatment	1	0	4	0	5	0.814815	6.489676
Lack of communication from management	2	1	2	1	4	0.962963	7.669617
Working with the public	1	2	2	3	2	1	7.964602
You are able to plan your own work	4	4	2	0	0	1.555556	12.38938
You can participate in decision making for your own job	4	3	1	2	0	1.444444	11.50442
You have some control over the place/content of your work	4	4	1	0	1	1.481481	11.79941

You have no control at all	0	0	4	0	6	0.666667	5.309735
Are underpaid	0	0	5	0	5	0.740741	5.899705
Are undervalued	0	0	3	3	4	0.703704	5.60472
Receive appreciation for good work	0	4	4	0	2	1.111111	8.849558
					<b>TOTAL</b>	12.55556	

**Table: 10**  
**Showing the Indicators of Stress among Married Working Women's.**

Indicators	Danger[5]	very high[4]	high[3]	medium [2]	low [1]
<b>Physical indicators point total</b>	<b>29</b>	<b>24</b>	<b>15</b>	<b>22</b>	<b>10</b>
<b>Sleep indicators point total</b>	<b>25</b>	<b>18</b>	<b>24</b>	<b>26</b>	<b>7</b>
<b>Behavior indicator point total</b>	<b>30</b>	<b>27</b>	<b>12</b>	<b>12</b>	<b>19</b>
<b>Emotional indicators point total</b>	<b>34</b>	<b>23</b>	<b>19</b>	<b>17</b>	<b>7</b>
<b>Personal habits point total</b>	<b>20</b>	<b>17</b>	<b>45</b>	<b>12</b>	<b>6</b>

### XIII FINDINGS

#### (a) Unmarried Working Women

The findings of the study reveal that are as follows:

##### (i) Related to work place and working relationship

- **Almost always-** emotional factors 28%, personal habits 14%
- **Most of the time-** excessive heat 33%
- **Some of the time-** noise 41%, unable to concentrate 50%, inadequate break time 63%, heavy work load 55%, dust and fumes.

##### (b) Working in Dayalbagh Institutions

- Never-** Excessive heat 82%, unsocial hours 52% in work place.
- Some of the Time-** Physical indicator
- Most of the Time-** Dust and fumes and inadequate break time 58% in work place.
- Almost Always-** Emotional factor 36%

#### (c) Working in Other Institutions

- Almost Always-** Poor ventilation 45%, overcrowd 20% in work place.
- Most of the Time-** Personal habits 33%, physical stress 25%
- Some of the Time-** Inadequate break time 63%.
- Never-** Sleep indicator.

#### (d) Married Working Women

The findings of the study reveal that are as follows:

##### (i) Related to work place

- **Most of the time** – noise excessive heat, inability to concentrate, under utilisation of skills.
- **Some of the time-** poor /inadequate lighting , poor maintenance of equipments ,dust or fumes, shifts work, inadequate break time , unfair distribution of work , very heavy work load
- **Almost never** -poor ventilation, overcrowd, unsocial hours, repetitive and boring work and meeting deadline.
- **Never** – job in security, poor supervision.

**(e) Related to working relationship**

- (i) **Almost always** – impersonal treatment, you are able to plan your own work.
- (ii) **Most of the time**- working with the public, you are able to plan your own work.
- (iii) **Some of the time**- lack of communication from management, receive appreciation for good work, physical indicators, personal habits
- (iv) **Almost never**- working with the public, you have no control at all, emotional indicator
- (v) **Never** – for relation with workmates, are undervalued, sleep indicator, behavioural indicator, personal habit

**XIV SUGGESTIONS**

We may not be able to control stress, but we can manage it. Here are some stress-management suggestions that may help you feel better - and less stressed - every day:

- (a) Accept that there are events that you cannot control.
- (b) Keep a positive attitude; rather than defaulting to negatives ("Nothing goes right for me," or "Bad things always happen to me"), give yourself positive messages ("I'm doing my best," or "I'll ask for help").
- (c) Halt stress in its tracks; if you feel overwhelmed, take a walk or drive in the slow lane to avoid getting angry at other drivers.
- (d) Manage your time. Give yourself time to get things done; set your watch so you have more time to prepare for an event.
- (e) Do things that are pleasurable, like reading or gardening.
- (f) Take 15-20 minutes every day to sit quietly and reflect. Learn and practice relaxation techniques like yoga or deep breathing.
- (g) Exercise regularly by bicycling, walking, hiking, jogging, or working out at the gym. Your body can fight stress better when it is fit.
- (h) Eat healthy, well-balanced meals.
- (i) Get enough rest and sleep. Your body needs time to recover from stressful events.
- (j) Seek out social support.

**XV CONCLUSION**

Based on the findings of the study researcher observed that residing in dayalbagh colonies working women are very low level of stress. Improper scheduling, noise and communication gap has been seen as the most frequent reason for stress in working women, and too much workload and excessive heat can't be ignored in gene rating stress.

To successfully manage stress in everyday lives, individual can learn to relax and enjoy life. The best way to manage stress is to prevent it. This may not be always possible. So, the next best things are to reduce stress and make life easier. For these

purpose different stress management techniques like meditation, yoga, hypnosis, guided imagery, muscle relaxation, mindfulness breathing etc. should be used.

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## Recent Trends in Indian Economy

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### ABSTRACT

*India has risen as the quickest developing significant economy in the world. As per the Central Statistics Organization (CSO) and International Monetary Fund (IMF). It is relied upon to be one of the main three financial forces of the world throughout the following 10-15 years, sponsored by its solid majority rule government and associations.. Indian economy is required to develop at a rate of 6.7 for every penny in the year 2017-18 and in the following monetary year 2018-19 the economy is relied upon to develop at a rate of 7.2 for each penny. India's purchaser certainty list remained at 128 in the second quarter of 2017, topping the worldwide rundown of nations on a similar parameter, because of solid buyer assessment. The World Bank too decelerated India's GDP development for 2016-17 financial to 7 for each penny from its past gauge of 7.6 for every penny referring to the effect of demonetization. The UN report does not make any specify of the withdrawal of the high-division 500 and 1000 money notes by the Indian government nor its effect on the nation's monetary development. This paper is concentrating on the current patterns in Indian economy and to assess the impact of the development of govt. activities on the Indian economy*

**Keywords:** Indian Economy, Growth.

### I INTRODUCTION

India is a creating nation and our economy is a blended economy where the general population division coincides with the private part. India is probably going to be the third biggest economy with a GDP size of \$15 trillion by 2030. The economy of India is presently the world's fourth biggest as far as genuine GDP (buying power equality) after the USA, China and Japan and the second quickest developing real economy on the planet after China. The Indian economy has seen quick advancement since freedom through its top notch five year designs and definition of successful Government approaches, both financial and fiscal. The Indian Economy is the tenth biggest economy by GDP, which implies that India is the tenth biggest maker of products and ventures on the planet. Moody's has certified the Government of India's Baa3 rating with an uplifting viewpoint expressing that the changes by the administration will empower the nation perform better contrasted with its associates over the medium term. The economy is grappling with the disturbances caused by demonetization a year back and the usage of the Goods and Services Tax (GST) prior this financial year.

### II OBJECTIVE

- To explain about the recent trends of Indian economy.
- To discuss about the major challenges faced by Indian economy.
- To discuss about the govt. initiative for promoting the growth of Indian economy.

### III RESEARCH METHODOLOGY

This research paper is based on the secondary data which is collected from various magazines, articles, newspapers and various websites.

### IV RECENT TRENDS IN INDIAN ECONOMY

India's (GDP) became grew only by 5.7 for every penny year-on-year in April-June 2017 quarter. according to Organization for Economic Co-operation and Development (OECD) Economic Survey of India, 2017. As indicated by IMF World Economic Outlook Update (January 2017), Indian economy is relied upon to develop at 7.2 for every penny amid FY 2016-17 and further quicken to 7.7 for each penny amid FY 2017-18.

The duty accumulation figures between April-June 2017 Quarter demonstrate an expansion in Net Indirect duties by 30.8 for every penny and an increment in Net Direct Taxes by 24.79 for every penny year-on-year, showing a relentless pattern of solid development. The aggregate number of e-documented Income Tax Returns rose 21 for every penny year-on-year to 42.1 million of every 2016-17 (till 28.02.17), while the quantity of e-returns handled amid a similar period remained at 43 million.

Corporate income in India are relied upon to develop by more than 20 for every penny in FY 2017-18 bolstered by standardization of benefits, particularly in divisions like autos and banks, while GDP is required to develop by 7.5 for each penny amid a similar period, as per Bloomberg agreement.

The monetary movement in India as measured by net esteem included (GVA) is relied upon to increment by 7.3 for each penny in FY 2017-18, as against 6.6 for each penny in FY 2016-17, as indicated by the Reserve Bank of India (RBI).

India has held its position as the third biggest startup base on the planet with more than 4,750 innovation new companies, with around 1,400 new

businesses being established in 2016, as indicated by a report by NASSCOM.

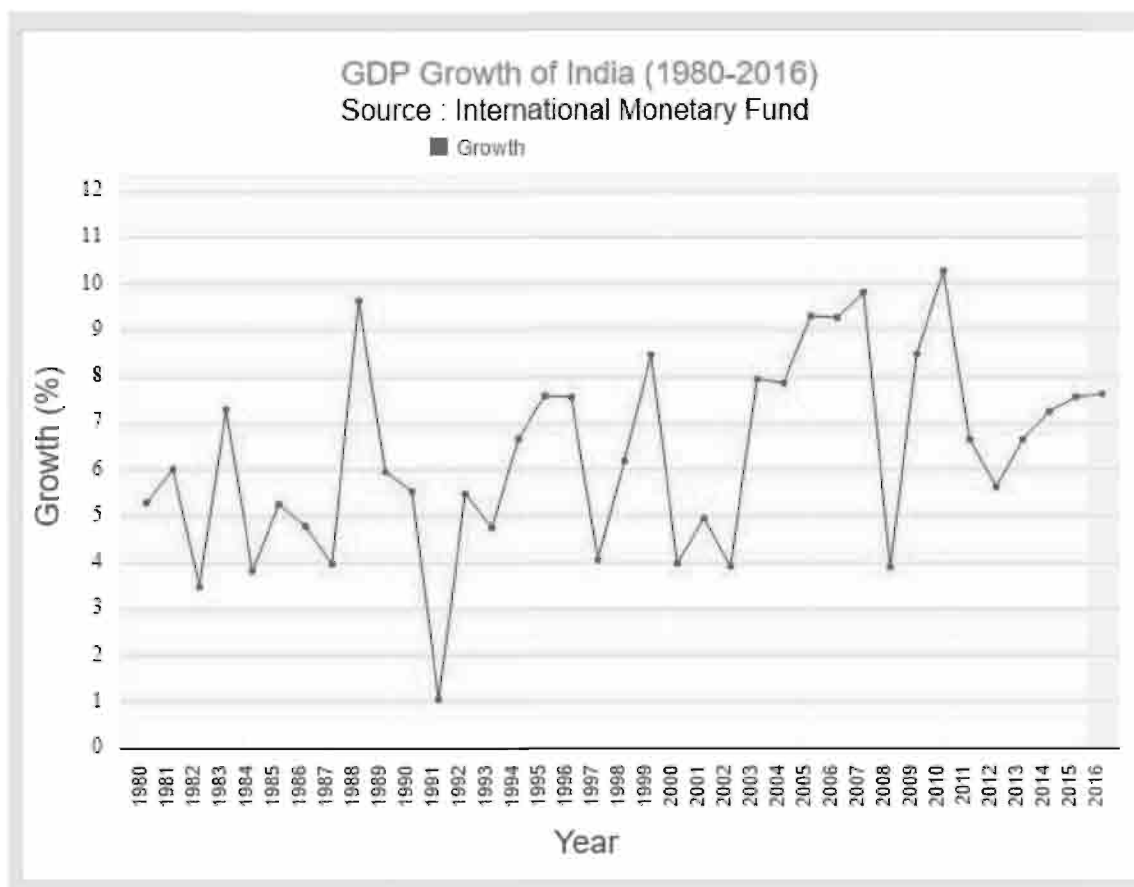
India's work constrain is relied upon to touch 160-170 million by 2020, in light of rate of populace development, expanded work drive interest, and advanced education enrolment, among different components, as indicated by an investigation by ASSOCHAM and Thought Arbitrage Research Institute.

## V INDIA ECONOMY DATA

	2012	2013	2014	2015	2016
<u>Population (million)</u>	1,243	1,259	1,276	1,292	1,309
<u>GDP per capita (USD)</u>	1,465	1,477	1,597	1,611	1,729
<u>GDP (USD bn)</u>	1,821	1,860	2,038	2,082	2,264
<u>Economic Growth (GDP, annual variation in %)</u>	5.5	6.5	7.2	8.0	7.1
<u>Consumption (annual variation in %)</u>	5.3	7.4	6.8	6.1	8.7
<u>Investment (annual variation in %)</u>	4.8	1.8	4.1	6.6	2.4
<u>Industrial Production (annual variation in %)</u>	1.1	-0.1	2.8	3.4	5.0
<u>Public Debt (% of GDP)</u>	69.1	68.5	68.6	69.6	69.5
<u>Money (annual variation in %)</u>	7.5	12.3	10.7	11.5	6.3
<u>Inflation Rate (CPI, annual variation in %, eop)</u>	10.5	8.2	5.3	4.8	3.9
<u>Inflation Rate (CPI, annual variation in %)</u>	10.2	10.0	5.9	4.9	4.5
<u>Inflation (PPI, annual variation in %)</u>	7.4	6.0	2.0	-3.6	1.8
<u>Policy Interest Rate (%)</u>	7.50	8.00	7.50	6.75	6.25
<u>Stock Market (annual variation in %)</u>	8.2	18.9	24.9	-9.4	16.9
<u>Exchange Rate (vs USD)</u>	54.28	60.02	62.29	66.25	64.86
<u>Exchange Rate (vs USD, aop)</u>	54.37	60.42	61.14	65.42	67.04
<u>Current Account (% of GDP)</u>	-4.8	-1.8	-1.4	-1.1	-0.7
<u>Current Account Balance (USD bn)</u>	-87.4	-32.8	-27.6	-22.1	-15.2
<u>Trade Balance (USD billion)</u>	-189.5	-136.6	-137.5	-117.8	-105.7
<u>Exports (USD billion)</u>	300	314	311	262	275
<u>Imports (USD billion)</u>	490	451	448	380	380
<u>Exports (annual variation in %)</u>	-1.9	4.6	-1.2	-15.7	4.9
<u>Imports (annual variation in %)</u>	0.1	-8.0	-0.6	-15.3	0.2
<u>International Reserves (USD)</u>	293	304	341	356	373

	2012	2013	2014	2015	2016
<u>External Debt (% of GDP)</u>	22.5	24.0	23.3	23.3	-

\*Source: Indian Economic survey report 2016-17



## VI RECENT DEVELOPMENTS

With the change in the financial situation, there have been different ventures prompting expanded M&A movement. Some of them are as per the following:

M&A action in India is dramatically increased year-on-year to achieve US\$ 61.26 billion out of 2016-17. Beginning period new businesses in India are required to bring US\$ 800 million up in 2017, because of more noteworthy concentrate on productivity and practical development, according to a report by InnoVen Capital.

- (a) Eight Indian organizations have recorded reports with the Securities and Exchange Board of India (Sebi) in the most recent seven day stretch of September 2017 for beginning open offers (IPO) worth Rs 5,000 crore (US\$ 765.1 million).

- (b) Remittances to India are relied upon to grow 4.2 for every penny to US\$ 65 billion out of 2017, making it the biggest settlement beneficiary on the planet once more.
- (c) The add up to anticipated use of Union Budget 2018-19 is Rs 23.4 lakh crore (US\$ 371.81 billion), 9 for each penny higher than earlier year's financial plan, as laid out in the Medium Term Expenditure Framework (MTEF).
- (d) Real bequest firm Embassy Group has gone into a joint wander with US-based Taurus Investment Holdings to build up a 10 section of land Special Economic Zone (SEZ) in Kerala at an aggregate cost of US\$ 140 million.
- (e) Efficient execution of the Goods and Services Tax (GST) can enable Indian economy to develop at more than 8 for every penny with gigantic increases anticipated from inside coordination of business sectors in the following 5-8 years, as indicated by Mr Junaid Ahmad, India Country Director, World Bank.



- (f) India's fares to Singapore expanded by 23 for each penny in FY17 and the respective exchange between the two nations can possibly achieve US\$ 25 billion by 2019-20.
- (g) Indian ventures are relied upon to raise record stores worth Rs 2.5 lakh crore (US\$ 39.14 billion) from the money related markets with more than 150 organizations intrigued by introductory open offerings (IPOs), qualified institutional arrangements (QIPs), and take after on open offerings, as indicated by Prime Database.
- (h) India got the most astounding ever inflow of value as remote direct ventures (FDI) worth US\$ 43.4 billion out of 2016-17 and has turned out to be a standout amongst the most open worldwide economies by introducing progression measures, according to the mid-year monetary overview of India.
- (i) The World Bank has expressed that private interests in India is required to develop by 8.8 for every penny in FY 2018-19 to surpass private utilization development of 7.4 for each penny, and accordingly drive the development in India's (GDP) in FY 2018-19.
- (j) The Niti Aayog has anticipated that fast reception of green versatility arrangements like open transport, electric vehicles and auto pooling could likely enable India to spare around Rs 3.9 trillion (US\$ 60 billion) in 2030.
- (k) Indian affect speculations may grow 25 for each penny every year to US\$ 40 billion from US\$ 4 billion by 2025, according to Mr Anil Sinha, Global Impact Investing Network's (GIIN's) counselor for South Asia.
- (l) The Union Cabinet, Government of India, has endorsed the Central Goods and Services Tax (CGST), Integrated GST (IGST), Union Territory GST (UTGST), and Compensation Bill.
- (m) Indian stock fares enlisted a development of 10.29 for every penny year-on-year in August 2017 at US\$ 23.818 billion when contrasted with US \$ 21.597 million amid August,2016, as per the information from Ministry of Commerce and Industry.
- (n) Retail expansion for February 2017 was accounted for at 3.36 for every penny, contrasted with 5.05 for each penny a year prior, according to Ministry of Statistics and Program Implementation (MOSPI).
- (o) India's industry yield grew 2.74 for each penny year-on-year in January 2017, drove by a decent execution in the capital products area which enrolled a 10.7 for every penny year-on-year development.

## VII MAJOR CHALLENGES FACED BY INDIAN ECONOMY

- (a) Unemployment
- (b) Poor instructive principles
- (c) Poor Infrastructure
- (d) Balance of Payments decay.
- (e) High levels of private obligation
- (f) Inequality has risen instead of diminished.
- (g) Large Budget Deficit
- (h) Rigid work Laws
- (i) Inefficient agribusiness
- (j) Poor assess accumulation rate

In the wake of confronting these significant difficulties by Indian economy government has stepped up with regards to enhance the development of India.

## VIII GOVERNMENT INITIATIVES

In the Union Budget 2017-18, the Finance Minister, Mr. Arun Jaitley, confirmed that the real push of the spending proposition is on development incitement, giving alleviation to the white collar class, giving moderate lodging, checking dark cash, digitalization of the economy, upgrading straightforwardness in political subsidizing and disentangling the expense organization in the nation.

India's joblessness rate has declined to 4.8 for every penny in February 2017 contrasted with 9.5 for every penny in August 2016, because of the Government's expanded concentration towards provincial occupations and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) conspire.

The Government of Maharashtra has set an objective to twofold ranch wage by 2022 through measures like extensive scale small scale water system, water protection, development of formal money credit scope, trim protection and farming broadening, according to Mr. Vidyasagar Rao, Governor of Maharashtra.

Various outside organizations are setting up their offices in India by virtue of different government activities like Make in India and Digital India. Mr. Narendra Modi, Prime Minister of India, has propelled the Make in India activity with an expect to help the assembling segment of Indian economy, to build the acquiring energy of a normal Indian shopper, which would additionally support request, and henceforth goad improvement, notwithstanding profiting financial specialists. The Government of India, under the Make in India activity, is endeavoring to offer lift to the commitment made by the assembling part and means to take it up to

25 for each penny of the GDP from the present 17 for every penny. In addition, the Government has additionally thought of Digital India activity, which concentrates on three center segments: production of computerized framework, conveying administrations carefully and to expand the advanced proficiency.

A portion of the current activities and improvements embraced by the legislature are recorded underneath:

- (a) The Government of India has endorsed five Foreign Direct Investment (FDI) proposition from Oppo Mobiles India, Louis Vuitton Malletier, Chumbak Design, Daniel Wellington AB and Actoserra Active Wholesale Pvt Ltd, as indicated by the Department of Industrial Policy and SS Promotion (DIPP).
- (b) The Government of India intends to encourage associations between gram panchayats, privately owned businesses and other social associations, to push for provincial improvement under its 'Central goal Antyodaya' and has officially chosen 50,000 panchayats the nation over for the same.
- (c) The Telangana state government has arranged use of Rs 20,146 crore (US\$ 3.14 billion) for improvement exercises in the capital city of Hyderabad in a push to make it a worldwide city
- (d) The financial deficiency of the Government of India, which was 4.5 for every penny of the total national output (GDP) in 2013-14, has relentlessly diminished to 3.5 for each penny in 2016-17 and is relied upon to additionally redact to 3.2 for each penny of the GDP in 2017-18, as indicated by the Reserve Bank of India (RBI).
- (e) The Government of India intends to actualize another plan, named 'Sasti Bijli Har Ghar Yojana' with a cost of Rs 17,000 crore (US\$ 2.64 billion), to give power to around 40 million un-energized family units in the nation.
- (f) The Government of India and the Government of Portugal have consented to 11 two-sided arrangements in regions of space, twofold tax assessment, and nano innovation, among others, which will help in reinforcing the financial ties between the two nations.
- (g) India's income receipts are assessed to touch Rs 28-30 trillion (US\$ 436-467 billion) by 2019, attributable to Government of India's measures to fortify framework and changes like demonetisation and Goods and Services Tax (GST).
- (h) Finance Minister Mr Arun Jaitley has expressed that new companies joined after March 31, 2016, can profit a three-year assess occasion in the initial seven years of their

reality, rather than five years, and diminished the expense rate for undertakings with a turnover up to Rs 50 crores (US\$ 7.68 million) to 25 for every penny rather than the prior 30 for each penny.

## IX CONCLUSION

The Indian economy is a developing economy in which Agriculture is the back bone of Indian economy. 60% of India's population are on the below poverty line. The majority of the people of India is leading a poverty line. Indian economy is affected by it. Countries which are on the part of progress and which have their potential for development are called developing economics. So India is termed as developing economic by modern views The Narendra Modi government has initiated a number of structural reforms in recent months. While these reforms are expected to benefit the economy in the medium to long run, they have created some short-term disruptions. Some of these were evident in India's trade performance. India's current account deficit (CAD) increased sharply to \$14.3 billion, or 2.4% of GDP, in the first quarter of fiscal 2018. This is the highest deficit in four years. The culprit was merchandise trade deficit, which surged to \$41.2 billion, compared with \$23.8 billion in the first quarter of fiscal 2017. All these factors have resulted that the recent trends in the field of Indian economy stimulating development in India.

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## Significance of Monetary Policies for Control of Inflation

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### ABSTRACT

*The development of the country depends on their economy, which needs money circulation time to time for striking equilibrium points between excess or scarcity. The monetary policies helpful in adjusting the problem of the economy's situation over a period of time. The problem of inflation arises due to the inflows and outflows of the money in excess quantity, which overall reduces the purchasing power of the money. So, inflation is said to be main the indicator of the development of the country. The objective of the study is to study the framework of Monetary Policies declared by RBI Governor and measures to control the inflation. The researcher has done descriptive research which is focusing on the monetary policies as well as impact on inflation. The purposive sample is used in the study and the data was collected through the secondary sources like from the various official websites. The findings of the study are that the inflation is seen from the monetary policy's angle and controlling aspects of the monetary policies is also seen through the implementation and changing in monetary policies time to time. Both term monetary policies and inflation inter dependent to each other and this paper attempts to analyse the relationship between monetary policies and inflations. At the end, it is concluded that monetary policies play a very significant role in controlling monetary supplies, if it is maintained in a good manner then equilibrium point is achieved at good inflation which should be operated to achieve overall high rate of development for the country.*

**Key Words:** Monetary Policies, Inflation and Economy situation

### I INTRODUCTION

Monetary Policies are said to be the monetary control system for any country. In monetary policies, various techniques are being adopt to control the monetary flow in a country.

Monetary Policies are governed by the monetary authority like RBI. It is a process by which monetary authority of a country controls the supply of money by increasing rates or decreasing rates of Monet which could be monetary flow from bank, financial institutions etc. or money revolving around the economy. This could result in expansionary or contractionary, so there are mainly two policies of monetary, i.e. expansionary policies, and contractionary policies. When RBI expands the supply in the economy then expansionary decisions have to be taken in regard to monetary flow, and when there is already extra circulation then RBI takes contractionary decision for minimizing it.

Central bank uses the expansionary policy under monetary policies framework, for solving the issue of unemployment in the period of recession: by lowering the interest rate, the ease of credit provides the loan facility to the people and this make encouragement in people to start their business. Contractionary policy is just opposite to the expansionay policy when Monetary policies involve the management of money supply through changing interest rates RBI influence the Monetary

supply through operating monetary policies and keep change as it requires for the economy, and all these actions are directly or indirectly attaches with the inflation. inflation not to be too high for a country and too low for a country. the ideal rate of inflation is to 2 to 3% means money supply not to be too large or too low for making development in the country. While Monetary Policies tend to be maintained for money circulates in the economy of the country, there are some ways or actions which are to be taken in controlling the monetary system by the monetary authority like RBI, these actions such as modifying interest rates, selling or buying Government Bonds, and changing the rates of banks loans and commercial loans.RBI uses number of tools to shape monetary one of is open market operations, through buying short term government bonds when expansion needed, or sells them when need of contraction, arise. Monetary Policies refer to the controlling tools or say techniques adopted by the central bank of the country. Monetary policies are helpful in stabilizing the price level according to the Prof.Harry Johnson “ A policy using by RBI to control the supply of money are treated as an instrument for accomplishing the purpose of modern economic policy is known as monetary policy”

To increase in Economic Growth Monetary Policy, boost the economic growth by controlling interest rates and its effect on the investment, if RBI cuts down the interest rates on Credit and avails the easy credit for all ten-investment level in the economy can be encouraged and this increased investment ultimately helps in increasing in economic growth of the country.

Price stability is main motive behind the monetary policy is also the main component of the economy which decides the economy is going well or not, the country have the strong or a weak economy? All economies in the world suffer from inflation and deflation and this is the price instability both inflation and deflation are harmful to the economy, therefore it is necessary to use monetary policy as a tool for minimizing the differences between inflation and deflation, in other words monetary policy have an objective of price stability that tries to keep the value of money stable.

Exchange rate stability it is the rate or say price at which the home currency is valued in terms of any foreign currency, if the rate is very volatile in nature and frequently goes ups and downs in the market, then at international level our rupees does not have the value of money, it may lose confidence in our economy. RBI tries to alter the rates of Foreign Exchange Reserves and influence the demand for foreign Exchange and maintain the stability.

#### **(a) Objectives of Monetary Policies set by RBI**

- (i) The primary objective of monetary policy with the view of sustainable growth is to maintain stable price keeping growth rate increased.
- (ii) In May 2016, the Reserve Bank of India (RBI) Act, 1934 provide a statutory basis for the implementation of the flexible inflation targeting framework.
- (iii) The amended RBI Act also provides for the inflation target to be set by the Government of India, in consultation with the Reserve Bank, once in every five years. Accordingly, the Central Government has notified in the Official Gazette 4 per cent Consumer Price Index (CPI) inflation as the target for the period from August 5, 2016 to March 31, 2021 with the upper tolerance limit of 6 per cent and the lower tolerance limit of 2 per cent.

#### **(b) How Monetary Policies Instruments Controls Inflation**

The steps generally taken by the RBI to tackle inflation include a rise in repo rates (the rates at which banks borrow from the RBI), increased or decreased, interest rate also altered time to time for controlling inflation. The signals are intended to spur banks to raise lending rates and to reduce the amount of credit disbursed. The RBI take necessary

steps for protecting the commercial banks working capital needed for monetary transactions. In effect, while the economy is booming and the credit needs grow, the central bank is tightening the availability of credit.

The RBI also buys dollars from banks and exporters, partly to prevent the dollars from flooding the market and depressing the dollar — indirectly raising the rupee. In other words, the central bank's interactions have a desirable objective — to keep the rupee devalued — which will make India's exports more competitive, but they increase liquidity.

To combat this, the RBI does what it calls "sterilisation" — it sucks out the rupees it pays out for dollars through sale of sterilisation bonds. It then sells these bonds to banks. Economists point out that there has not been much success in such sterilisation attempts in India. The central bank's attempt to offload Government bonds on banks has not been too successful inasmuch as the banks sell the bonds and get rupees instead.

Economists also contrast this with the successful experience of China, where the state-owned banks strictly abide by the central bank's dictates and absorb the sterilisation bonds. That discipline is lacking in India. The net effect is that the RBI has to resort to indirect methods of sterilisation, such as raising interest rates and raising CRR to contract liquidity. This makes India more attractive for foreign capital flows that seek better returns and a vicious cycle follows. RBI has to buy more foreign currency and sterilize. The cycle becomes worse. Credit control is a tool used by RBI, which is act as a major weapon for regulating the monetary policies, which ultimately used to control the demand and supply of money (liquidity) in the economy. Central bank RBI controls over the commercial banks for giving grant to them and monitors the credit value. This method is used by RBI to bring Economic Development with stability, thus it can be said that banks will not only control the liquidity and inflation trends in the economy but boosting the economic growth of the country also, which ultimately brings rise in real national income.

#### **(c) Need of credit control in Monetary Policies**

This is the most important aspect of the monetary policies which is adopted by RBI to adjust the liquidity in the economy that's why there is a great need of the credit control. it is done through two basic methods, qualitative method & quantitative method

Some of the objectives have to be secured by RBI through Credit Control.

- (i) It is possible through credit control to specify the particular developed sector means it helps to encourage the development for priority sector which is

- predetermined by Government.
- (ii) To monitoring over the channelization of credit so that credit is not delivered for undesirable purpose.
- (iii) To maintain adequate flow of money in the economy.
- (iv) To strike a balance between inflation and deflation.

**(d) Objective of credit control in Monetary Policies**

If we talk about the objectives of credit control then need itself tells about its goals the main objective of the credit control to achieve high growth rate, and stability is also considered neither there is condition of higher, inflation or deflation in the country.

**(e) Qualitative method**

Controls the way of cash channel through by restricting or allowing it for expansion it is used in absolute value.

**(f) Tools of Qualitative methods**

- (i) **Marginal requirement:** - in case of loan means, the current value offered for loan and the value which is offered for loan and the value which is granted for loan marginal requirement increased means the more amount of granted loan has been kept by the bank and less grant amount of loan provided by the bank.
- (ii) **Rationing of the credit:** -it is a measure undertaken by central bank to limit or deny the supply of credit based on the credit worthiness and increased loan demand in other words it is a situation where the RBI denies credit to the borrower who want fund and are willing to pay at higher interest rate is called a credit rationing.
- (iii) **Publicity:** - sometimes RBI uses media to look over the current market condition and its direction that is to be followed by the all commercial banks to control the unrest.
- (iv) **Direct Action:** - Under the banking regulation act RBI have the right to take action against any commercial bank that refuses to obey the directions given by the RBI

**(g) Quantitative method**

Quantitative controls means controlling the quantity of credit and this is possible by using different techniques like BR, CRR, SLR, MSF at which monetary flow is circulated by specified rates at which RBI want.

There are several direct and indirect instruments that are used for implementing monetary policy.

- (i) **Repo Rate:** is that interest rate at which central bank i.e. RBI in India gives overnight liquidity to banks in against of collateral securities of government and other kinds of securities under the head of liquidity

adjustment facility.

- (ii) **Reverse Repo Rate:** The (fixed) interest rate – currently 50 bps below the repo rate – at which the Reserve Bank absorbs liquidity, on an overnight basis, from banks against the collateral of eligible government securities under the LAF.
- (iii) The LAF consists of overnight as well as term repo auctions. Progressively, the Reserve Bank has increased the proportion of liquidity injected under fine-tuning variable rate repo auctions of tenors ranging between overnight and 56 days.
- (iv) **Marginal Standing Facility (MSF):** in case of Indian commercial bank required money at short period of time or in emergency condition then this gives an option to Indian commercial bank can grabbed the money by sinking into statutory liquidity margin i.e. 2% of net demand and term liabilities.
- (v) The MSF rate and reverse repo rate determine the corridor for the daily movement in the weighted average call money rate.
- (vi) **Bank Rate:** the rate at which RBI, buys: the rediscounted bills of exchange, it can be commercial paper section 49 of RBI Act, 1934, provides the explanation about the bank rate.
- (vii) **Cash Reserve Ratio (CRR):** All commercial bank have to maintain the cash reserve of their total net demand and total liabilities of their capital with the RBI.
- (viii) **Statutory Liquidity Ratio (SLR):** The share of NDTL that banks shall maintain in safe and liquid assets, such as, unencumbered government securities, cash and gold. Changes in SLR often influence the availability of resources in the banking system for lending to the private sector.
- (ix) **Open Market Operations (OMOs):** These include both outright purchase and sale of government securities for injection and absorption of durable liquidity, respectively.

**(h) Market Stabilisation Scheme (MSS)**

This scheme was introduced in the year 2004 for the purpose of management of monetary variable. Short term government securities and treasury bills are helpful in raising large capital flows because of surplus liquidity. Cash is also utilised in government account with RBI.

## II OBJECTIVE OF THE STUDY

To study the framework of Monetary Policies declared by RBI.

To review and analyse Monetary Policies and measures to control the inflation.

### III RESEARCH METHODOLOGY

This Study is exclusively based on Secondary data which are collected from RBI Occasional Papers, RBI Annual Report, Report on Currency & Finance, Economic Survey, Economic & Political

Weekly, Asia Economic Review, Indian Economic Journal, World Bank Report, Internet etc.

(a) **Scope of the Study-** The study covers for a period of 11 years' financial years 2005 to 2016. Thus, the study examines the impact of monetary policy for controlling inflation in economy of the country, in India.

### IV REVIEW OF MONETARY POLICY SINCE 2005 TO 2016

#### Movements in cash reserve ratio during 2005 -2016

Table 1

Year	CRR	Remark
2005	5%	---
2006	5.25%	---
2007	5.50%	---
2008	8.25%	Banks needs more liquidity at the time of Financial fall down and inflation is too high that it downs the purchasing power of money then it is decided bank have to kept more amount of money in comparison to the previous year.
2009	5%	
2010	5.75%	To control inflation.
2011	6%	To absorb excess liquidity for prevention of speculative measures.
2012	4.25%	---
2013	4%	---
2014	4%	---
2015	4%	---
2016	4%	---

source [www.rbi.gov.in](http://www.rbi.gov.in)

#### Movements in Statutory Liquidity Ratio during 2005 -2016

Table 2

Year	SLR	Remrk
2005	25%	---
2006	25%	---
2007	25%	---
2008	24%	---
2009	25%	---
2010	24%	---
2011	24%	---

2012	23%	To increase money flow
2013	23%	”
2014	22.5%	---
2015	21.5%	In order to create space for banks to expand credit, and the more amount of money is now used by lending to productive sectors on competitive terms, so as to support investment and growth.
2016	21.25%	Boosting growth for the industrial sector.

source [www.rbi.gov.in](http://www.rbi.gov.in)

#### Movements in Reverse Repo rate during 2005 -2016

Year	Reverse repo rate	Remark
2005	5%	---
2006	6%	---
2007	6%	---
2008	6%	To deal with the liquidity crunch & adverse foreign exchange.
2009	4%	For absorption of liquidity
2010	3.75%	”
2011	5.75%	---
2012	7.50%	To increase money flow in the economy.
2013	6.75%	---
2014	7%	---
2015	6.75%	---
2016	6%	It is reduced to increase flow of money in the market in comparison to the previous year.

source [www.rbi.gov.in](http://www.rbi.gov.in)



**Movements in Reverse Repo rate Ratio during 2005 -2016**

Year	Repo rate	Remark
2005	5%	---
2006	5%	---
2007	7.5%	---
2008	5.5%	For meeting, economic slowdown
2009	4.75%	To deal with the decelerated growth
2010	6.25%	---
2011	8.50%	To maintain economic stability
2012	8%	---
2013	7.75%	---
2014	8%	---
2015	7.75%	---
2016	6.5%	It is reduced for lowering cost of short term money loans, and encouraging banking transaction with low cost.

source [www.rbi.gov.in](http://www.rbi.gov.in)**V CONCLUSION**

The study analyzes the monetary policies framework given by RBI for controlling Inflation, since, Inflation is very important indicator of growth of the country but it should not be too much high for the country that ultimately lowers the purchasing power of the money. It is seen the importance of Monetary Policy has been increasing year after year, its role is very relevant in attaining monetary objectives especially in managing price stability. Monetary Policy adopts various methods such as BR, (bank rate), CRR, (cash reserve ratio) SLR, (Statutory Liquidity Ratio) RR, (Repo Rate) which to have increase as well as maintained for continues economic growth. RBI is able to strike a balance between Inflation and Deflation through monetary policies. It is also seen that inflation could be managed with change in qualitative methods as well as in quantitative methods. There was great economic depression in year 2008 downfall when quantitative methods proved helpful in maintaining the inflation and brought the inflation to its previous situation.

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## महिलाओं के विरुद्ध घरेलू हिंसा : एक समाजशास्त्रीय अध्ययन

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सारांश

प्रस्तुत शोधपत्र में भोपाल महिलाओं के विरुद्ध होने वाली घरेलू हिंसा का अध्ययन किया गया। इस शोध कार्य में हमने गुना शहर के 40 महिलाओं को न्यादर्श के रूप में चुना है। आँकड़ों के संकलन के लिए उपकरण के रूप में उपकरण के रूप में घरेलू हिंसा से सम्बन्धित स्वनिर्मित साक्षात्कार अनुसूची का प्रयोग किया गया। प्रस्तुत शोध कार्य से हमें यह निष्कर्ष प्राप्त हुआ है कि सर्वाधिक निम्न सामाजिक आर्थिक स्तर की महिलाओं के साथ घरेलू हिंसा होती है। उनको आत्मनिर्भर बनाकर घरेलू हिंसा के स्तर को कम किया जा सकता है, सर्वाधिक प्रतिशत महिलाएँ यह मानती हैं कि शैक्षिक योग्यता का कम होना भी घरेलू हिंसा का एक मुख्य कारण है। उच्च शिक्षा से घरेलू हिंसा को रोका जा सकता है। तथा घरेलू हिंसा का मुख्य कारण लैंगिक भेदभाव है। यदि महिलाएँ उच्च शिक्षित होंगी तो वे अपने अधिकारों के प्रति जागरूक भी रहेंगी जिसके परिणामस्वरूप घर का कोई भी सदस्य उन्हें प्रताड़ित करने से पहले विचार करेगा। अर्थात्, महिलाओं की शिक्षा, जागरूकता और आत्मविश्वास ही उन्हें सफल बनायेगी।

**मुख्यविन्दुः**— महिलाएँ, घरेलू हिंसा, शैक्षिक स्तर, सामाजिक आर्थिक स्तर, लैंगिक भेदभाव ।

### I प्रस्तावना

आधुनिक परिवेश में महिलाएँ जीवन के हर क्षेत्र जैसे शिक्षा, चिकित्सा, तकनीकी, वित्तीय एवं सैन्य सेवाओं आदि में अपना उत्कृष्ट योगदान देकर देश के विकास में सहायता कर रही हैं साथ ही साथ पारिवारिक दायित्वों को भी बखूबी निभा रही हैं। वे किसी भी कार्य में पुरुषों से कम नहीं हैं। आज भारतीय समाज में महिलाओं को पुरुषों के समान सामाजिक, आर्थिक, एवं राजनीतिक क्षेत्रों में नवीन अधिकार प्राप्त हुए हैं तथा अनेक क्षेत्रों में उन्होंने पुरुषों से अधिक श्रेष्ठता हासिल की है। भारत की चमक बढ़ाती ये महिलाएँ जीवन के हर क्षेत्र में पुरुषों को कड़ी टक्कर दे रही हैं, लेकिन आज भी हमारा समाज पुरुष प्रधान ही है महिलाएँ इस समाज में अकेले सुखमय जीवन व्यापन नहीं कर सकती, अगर घर में कोई पुरुष है तो घर की सुई तक सुरक्षित है लेकिन घर की मुखिया एक औरत है तो घर का हर कोना असुरक्षित ही समझा जाता है। उसकी सरलता ही उसकी दुश्मन बन जाती है। आज भी अधिकांश परिवारों में लड़कियों की उपेक्षा की जाती है और लड़को को लाड़-प्यार दिया जाता है। उदाहरण के लिए कहा जाता है— नारियों के लिए पढ़ने की क्या जरूरत उन्हें कोई नौकरी-चाकरी तो करनी नहीं न किसी घर की मालकिन बनना है। उसके लिए तो घर गृहस्थी का काम सीख लेना ही पर्याप्त है।

### II घरेलू हिंसा का अर्थ

परिवार के निकट संबंधियों के बीच होने वाली हिंसा को पारिवारिक हिंसा या घरेलू हिंसा कहते हैं। पिता तथा माता के बीच, भाई तथा बहनों के बीच भाई तथा भाई के बीच होने वाली हिंसक घटनाएँ पारिवारिक हिंसा के उदाहरण हैं। पति तथा पत्नी के बीच हिंसक घटनाएँ देखी जाती हैं। किसी उत्तेजक घटना के कारण व्यक्ति अपने संवेगों पर नियंत्रण खो बैठता है और परिवार के सदस्य या सदस्यों जैसे पत्नी, बच्चे या अन्य सदस्य के साथ शारीरिक हिंसा पर उतर आता है।

### III पूर्व शोध कार्य

पटेल, अनीता (2002) ने "महिला उत्पीड़न का सिलसिला कब तक ने शोध—पत्र में घरेलू हिंसा से पीड़ित महिलाओं की मानसिक स्थिति और उनके बच्चों के विकास में हिंसात्मक परिवेश में नकारात्मक प्रभाव का वर्णन किया है। इस लेख में बताया है कि स्त्री के प्रति घटित घरेलू हिंसा में पति, जेठ, ससुर, देवर के अतिरिक्त सास, जेठानी, देवरानी भी शामिल होती है। अर्थात् पुरुषों के साथ महिलाएँ भी उत्तरदायी होती हैं। उनके अनुसार उत्पीड़न के समाधान के लिए स्त्री को चाहिए कि विपरीत परिस्थितियों में सम्पूर्ण शारीरिक एवं भावनात्मक साहस के साथ—साथ घरेलू हिंसा के अनुकूल निर्णय लें इससे महिलाओं के प्रति उत्पीड़न में कमी आएगी।

सिंह, अनुपम (2011) महिला सशक्तिकरण के अधिनियम का सामाजिक चेतना पर प्रभाव। इन्होंने अपने अध्ययन में बताया कि महिलाओं को भरण पोषण, उत्तराधिकारी, पी. एन. डी. टी. एक्ट तथा घरेलू हिंसा संबंधी अधिनियमों की जानकारी हो तथा वे उनका आवश्यकता होने पर प्रयोग कर सकें। शोध में इन्होंने महिला विकास के प्रमुख मापक भी बताए जैसे महिला के प्रति समाज के दृष्टिकोण में परिवर्तन महिलाओं के स्वयं के जीवन के प्रति आशावादी दृष्टिकोण स्वयं की स्थिति में सुधार व विकास हेतु चेतना जाग्रत होना, उनकी साक्षरता, रोजगार, शिक्षण—प्रशिक्षण, विवाह के प्रति दृष्टिकोण, स्वयं को अबला के स्थान पर सबला समझ पाए तथा शोषण के विरुद्ध आवाज उठाने की प्रवृत्ति का बीजारोपण, जीवन के प्रत्येक क्षेत्र व प्रत्येक पहलू के प्रति उनमें वैज्ञानिक दृष्टिकोण की उत्तपत्ति तथा उनकी जागरूकता के कारण समाज में अनेक विकासपूर्ण स्थितियों का विघटन है।

सिंह, धर्मेन्द्र कुमार (2016) ने "महिला यौन उत्पीड़न : समाजशास्त्रीय अध्ययन (वाराणसी नगर के महिलाओं पर आधारित)", शीर्षक पर यह शोध कार्य वीर बहादुर सिंह पूर्वांचल विश्वविद्यालय, जौनपुर (उ.प्र.) से किया। उनके अध्ययन के अनुसार आज विज्ञान हो या समाजशास्त्र, पर्यावरण हो या अंतरिक्ष यात्रा, राजनीति हो या उद्योग, प्रत्येक क्षेत्र में नारी अपना महत्वपूर्ण योगदान दे रही है। वस्तुतः आज नारी की सामाजिक

स्थिति में गुणात्मक परिवर्तन हुआ है। वह घर की चार-दीवारी को लांघकर बाहर आई है, उसने पर्दे में रहना अस्वीकार कर दिया है। इस विषय में हमारी सरकार ने भी पर्याप्त सुविधाएँ जुटाई हैं। अब कन्याओं को पिता की सम्पत्ति में समान भाग का अधिकार बना दिया गया है। विधवा विवाह भी वैध ठहराये गये हैं। घरेलू उत्पीड़न को पूर्ण रूप से अवैधानिक स्वीकार किया गया है। इस परिवर्तन में गैर सरकारी सामाजिक संगठनों एवं महिला संगठनों की महती भूमिका से इनकार नहीं किया जा सकता। वस्तुतः गैर सरकारी सामाजिक संगठनों एवं महिला संगठनों की सकारात्मक भूमिका उत्पीड़न की शिकार महिलाओं को आश्रय, सहयोग तथा न्याय प्रदान करने में सहायक सिद्ध हो सकती है। वैयक्तिक स्तर पर महिलाएँ शिक्षित होकर, आत्म विश्वास में वृद्धि कर, आत्मनिर्भर होकर, स्वास्थ्य के प्रति सजग होकर और चरित्र को दृढ़ता प्रदान कर अपने प्रति उत्पीड़न का प्रतिरोध कर सकती हैं। सामाजिक रूप से पारिवारिक सदस्यों के सहयोग तथा व्यवहार के द्वारा महिलाओं पर होने वाले शोषण, जुल्म तथा प्रताड़ना को कम किया जा सकता है। महिलाओं का सबसे बड़ा अधिकार है उन्हें स्वतन्त्र और हिंसा मुक्त रूप से जीवन जीने दिया जाये और एक मानव होने के नाते उन्हें मानवाधिकार के सभी अधिकार दिये जायें।

#### IV अध्ययन के उद्देश्य

(क) महिलाओं के विरुद्ध होने वाली घरेलू हिंसा का अध्ययन करना।

(ख) महिलाओं के विरुद्ध होने वाली घरेलू हिंसा के कारणों का पता लगाना।

(ग) महिलाओं के विरुद्ध होने वाली घरेलू हिंसा का निवारण का पता लगाना।

#### V शोध प्रविधि

(क) अध्ययन का न्यादर्श :-

प्रस्तुत शोध कार्य के लिए गुना शहर की 40 महिलाओं को लिया गया।

(ख) शोध विधि :-

प्रस्तुत समस्या "महिलाओं के विरुद्ध घरेलू हिंसा : एक समाजशास्त्रीय अध्ययन" के अध्ययन के लिये अनुसंधानकर्ता द्वारा सर्वेक्षण विधि का उपयोग किया जायेगा। तथ्यों के संकलन हेतु प्राथमिक एवं द्वितीयक विधियों का प्रयोग किया गया है प्राथमिक तथ्यों के संकलन के लिए साक्षात्कार अनुसूची का प्रयोग किया गया है। तथा द्वितीयक तथ्यों के संकलन के लिए पुस्तको, पत्र-पत्रिकाओं आदि का प्रयोग किया गया है।

(ग) शोध कार्य में प्रयुक्त चर :-

- (i) स्वतन्त्र चर - शैक्षिक स्तर, सामाजिक आर्थिक स्तर, लैंगिक भेदभाव
- (ii) आश्रित चर - घरेलू हिंसा

(घ) शोध कार्य में प्रयुक्त सांख्यिकी :-

शोध कार्य में आंकड़ों के संकलन के पश्चात उनका परिणाम निकालने के लिए निम्न सांख्यिकी सूत्रों का प्रयोग किया गया।

- (i) आवृत्ति
- (ii) प्रतिशत

(च) शोध कार्य में प्रयुक्त उपकरण :-

आंकड़ों के संकलन के लिए उपकरण के रूप में घरेलू हिंसा से सम्बन्धित स्वनिर्मित साक्षात्कार अनुसूची का प्रयोग किया गया।

#### VI तथ्यों का विश्लेषण

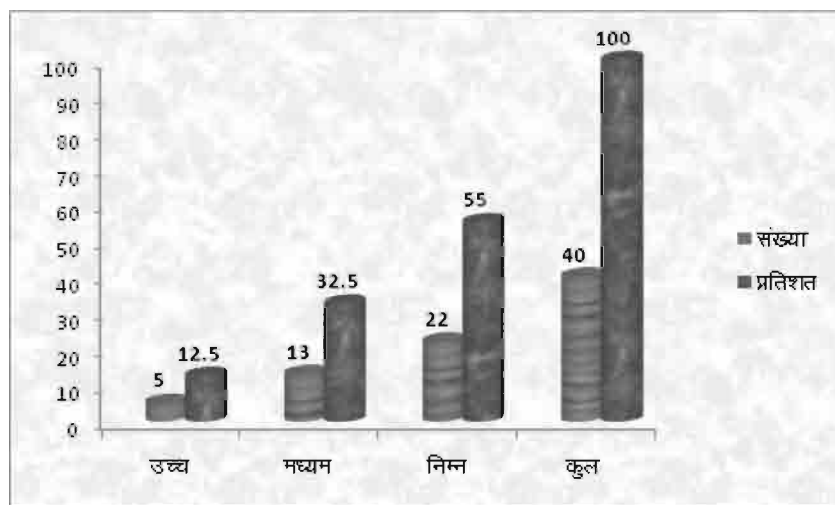
सारणी क्रमांक 1

सामाजिक आर्थिक स्तर के आधार पर घरेलू हिंसा से ग्रसित महिलाओं का वर्गीकरण

सामाजिक आर्थिक स्तर	संख्या	प्रतिशत
उच्च	5	12.5
मध्यम	13	32.5
निम्न	22	55
कुल	40	100

सारणी क्रमांक 1 के विश्लेषण से स्पष्ट है कि सामाजिक आर्थिक स्तर के आधार पर घरेलू हिंसा से ग्रसित 40 महिलाओं में से 12.5 प्रतिशत महिलाओं का सामाजिक आर्थिक स्तर उच्च स्तर का 32.5 प्रतिशत महिलाओं का सामाजिक आर्थिक स्तर मध्यम स्तर का तथा 55 प्रतिशत महिलाओं का सामाजिक आर्थिक स्तर निम्न स्तर का है। यहाँ सर्वाधिक संख्या निम्न स्तर की महिलाओं की है।

ग्राफ क्रमांक 1  
सामाजिक आर्थिक स्तर के आधार पर घरेलू हिंसा से ग्रसित महिलाओं का आरेखीय प्रस्तुतीकरण



निष्कर्ष:-

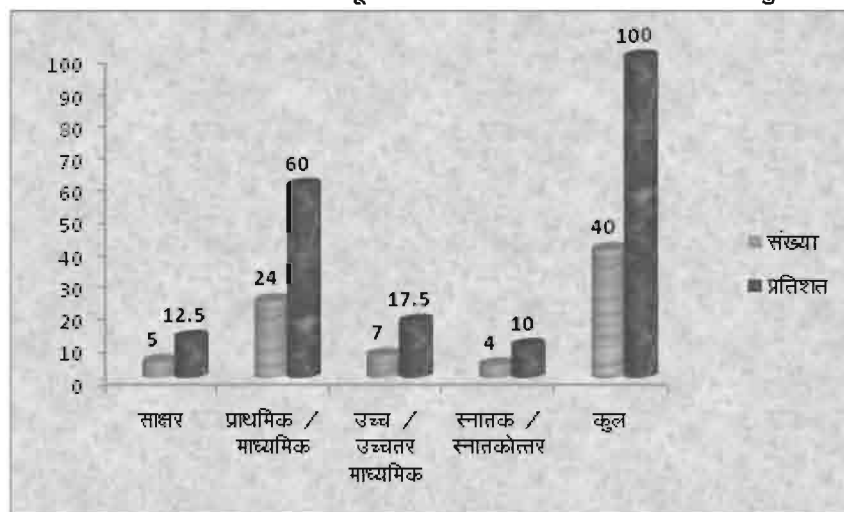
उपरोक्त गणना के आधार पर यह कहा जा सकता है कि सर्वाधिक निम्न सामाजिक आर्थिक स्तर की महिलाओं के साथ घरेलू हिंसा होती है। उनको आत्मनिर्भर बनाकर घरेलू हिंसा के स्तर को कम किया जा सकता है।

सारणी क्रमांक 2  
शैक्षणिक योग्यता के आधार पर घरेलू हिंसा से ग्रसित महिलाओं का वर्गीकरण

शैक्षणिक योग्यता	संख्या	प्रतिशत
साक्षर	5	12.5
प्राथमिक / माध्यमिक	24	60
उच्च / उच्चतर माध्यमिक	7	17.5
स्नातक / स्नातकोत्तर	4	10
कुल	40	100

सारणी क्रमांक 2 के विश्लेषण से स्पष्ट है कि शैक्षणिक योग्यता के आधार पर घरेलू हिंसा से ग्रसित 40 महिलाओं में से 12.5 प्रतिशत महिलाएँ केवल साक्षर हैं। सर्वाधिक 60 प्रतिशत महिलाएँ प्राथमिक/माध्यमिक स्तर तक शिक्षित हैं। 17.5 प्रतिशत महिलाएँ उच्च/उच्चतर माध्यमिक तक तथा 10 प्रतिशत महिलाएँ स्नातक/स्नातकोत्तर तक शिक्षित हैं।

ग्राफ क्रमांक 2  
शैक्षणिक योग्यता के आधार पर घरेलू हिंसा से ग्रसित महिलाओं का आरेखीय प्रस्तुतीकरण



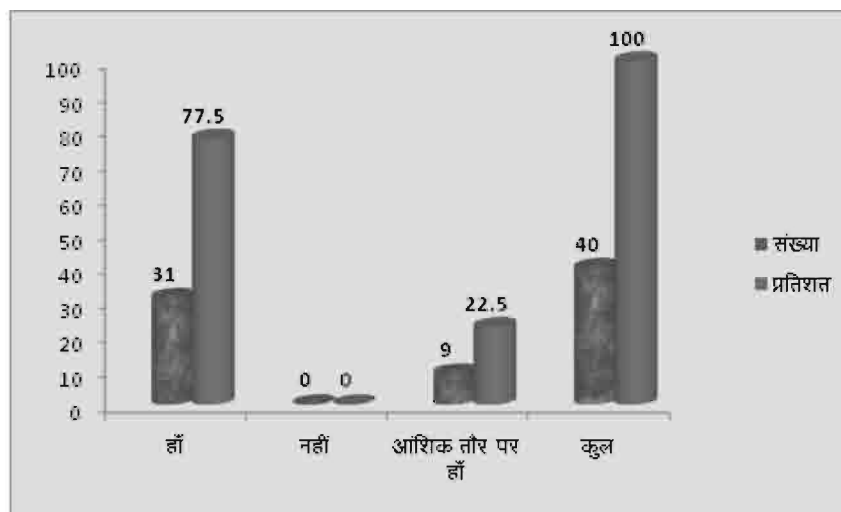
**निष्कर्ष:-**

उपरोक्त गणना के आधार पर यह कहा जा सकता है कि सर्वाधिक प्रतिशत महिलाएं यह मानती हैं कि शैक्षिक योग्यता का कम होना भी घरेलू हिंसा का एक मुख्य कारण है। उच्च शिक्षा से घरेलू हिंसा को रोका जा सकता है।

**सारणी क्रमांक 3****लैंगिक भेदभाव के आधार पर घरेलू हिंसा से ग्रसित महिलाओं का वर्गीकरण**

लैंगिक भेदभाव	संख्या	प्रतिशत
हाँ	31	77.5
नहीं	00	00
आंशिक तौर पर हाँ	9	22.5
कुल	40	100

सारणी क्रमांक 3 के विश्लेषण से स्पष्ट है कि लैंगिक भेदभाव के आधार पर घरेलू हिंसा से ग्रसित 40 महिलाओं में से सर्वाधिक 77.5 प्रतिशत महिलाएं यह मानती हैं कि घरेलू हिंसा का मुख्य कारण लैंगिक भेदभाव है। तथा 22.5 प्रतिशत महिलाएं लैंगिक भेदभाव को आंशिक तौर पर घरेलू हिंसा का कारण मानती हैं।

**ग्राफ क्रमांक 3****लैंगिक भेदभाव के आधार पर घरेलू हिंसा से ग्रसित महिलाओं का आरेखीय प्रस्तुतीकरण****निष्कर्ष:-**

उपरोक्त गणना के आधार पर यह कहा जा सकता है कि घरेलू हिंसा का मुख्य कारण लैंगिक भेदभाव है।

**VII परिणाम**

शिक्षा मनुष्य की आरंभिक आवश्यकता है। इसे लड़कों की तरह लड़कियों को भी दी जानी चाहिये। हर व्यक्ति को आर्थिक दृष्टि से स्वावलम्बी होना चाहिए ताकि बढ़ती आवश्यकताओं वाले समय में एक दूसरे की सहायता करते हुए समूचे परिवार में खुशहाली ला सके। जो शिक्षा द्वारा ही संभव है। अशिक्षा के कारण महिलाओं को जीवन पर्यन्त कई समस्याओं का सामना करना पड़ता है तथा आज भी समाज में उनकी अशिक्षा के कारण ही उनका शोषण अधिक होता है। नारी शिक्षा का अभाव ही नारी समस्याओं का मूल कारण है वास्तव में अंधकार स्वयं कुछ न होकर आलोक का अभाव है नारी को विवेकशील, विचारवान एवं चेतना संपन्न होना चाहिए। अशिक्षित व्यक्ति एक प्रकार से अंधा होता है। महिलाओं की स्थिति में सुधार करने के लिए उनको आत्मनिर्भर बनाकर ही उनके प्रति होने वाले घरेलू हिंसा में कमी की जा सकती है और उनके लिये सहानुभूतिपूर्ण वातावरण और उचित आवश्यक अवसर

शिक्षित होगी तो वे अपने अधिकारों के प्रति जागरूक भी रहेंगी जिसके परिणामस्वरूप घर का कोई भी सदस्य उन्हें प्रताड़ित करने से पहले विचार करेगा। अर्थात्, महिलाओं की शिक्षा, जागरूकता और आत्मविश्वास ही उन्हें सफल बनायेगी।

**VIII सुझाव**

(क) महिलाओं को अनिवार्य रूप से शिक्षित किया जाये, क्योंकि महिलाएँ जितना अधिक शिक्षित होंगी उतना ही कानून के प्रावधान व उसकी प्रक्रिया को समझ सकती हैं और सही समय पर इसका उपयोग कर सकती हैं।

(ख) लड़कों की तरह लड़कियों को भी शिक्षा दी जानी चाहिये तथा महिलाओं को सामाजिक आर्थिक रूप से आत्मनिर्भर बनाने के लिये प्रयास किये जाने चाहियें, जिससे महिलाओं को भी हर क्षेत्र में समान रूप से स्थान मिल सके। जिसके परिणामस्वरूप लैंगिक भेदभाव को समाप्त किया जा सकता है।

(ग) महिलाओं का सबसे बड़ा अधिकार है उन्हें स्वतन्त्र और हिंसा मुक्त रूप से जीवन जीने दिया जाये और एक मानव के नाते उन्हें मानवाधिकार के सभी अधिकार दिये जानें चाहिए।

(घ) परम्परागत एवं रुढ़िवादी दृष्टिकोण में परिवर्तन लाने से ही लैंगिक भेदभाव को समाप्त किया जा सकता है।

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## Problems of the Elderly: A Sociological Study in Agra

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### ABSTRACT

*This paper focused on "Problems of the Elderly: a sociological study in Agra". The main objective of research paper is to study the background and socio-economic profile of the elderly and the main problems of the elderly in Agra city. Our sample size is 30 Elderly in Agra city. For the purpose of data collection A structured interview schedule was used to collect the information on their back ground, and the main problems of the elderly for the aged in the families, and the perceptions of the aged regarding the care and support they are getting from their family members, their views regarding main problems in old age. The data was analyzed using the percentage method. The major finding was the main problems of the elderly are felling alone, financial problem, health problem, disrespect and neglecting behavior by family members, and adjustment problem with family and to motivate the young generation to live in joint families and more interact with elder and also support and care.*

**Keywords:** Elder pupil, socio-economic status, Age, Marital status, Family.

## I INTRODUCTION

The Traditional Indian social system has been changing very fast due to the steadily engulfing forces of modernization, urbanization, industrialization and other such processes. It has drastically affected the rural family structure in general and the age-old joint family system in particular. In urban fringes the joint family system has been disintegrated to a large extent and therefore, the social and economic significance of this institution has significantly diminished. The fact of consumerism and individualistic attitude of the younger generation has necessitated drifting away from their villages to gain more comfort and achieving future goals in urban areas. In such a situation the poor and helpless aged parents are left behind alone in villages where they feel socially helpless and economically insecure and thereby they are compelled to lead a life of uncertainty and tribulation.

Under the prevailing psycho-social Scenario in the rapidly changing Indian society, status of the aged requires special attention. The affect of aging is quite visible on motivation, adjustment and emotional life etc. of the aged. The problem which has not been India's main concern has now started posing threat to family life's and social systems of the country. With the social changes taking place at a fast pace, the importance, role and status of the aged also started dwindling. Due to modernization and mechanization of the society and nucleation of the family, position of the aged has further come down. Due to loss of income and position, their active life, social status and social interaction are also affected adversely.

### Definition of Elderly

"Elderly" has been defined as a chronological age of 65 years old or older, while those from 65 through 74 years old are referred to as "early elderly" and those over 75 years old as "late elderly."

## II REVIEW OF LITERATURE

Irene M. Hulicka (1975) conducted an empirical study in the Psychology and Sociology of Aging. It is purely a quantitative analysis, which clearly analyzes demography, intellectual functioning, perceptual functioning, learning, memory, problem-solving and creativity, life satisfaction and adjustment to ageing, work and retirement. This book discusses how the process of ageing and behaviour of older people are connected. There are surveys, which showed the impact of environment on old people. The influence of improved physical and social environment appeared not only in the increased satisfaction of residents with their living situation but also in more favourable attitudes about themselves and towards others, in more active and social patterns of life, and in signs of improved physical and mental health. About the attitudes of the aged towards euthanasia, Irene pointed out that their religious faith is an important consideration. The need of casework with the ageing is emphasized by Edna.

Ingrid Arnet Connidis (2001) in Family Ties and Aging has attempted to weave the vast range of information about the many facts of family relationships and ageing into a critical, comprehensive and integrated whole. The life experience of any age group are so closely tied to the family that the examining of such ties can lead to a better understanding of later life. Most relationships in old age are a continuation of those begun in earlier life; however, changes also occur in response to other changes associated with ageing. Connidis made five theoretical assumptions to explain the family ties in later life. First, the family ties of later life are best understood in the life course perspectives; they represent both continuity and change. Second, understanding the family ties of older persons require examining relationships, not only families, but also both older and younger persons to give and receive in their familial relationships. Third, family membership should be defined broadly and not restricted to a traditional notion of what constitutes family. Fourth is the arrangement of social life. The fact behind

this search is the importance of individual persons who have the ability to act on their own behalf and the influence on one's position within the social structure. Fifth, the meaning of family at both the cultural and individual level is an important facet of understanding how ties are both negotiated and evaluated by family members and by others.

### III OBJECTIVES OF THE STUDY

The objectives formulated for this study are:

- (i) To study the background and socio-economic profile of the elderly in Agra city.
- (ii) To study the main problems of the elderly in Agra city.

### IV RESEARCH METHODOLOGY

#### (i) Method:-

In the light of objectives of the present study, the

researcher adopted survey method for data collection.

#### (ii) Delimitations of the study:-

- This study focused only on the elder pupil
- This study focused only on the Agra city.

#### (iii) Sample Design:-

Sample size: 30

Sample frame: Elderly in Agra city

#### (iv) Research Tool:-

For the purpose of data collection A structured interview schedule was used to collect the information on their back ground, factors affecting the care and the support for the aged in the families, and the perceptions of the aged regarding the care and support they are getting from their family members, their views regarding main problems in old age. The data was analyzed using the percentage method.

### V ANALYSIS AND INTERPRETATION

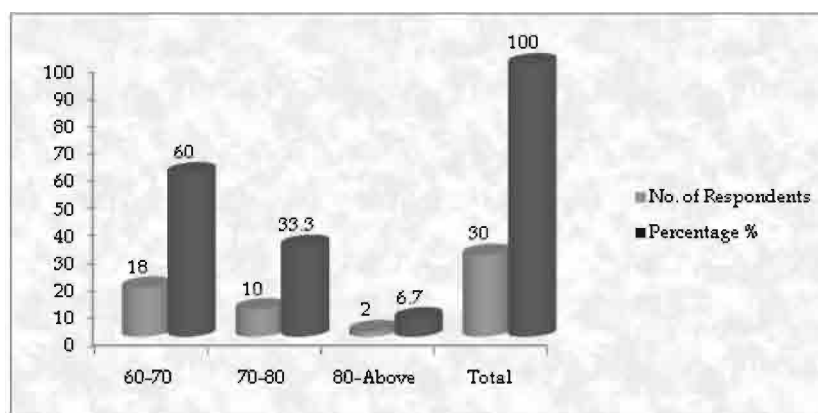
#### (i) Age:

**Table -1**  
**Distribution of Respondents according to Age**

S.No.	Age	No. of Respondents	Percentage %
1	60-70	18	60
2	70-80	10	33.3
3	80-Above	2	6.7
	Total	30	100

Table No 1 shows the age-wise distribution of the respondents. It shows that out of 30 respondents, 60 percent respondents belong to the age group between 60-70 years. While 33.3 percent

respondents belonged to the age group between 70-80 years and the minimum of the 6.7 percent respondents belonged to the age group between 80-above years.



#### (i) Marital Status:-

**Table 2**  
**Distribution of Respondents according to the Marital Status**

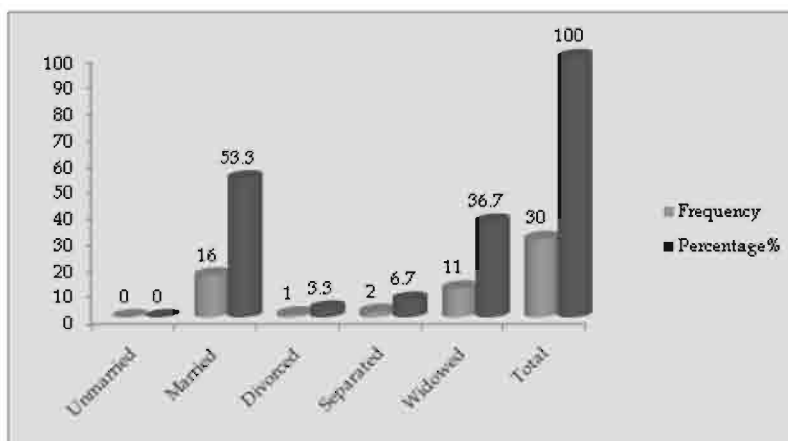
S.No.	Marital Status	Frequency	Percentage %
1	Unmarried	00	00
2	Married	16	53.3
3	Divorced	01	3.3
4	Separated	02	6.7



5	Widowed	11	36.7
	Total	30	100

Table No 2 shows the Marital Status wise distribution of the respondents. It shows that out of 30 respondents, nobody are Unmarried, 53.3 percent respondents are Married 3.3 percent

respondents are Divorced 6.7 percent respondents are Separated, 36.7 percent respondents are Widowed.



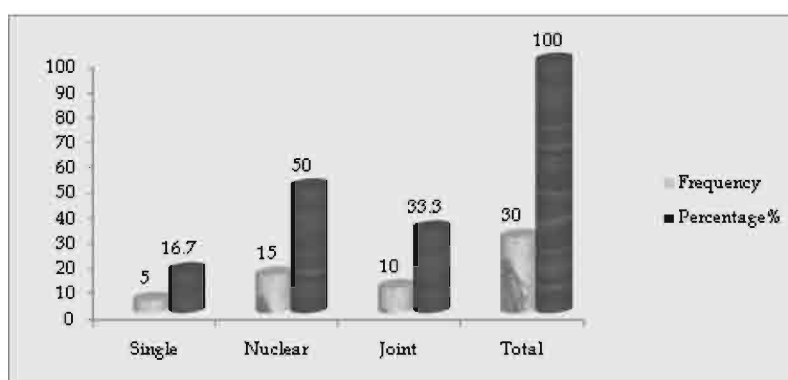
**(j) Type of Family:-**

**Table 3**  
**Distribution of Respondents according to Type of Family**

S.No.	Type of Family	Frequency	Percentage %
1	Single	5	16.7
2	Nuclear	15	50
3	Joint	10	33.3
	Total	30	100

This table 3 shows the type of family of the respondents. It shows that out of 30 respondents, 16.7 per cent respondents belonged to single, 50 per cent respondents belonged to joint family,

while 33.3 per cent respondents belonged to nuclear family. So majority of the respondents belonged to Nuclear family.



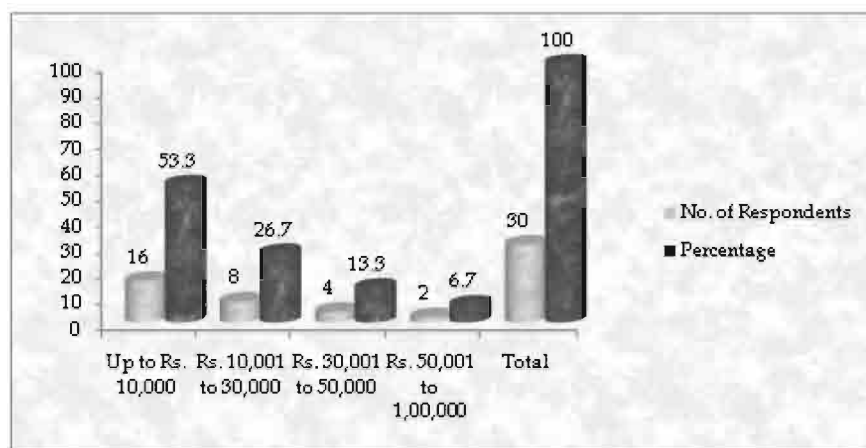
**(k) Income :-**

**Table 4 Distribution of Respondents according to Income**

S.No.	Annual income	No. of Respondents	Percentage
1	Up to Rs. 10,000	16	53.3
2	Rs. 10,001 to 30,000	8	26.7
3	Rs. 30,001 to 50,000	4	13.3
4	Rs. 50,001 to 1,00,000	2	6.7
	Total	30	100.00

The table 4 shows that 53.3 per cent respondent were earning up to Rs. 10,001 ,while 26.7 per cent of the respondents were earning Rs. 10,001 to 30,000, 13.3 per cent respondent were earning their annual income between Rs. 30,001 to 50,000 and

only few 6.7 percent respondents have been earning between Rs. 50,001 to 1,00,000 as their annual income. This shows that majority of the respondents had low income.



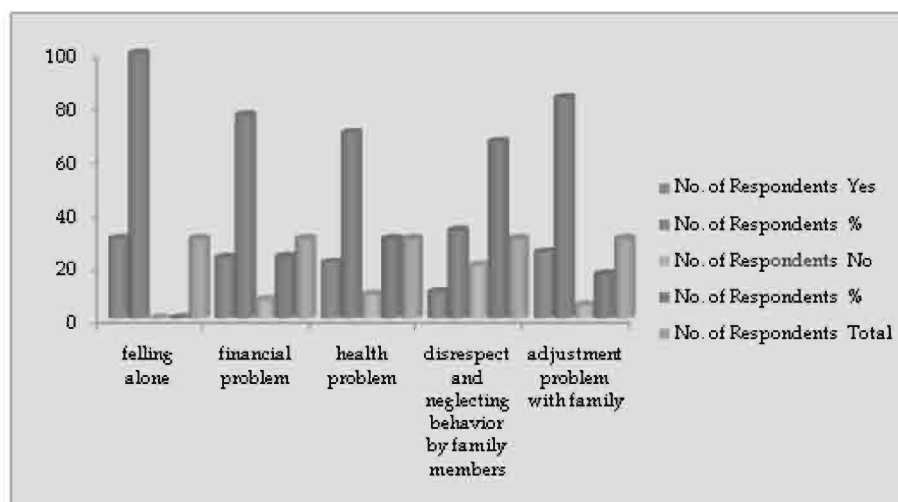
(i) Main problems in old age :-

**Table 5**  
**Distribution of Respondents according to main problems in old age**

S.No.	PROBLEMS	No. of Respondents				
		Yes	%	No	%	Total
1	feeling alone	30	100	00	00	30
2	financial problem	23	76.7	07	23.3	30
3	health problem	21	70	9	30	30
4	disrespect and neglecting behavior by family members	10	33.3	20	66.7	30
5	adjustment problem with family	25	83.3	5	16.7	30

Table 5 shows that the elderly respondents were asked to know the main problems in old age. It shows that out of 30 respondents, 100 per cent respondents expressed that feeling alone, 76.7 percent respondent to faced financial problem and rest of not ,70 percent respondent expressed that health problem is the major problem in old age and

rest of not, 83.3 percent respondent expressed that the old age problem found to be adjustment , arising due to cultural change and elderly not able to adjust with the time. Another old age problem found that the minimum 33.3 respondent expressed that the faced the problem of disrespect and neglecting behavior by family members.



## VI FINDINGS

The Indian case studies to indicate that the so-called "joint Family system" is a myth. The many elderly living with their sons and their families are often neglected and uncared for. The Government of India concerns for the welfare of its Elderly but they are not succeed The Indian government plan focused on the governmental role in adopting programmers for the care and protection of the elderly, synchronizing these with the changing socio-economic conditions of each society and they are planning various policy-oriented programmers were Introduced, but they are not successful because many problems affect these policies like that ignored rural-urban differences as well as the local disjunctions of class and power. Today every person have all such things accept than time. Time is most important factor to provide one person to other. Everybody run after the physical and material need and facilities .The concept of social isolation implies a relative lack of participation in social relationships. Social relationships enable social contacts, interaction, communication and exchange of views, feelings, miseries, worries, attitudes etc. Isolation from the family the primary group and from the larger community brings loneliness and depression. The another old age problem found to be adjustment, arising due to cultural change and elderly not able to adjust with the new culture and new society life style. The current era there are many national and international NGOs working for the problems of elderly? Most have concentrated their work among Lower-economic status group and their problems of the society because of this group are identified as "capability poor", which means they do not have access to minimum levels of health care or education for earning a decent living because the Government is unable to deal with such a huge dependent population.

## VII SUGGESTIONS

- (a) The Various factor socio-economic, cultural, gender, caste and physical affect lives of the elderly which reveal the specific needs of the elderly for welfare.
- (b) The socio-economic security in later life is a very important. Hence, emphasis should be given on providing them wider opportunities for savings and making assets to live a comfortable later life.
- (c) The elderly face many problems after retirement. The government provided pre-retirement workshops for facilitating a smooth transition to a retired life in areas of economic security, investment opportunities, will preparation, health priorities, family interaction, utilization of spare time and community participation.
- (d) Family closeness should be cultivated over the lifetime and men in particular, need to prepare for help their family in old age by ways such as inculcating a culture of common leisure activities within the family, help all over the

- house, be a advisor and so on. Do some programmes to promote intergenerational interaction between the young and the elderly.
- (e) To motivate the young generation to live in joint families and more interact with elder.

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## परशुराम शुक्ल के बाल काव्य में “सामाजिक एवं सांस्कृतिक चेतना”

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### सारांश

श्री शुक्ल ने आधुनिक युग में भी अपनी संस्कृति तथा सामाजिक परम्पराओं का विशेष ध्यान अपनी कविताओं में रखा है। उनका उद्देश्य बाल काव्य में नई पीढ़ी को मनोरंजन के माध्यम से समाज में महत्वपूर्ण स्थान देना रहा है। उन्होंने बालकों में मनोरंजक कहानियों के माध्यम से सामाजिक आदर्श, परम्पराएं, संस्कृति चेतना जगाने का प्रयास किया है। ऐसा प्रयास उनके बाल काव्य में देखने को भी मिलता है। उनकी प्रत्येक कविता में कुछ न कुछ संदेश दिया जाता रहा है।

### I विश्लेषण

बाल मनोविज्ञान के पारखी बालसाहित्य के धनी, वरिष्ठ बाल साहित्यकार श्री परशुराम शुक्ल हिन्दी साहित्य के मजबूत स्तम्भ हैं। भारत की कोई भी बाल पत्रिका श्री शुक्ल के लेखन से अछूती नहीं है। उनके आलेख, कहानी, कविताएँ भारत की अनेकों बाल पत्रिकाओं में प्रकाशित हुई हैं। आपने शिक्षाप्रद, ज्ञानवर्धक एवं मनोरंजन बाल साहित्य लिखा। कई बालपयोगी कविताएँ, कहानियाँ लिखी इस समय भी आप साहित्य सृजनरत हैं।

शुक्ल जी ने लेखन के क्षेत्र में 1986 में प्रवेश किया। उनकी पहली महत्वपूर्ण सफलता यह थी कि उनकी प्रथम बाल रचना ‘नंदन’ पत्रिका में ‘बड़ा कौन’ शीर्षक से प्रकाशित हुई।

श्री शुक्ल का बाल साहित्य बड़ा विस्तृत, विविधतापूर्ण तथा उद्देश्यपूर्ण है।

श्री शुक्ल ने बाल साहित्य के माध्यम से समाज में फैली कुरीतियों, अज्ञानता, बुराईयों की और ध्यान केन्द्रित किया गया है। बच्चों का कोमल मन अच्छाई, बुराई का भेद नहीं कर पाता है। अतः नासमझी के कारण बच्चे बुराईयों में पड़ जाते हैं। उन्होंने अपनी कई कविताओं में यह बोध कराया है कि समाज में व्यक्ति अनैतिक आचरण व अपराधी प्रवृत्ति का शिकार हो रहा है, किन्तु इसे समाज के प्रयासों से हटाया जा सकता है। वे लिखते हैं कि—

चोरी, रिश्वत और मिलावट, इनको आज हटाना है  
भ्रष्ट आचरण और अशिक्षा जड़ से आज मिटाना है।

शिक्षा की और भी आपने अपनी कविताओं के माध्यम से कई संदेश दिए हैं कामना नामक अपने कविता संग्रह में वे मार्ग बताते हुए कहते हैं कि समाज में फैली अशिक्षा, अज्ञानता को दूर करने का प्रयास किया गया है।

शालाओं में बिना भेद के, ज्ञान पा सकते हो।  
अपनी क्षमता विकसित करके, ऊँचे पद तक जा सकते हो।

एकता में, समूह में शक्ति होती है। समाज में रहते हुए हर प्राणी को स्नेहपूर्वक रहना चाहिए। एक होकर रहने से कई बिगड़े कार्य भी पूरे हो जाते हैं। यह बात वे बच्चों को समझाते हुए कहते हैं कि—

शक्ति एकता में है इतनी, सबल शत्रु थर्राता है  
इस ताकत के आगे बच्चों, ईश्वर भी झुक जाता है।

शिक्षक और बच्चों का महत्वपूर्ण संबंध होता है माता-पिता तो केवल बच्चों को जन्म देते हैं बच्चों को समाज में सम्मानजनक ढंग से जीवन व्यतीत करने और सामाजिक कार्यों में सक्रिय रूप से भागीदारी लेने के योग्य उन्हें शिक्षक ही बनाता है।

सत्य न्याय के पथ पर चलना, शिक्षक हमें बताते हैं

जीवन संघर्षों से लड़ना शिक्षक हमें सिखाते हैं।

श्री शुक्ल के बाल साहित्य पर सामाजिक, पारिवारिक रिश्तों का पूर्ण प्रभाव रहा है। उन्होंने हर रिश्ते की महत्ता को बताया है जो बाल मनोभावों को अत्यन्त प्रभावित करते सके—

चले गये क्यों दूर बहुत तुम, छोड़ मुझे यूँ दादा।  
तोड़ लिया क्यों रिश्ता मुझसे तोड़ दिया क्यों वादा?

श्री शुक्ल आधुनिक होते हुए भी परम्पराओं का पालन करने में विश्वास रखते हैं। उनका मत है कि हम अपनी संस्कृति, अपनी परम्परा का पालन करते हुए भी आधुनिक बन सकते हैं। वे ईश्वर का महत्व व स्पष्ट करते हुए कहते हैं कि—

परमपिता परमेश्वर तुमसे, मैं कुछ कहने आया।  
तुमसे बढ़कर और न कोई, यह बस समझ में आया।

भारत पर्व और त्यौहारों का देश है। यहां पर सभी धर्मों के लोग रहते हैं और त्योहार मनाते हैं। रंग के, उल्लास के त्योहार होली पर वे लिखते हैं कि—

राजू लाल गुलाल उड़ाता, मोनु हरा रंग बरसाता।  
सोनु जल की करे फुहार, होली रंगों का त्यौहार

भारतीय संस्कृति में माँ का अत्यन्त महत्वपूर्ण स्थान माना गया है। एक छोटी सी बिटिया अपनी माँ के लिए क्या सोचती है, इसका सुन्दर चित्रण शुक्ल जी ने किया है।

मेरी माँ में तुझको जौनू, तुझको भीतर तक पहचानू।

**तू मेरी अच्छी मम्मी है, मैं तेरी नन्ही सी शानू।**

इंसान कहीं भी चला जाएँ लेकिन अपना घर अपना परिवार और अपनी संस्कृति कभी नहीं भूलता और उसे वह सब सदैव याद आता है क्योंकि एक व्यक्ति की पहचान ही उसकी संस्कृति से होती है। श्री शुक्ल ने जो बाल मनोविज्ञान के पारखी हैं। उन्होंने बाल मनोदशा के बारे में अपने विचारों से प्रदर्शित किया है कि बालपन का समय स्मृति पटल पर हमेशा रहता है और बहुत याद आता है।

**अब तो मेरे मन में आता।**

**जोड़ू अपने घर से नाता।**

**खेतऔर खलिहान बुलाते।**

**गेहूं सरसों धान बुलाते।।**

नदियां वर्षों से कलकल कर बहती आयी है और शुरु से ही मानव के लिए जीवन दायिनी रही है और हमारी संस्कृति में जीवन देने वाली मां अर्थात् नदी को मां का स्वरूप माना जाता है। जो वह जहां भी, जहां से बहती है। उस शहर गांव को हरा भरा करती है।

**नदी निकलती है पर्वत से**

**मैदानों में बहती है**

**और अंत में मिले सागर से**

**एक कहानी कहती है।**

## II उपसंहार

इस प्रकार शुक्लजी ने अपने बाल काव्य में प्रकृति से लेकर ममता तक, त्योहारों से लेकर याद आते खेत—खलिहान तक ईश्वर से लेकर अतिप्रिय दादाजी तक शाला और शिक्षकों के महत्व पर सद् विचारों व संस्कारों पर हर क्षेत्र में बच्चों के लिए लिखा है।

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## स्थाई लोक अदालत की स्थापना—एक विश्लेषण

कुसुम दीक्षित

डीन, विधि विभाग, आईसेक्ट विश्वविद्यालय, भोपाल (म.प्र.) भारत

सारांश

लोक अदालत एक पुरानी धारणा है, भारत का वैधानिक इतिहास यह याद दिलाता है कि प्राचीन भारत में लोक न्यायालयों ने विवादों को सुलझाने में विशेष भूमिका निभाई है। ब्रिटिशर ने लोक अदालत को महत्व न देते हुए केन्द्रीय न्याय व्यवस्था की स्थापना की तथा स्थानीय न्यायालयों को रॉयल कोर्ट में तबदील कर दिया गया। ब्रिटिशवासियों की इस नीति ने भारत की लोक न्या. का पतन कर दिया। महात्मा गांधी ने अपने कथन में कहा कि ब्रिटिश न्यायिक तंत्र तथा धीरे-धीरे बढ़ने वाला है। महात्मा गांधी ने गांववासियों को लोक अदालत ही एकमात्र सहारा बतलाया है, जिससे उन्हें अनावश्यक रूप से धन एवं समय व्यर्थ में अलग से मुकदमों के लिए गांव से बाहर जाने की आवश्यकता नहीं है।

**मुख्यबिन्दु**— लोक अदालत, ब्रिटिश आदि

### I लोक अदालत की प्रकृति एवं कार्य

लोक अदालत एक ऐसी न्यायालयीन संस्था है जो लोगों को सामाजिक न्याय दिलाने के लिए विकसित की गई, इसका मुख्य उद्देश्य यह है कि लोगों को सस्ता, सुलभ तथा शीघ्र न्याय दिलाना और इसके साथ ही स्थायी न्यायालयों का कार्य के भार को कम करना।

लोक अदालत की बेंचों में केस वाद का निर्धारण हाईकोर्ट कमेटी के सचिव अथवा तालुका कमेटी के अध्यक्ष द्वारा की जाती है। इन्हीं प्राधिकारियों द्वारा लोक अदालत की प्रत्येक खण्डपीठ द्वारा एक सूची तैयार कर लोक अदालत लगने के 10 दिन पूर्व प्रज्ञापित की जाती है। लोक अदालत की प्रत्येक खण्डपीठ का यह प्रयास रहता है कि वाद में सुलह तथा समझौता हो जाए, लोक अदालत बल प्रयोग, धमकी तथा किसी प्रकार का अनुचित प्रभाव का इस्तेमाल नहीं करना चाहिए।

### II लोक अदालत के उद्देश्य व लक्ष्य

लोक अदालत का हमेशा से यह प्रयास रहा है कि पक्षकारों को सस्ता और जल्दी न्याय आपसी सुलह, समझौता तथा आपसी चर्चा के पश्चात् हों। लोक अदालत का सार यह है कि लोगों को न्याय आपसी सहमति से प्राप्त हो। लोक अदालत वर्तमान न्याय व्यवस्था का विकल्प नहीं है। यह एक वर्तमान न्याय व्यवस्था का अनुपूरक है तथा जल्द से जल्द न्याय प्रदान करता है।

### III लोक अदालतों द्वारा लिये जाने वाले केस तथा उनके प्रकार (2002 अधिनियम संशोधन द्वारा)

- (क) सिविल केस
- (ख) राजस्व वाद
- (ग) आपराधिक वाद
- (घ) बीमा संबंधी
- (च) मोटर—वाहन दावा
- (छ) जमीनी नाम परिवर्तन
- (ज) जमीन पट्टा
- (झ) बिजली संबंधी
- (ट) वन भूमि
- (ठ) बंधुआ मजदूरी
- (ड) वैवाहिक तथा पारिवारिक मुकदमों
- (ढ) बैंक ऋण संबंधी।

अभी हाल ही में भारतीय संसद द्वारा विधिक सेवा अधिनियम 1987 में संशोधन किया गया जो यह ध्यान में रखकर लोक अदालत का स्थायी रूप से गठन कर लोगों के मुकदमों का शीघ्र निराकरण हों।

यह संशोधन 1 नवंबर 2002 को अस्तित्व में आया। इस संशोधन में कुछ दोष हैं जो भारतीय संविधान के आधारभूत ढांचे का तथा स्थाई लोक अदालत के क्षेत्राधिकार में भ्रम की स्थिति उत्पन्न करते हैं।

संशोधन अधिनियम 37—2002 में धारा 22—ए जोड़ा गया। कुछ केस को स्थाई लोक अदालत के प्रावधानों में जोड़ा गया वे निम्नलिखित हैं :-

- (क) स्थाई लोक अदालत से आशय है जो स्थाई लोक अदालत द्वारा स्थापित (धारा 22 के अंतर्गत खण्ड 6 (1))
- (ख) लोक उपयोगी सेवा—
  - (i) परिवहन सेवा, यात्री और माल को हवाई मार्ग, समुद्री मार्ग और सड़क द्वारा वहन करना अथवा
  - (ii) डाक सेवा, टेलीग्राफ तथा टेलीफोन सेवा अथवा
  - (iii) किसी स्थापना द्वारा जनता को बिजली, पानी की पूर्ति अथवा
  - (iv) चिकित्सालय व औषधालय में सेवा, अथवा
  - (v) बीमा सेवाएं आदि

### IV लोक अदालत के मुख्य गुण

- (क) यह महंगी तथा खर्चीली न्याय व्यवस्था से बचाती है।
- (ख) लोक अदालत द्वारा समय की भी बचत होती है, न्याय पाने के लिए समय भी बचत होता है।
- (ग) लोक अदालत द्वारा न्याय पाये हुए व्यक्ति मुस्कुराकर खुशी—खुशी वापस लौटते हैं परन्तु लोक अदालत की इन गुणों को प्राप्ति में बाधायें हैं और यह बाधाएं लोक अदालत की व्यवस्था व प्रतिकूल हैं।

### V लोक अदालत की प्रतिकूल स्थिति

(क) लोक अदालत को लोगों के मुकदमों को शीघ्र निबटाने के लिए अस्तित्व में लाया गया, लेकिन वास्तव में ऐसा नहीं प्रतीत होता है, क्योंकि लोक अदालत अस्तित्व में आने से पूर्व ही लोगों की काफी राशि, धन, अधिक मात्रा में न्यायालयीन शुल्क, अधिवक्ता शुल्क

तथा अन्य बहुत से खर्चे पक्षकारों द्वारा वहन किये जा चुके हैं।

(ख) लगभग 90 प्रतिशत वाद लोक अदालत के समक्ष प्रस्तुत किये जा चुके हैं जो निम्नलिखित हैं :-

(ग) मोटर वाहन दुर्घटना दावा

(घ) बैंकों के मामले

(च) टेलीफोन बोर्ड संबंधी

(छ) बिजली बोर्ड संबंधी

(ज) नगरपालिका संबंधी

(झ) पंचायत संबंधी।

इन दर्शाए गए सभी मामलों में वादी या प्रतिवादी बैंक, बिजली बोर्ड, नगर निगम आदि प्राकृतिक व्यक्ति नहीं हैं, वे मात्र विधिक व्यक्ति हैं। यहाँ लोग नौकरशाही द्वारा पीड़ित तथा यातनाओं का सामना करते हैं।

उन सभी मामलों में लोक अदालत के पहले ही एक अधिकारियों के साथ मीटिंग आयोजित कर कम से कम मानदण्डों पर विचार-विमर्श के बाद उन्हें अंतिम रूप दिया जाता है। मानदण्ड निश्चित होने के बाद इन वादों को डिस्पोज किया जाता है लेकिन यह केस लोक अदालत में रखे जाते हैं तथा आँकड़े लोक अदालत में हुए फैसलों की सफलता दर्शाते हैं।

बंटवारा संबंधी मामले, साझेदारी, ट्रस्ट, संविदा व अन्य पारिवारिक मामले सामान्यतः लोक अदालत द्वारा नहीं लिये जाते हैं।

तकनीकी मामले भी लोक अदालत द्वारा निर्णित नहीं किये जाते हैं।

आज लोक अदालत आयोजित करना एक प्रतिष्ठा का सवाल है जहाँ उच्च अधिकारियों की उपस्थिति होना, भोजन तथा फोटोग्राफ आदि तमाम खर्चों का व्यय पांच अंकों में होता है।

न्यायाधीश जो लोक अदालत आयोजित करते हैं, वह उच्च अधिकारियों की प्रतिकूल टिप्पणी का अवलोकन करते हैं।

लोक अदालत के आयोजन में धन का व्यय होता है तथा इस आयोजन में आर्थिक रूप से तैयारी महत्वपूर्ण होती है। इस आयोजन के लिए बार के सदस्यों से धन एकत्रित करना होता है तथा जनता को न्यायपालिका के प्रति भरोसा भी कायम रखना पड़ता है।

लोक अदालत के आयोजन के माह पूर्व ही न्यायालयीन कार्य को बीच में विराम देना पड़ता है तथा स्टाफ के सदस्यों को सूची तैयार करने हेतु पर्याप्त समय मिलना होता है।

बहुत से केस का पूर्व में ही मीटिंग द्वारा निर्णय हो जाता है, व लोक अदालत में ऐसे केस डिस्पोज हो जाते हैं।

## VI लोक अदालत के दोष

दो पक्षों के बीच समझौता और करार पर ही लोक अदालत का मुख्य रूप से आधारभूत है। यही मनोदशा या प्रकृति ही लोक अदालत तथा अदालत में मुख्य अंतर है।

धारा 22(बी) विधिक सेवा प्राधिकार संशोधन अधिनियम 37 सन् 2002 में केन्द्र व राज्य प्राधिकारों द्वारा स्थाई लोक अदालत की स्थापना के बारे में संशोधन हुआ है।

धारा 22 ए(बी) में दिये “लोक उपयोगी सेवा” संबंधी मामलों का निराकरण के लिए स्थाई लोक अदालत आवश्यक है।

धारा 22(सी) स्थाई लोक अदालत में मामलों के संज्ञान के बारे में दर्शाता है। इस धारा में कोई पक्षकार अपने मुकदमें को एक आवेदन द्वारा स्थाई लोक अदालत के समक्ष निराकरण के लिए रख सकता है लेकिन उसकी संपत्ति का मूल्य रुपये 10 लाख से ज्यादा नहीं होना चाहिए। जब एक पक्षकार द्वारा स्थाई लोक अदालत में आवेदन किया जाता है, तब दूसरे पक्षकार द्वारा उस मुकदमें के लिए दूसरे न्यायालय में आवेदन नहीं कर सकता है।

स्थायी लोक अदालत इस बात को अस्वीकार करती है कि सेक्शन 22ए (बी) में निहित सूची “लोक उपयोगी सेवा” संबंधी सिविल कोर्ट के क्षेत्राधिकार में नहीं है।

सेक्शन 22ए(बी) के अनुसार, स्थाई लोक अदालत का अधिकार लोक उपयोगी सेवा पर है तथा सरकार इस मामले में पक्षकार होती है। सी.पी.सी. की धारा 9 के तहत सरकार अपने पक्षकारों को आवेदन पत्र द्वारा लोक अदालत की ओर आकर्षित कर सकती है।

स्थायी लोक अदालत के समझ वाद, अपील के लिए आवेदन किये जाते हैं, वाद, मुकदमें तथा अपील का फैसला होता है तथा डिफ्री भी प्राप्त होती है। लोक अदालत अवार्ड भी पारित करती है जो आधा न्याय के रूप में होता है, अंत में फैसला किया जाता है।

न्यायपालिका द्वारा सी.पी.सी. के तहत पक्षकारों को उपचार प्राप्त होता है जो लोक अदालत के कार्यकारी सदस्यों द्वारा होता है, तथा संविधान की 50 में न्यायपालिका तथा कार्यपालिका को पृथक किया गया है।

सेक्शन 22ई(आई) एक कठोर संकट खण्ड है— जिसमें स्थाई लोक अदालत के अवार्ड अंतिम होते हैं तथा लोक अदालत के अवार्ड सुप्रीम कोर्ट में अपील किये जा सकते हैं। एल. चन्द्रकुमार वर्सेस यूनियन ऑफ इंडिया ए.आई.आर. 1997 एस.सी.आईआर.एस. के वाद में निहित है।

सेक्शन 22ई(वी) स्थाई लोक अदालत द्वारा दिये गये अवार्ड सिविल कोर्ट के क्षेत्राधिकार के अंतर्गत आते हैं। यह एक व्यापक सत्य है की सिविल कोर्टों द्वारा पालन करने अत्याधिक समय लगता है।

## VII स्थाई लोक अदालत तथा उपभोक्ता फोरम के मध्य परस्पर विरोधी क्षेत्राधिकार

स्थायी लोक अदालत और उपभोक्ता फोरम के क्षेत्राधिकार लगभग एक जैसे हैं, जहाँ तक लोक उपयोगी सेवा का प्रश्न है, लोक उपयोगी सेवा के मामले उपभोक्ता फोरम के क्षेत्राधिकार अंतर्गत भी आते हैं तथा अधिकांश लोक उपयोगी सेवा के मामले उपभोक्ता फोरम द्वारा लिये जाते हैं तथा उनका निराकरण किया जाता है।

स्थायी लोक अदालत के स्थान पर उपभोक्ता फोरम में मुकदमों का निराकरण गतिपूर्वक होता है।

स्थायी लोक अदालत का निर्माण एस-22 बी ऑफ एल. एस.ए. ए-1987 के अधीन 2002 में संशोधित किया गया जिसमें सिविल कोर्ट के क्षेत्राधिकार परस्पर विरोधात्मक स्थिति है। सिविल कोर्ट की स्थापना सी.पी.सी. के

अधीन हुई तथ संविधान में आर्ट 226 के अनुसार संवैधानिक उपचार प्रदान किया गया। वह भी इसके अधीन परस्पर विरोधी है।

सेक्शन 22 ए(बी) ऑफ एल.एस.ए. एक्ट, 1987, एक्ट ऑफ 2002 द्वारा संशोधित किया गया जिसमें उपभोक्ता फोरम के क्षेत्राधिकार को अतिव्याप्त किया गया है जो उच्च न्यायालय हाईकोर्ट एक्ट 1861 के पूर्व की स्थिति को प्रचलित करता है।

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## Role of Recreation in the Field of Physical Education

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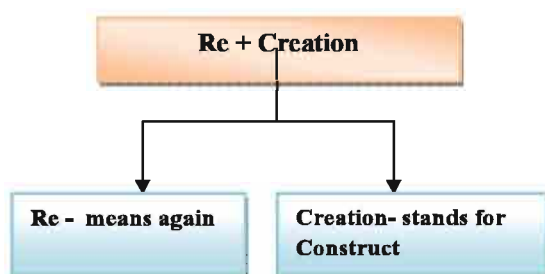
### ABSTRACT

*Recreation plays an important role in physical education because all events of physical education is depend upon recreation, in recreation a sports person recreate himself to a particular event before starting any event. In recreation people learns an event by recreational way. Recreation is an essential part of human life and finds many different forms which are shaped naturally by individual interests but also by the surrounding social construction. Recreational activities can be communal or solitary, active or passive, outdoors or indoors, healthy or harmful, and useful for society or detrimental. A significant section of recreational activities are designated as hobbies which are activities done for pleasure on a regular basis.*

**Keywords:** Recreation, naturally, interest, communal, detrimental, pleasure.

### I INTRODUCTION

Normally, in our daily life we heard a sound of recreation.....recreation.....recreation. But no one can know the perfect meaning of recreation. The word recreation is derived from the combination of two words.



Recreation is an activity of leisure, leisure being discretionary time. The "need to do something for recreation" is an essential element of human biology and psychology. Recreational activities are often done for enjoyment, amusement, or pleasure and are considered to be "fun". Recreation is an activity that people engage in during their free time, that people enjoy, and that people recognize as having socially redeeming values. Unlike leisure, recreation has a connotation of being morally acceptable not just to the individual but also to society as a whole, and thus we program for those activities within that context. While recreation activities can take many forms, they must contribute to society in a way that society deems acceptable. This means that activities deemed socially acceptable for recreation can change over time.

Recreation should be seen as a vehicle for improving quality of life, community cohesion, personal health and collective well-being. It can bring joy, challenge and excitement to our lives. When people participate in the creation and implementation of recreation in their own communities, the investment and ownership can bring with it a sense of community pride and belonging. As recreation leaders, enabling and empowering community-based recreation is a critical role. Recreation encourages an active, healthy lifestyle. Active lifestyles result when people value and integrate physical activity into their daily routines.

### II LITERATURE REVIEW

The main purpose of research is that, when a person fed up from his daily routine work he needs something to energize himself, so recreation plays an important role. It brings individual to recreate and refreshes so learner can divert his mind towards learning a particular event.

The Physical Education and Recreational Sport programs provide students, faculty, and staff the opportunity to experience a variety of activities and, in turn, to appreciate the importance of the balance of a healthy mind and body.

Recreation is an essential part of human life and finds many different forms which are shaped naturally by individual interests but also by the surrounding social construction.

- Brings people together, providing opportunities for social interaction.
- Contributes to higher levels of self-esteem and self-worth.
- Creates opportunities for, and promotes, volunteering.
- Creates positive alternatives to youth offending, antisocial behavior and crime.
- Improves mental health.
- Kids who participate learn better and are more likely to enjoy school.
- Develops life skills and leadership abilities.

Recreation contributes to vibrant and engaged individuals and communities, fostering personal, social, economic and environmental well-being. It touches on many aspects of our lives nourishing people and building strong families and communities.

### III MEANING OF THE WORD "RECREATION"

Readiness	: Promptness.
Entertainment:	Amusement.
Charming	: Delightful.
Relaxation	: The art of relaxing/Rest.
Experience	: To feel.
Attractive	: Pleasing/ Enticing.
Tendency	: Inclination.
Inherent	: Inseparable/Innate.
Off time	: Portion of time with no

Work  
Natural : Illegitimate.

#### IV OBJECTIVES

The areas of recreation are very vast and there is a need of recreation in every area by proper use of recreation people proceeds towards progress in every area. The main objective of research is that, all-round development of players.

- (a) Mental development.
- (b) Physical development.
- (c) Healthy citizen.
- (d) Balanced personality.
- (e) Development of leadership.
- (f) Development of Sports Spirit.
- (g) Development of Self discipline.
- (h) Development of efficiency.
- (i) Development of bravery.
- (j) Development of endurance
- (k) Development of emotions of co- operation.
- (l) To heal mental pressure.
- (m) To solve problems.
- (n) Development of social capacity.
- (o) Development of additional energy.
- (p) Development of new ideas/experiences.

The field of recreation has many worth-while objectives. The American Association of Health, Physical Education and Recreation (AAHPER) states that this special field contributes to the satisfaction of basic human needs for creative self-expression; helps to promote total health—physical, mental, emotional and social.

One of the best statements of objective was offered by the Commission on Goals for American Recreation. The objectives are as follows:

- (a) Personal fulfillment.
- (b) Democratic Human relation.
- (c) Leisure skills and interest.
- (d) Creative, Expression and Aesthetic appreciation.
- (e) Health and Fitness.
- (f) Environment for living in a leisure Society.

#### V HYPOTHESIS

A hypothesis may be applied in the field of physical education to improve the standard of training and coaching.

Following are the points enlisted below which shows that there is a great importance of recreation.

##### (a) Change in work

When a player learns a particular event or skills of a game, while repetitive of exercise a player got bored so change of work helps to recreate a player. This helps to refreshes the player psychologically and again diverted to learn event or skills.



E.g. suppose a player learning the skill of game Basketball, throwing the ball in the basket and this event goes smoothly for a long time, but it automatically brings the player towards physically fatigue because this event continued for a long time.

Now, when a player leaves the skill or event for a short interval of time and chooses another event like playing cricket, it automatically recreate the player and also helps the player to again learn the skill of basket ball.

- (b) **Listen music:** Music in one of the main source of entertainment which helps to relieve stress of a player.
- (c) Discussion with Coach/ Colleague also helps to improve the performance.

#### VI PURPOSE OF RESEARCH/ STUDY

- (a) Motivate the sports person towards the attainment of good result.
- (b) It energizes the sports person throughout the event.
- (c) A player becomes self confident to their desire event/skills which he performs in the ground.
- (d) Learning new skills of particular games.

#### VII RESEARCH COMPONENTS

- (a) **Principles of Recreation-**In research, Principles of recreation are divided into two parts.
- (b) **Direct Principle-** Recreation which can be seen in front of us and all are feel this and while taking part in that activity do not have any struggle with others. This type of entertainment is known as direct principles.
  - (i) **Principle of Joy:** When a person performs any recreational activity and feels the joy and thinks that he uses his leisure time.
  - (ii) **Satisfy:** While performing/doing any game he must be satisfy and again ready for another game.
  - (iii) **Remove fatigue:** While performing any work for whole day a person gets fatigue earlier. But this helps in remove of fatigue.
  - (iv) **Reconstructive power for doing work:** After fatigue, people do some recreational activity and remove his fatigue and ready to do his skill which he wants to learn.

#### VIII INDIRECT PRINCIPLES

It is the basic principles of recreation. These principles can be made from man, due to indirect principle there is softness in human nature. It diverts human life towards growth.

- (a) **Effect on health:** Health of a person depends upon the healthy climate of an individual.
- (b) **Development of an Individual:** It also responsible for the development of an individual by removing its physical mental tension
- (c) Personality.
- (d) Character develops.

- (e) Development of body
- (f) Create interest to a particular event.
- (g) Good leadership qualities develop.
- (h) Progress in work for the attainment of desire result or achieving the motto.

## IX DISCUSSION

In discussion, we can say that it is very important to perform recreational event while in leisure time or after training period because recreation energizes the whole team/ sports person who are easily get bored in training period because of laws of learning.. It helps the coach to recreate the players to other event/skills and later on motivated them on their main skills and helps the player for attainment of specified goal or objective.

## X CONCLUSION

It is conclude that recreation plays a great role towards the growth of an individual as well as sports person, because in our daily routine work we can easily fed up from a routine work. Recreation helps to relieve psychological stress, physical fatigue which is caused during the training period/ performance.

Due to change in work or work done in another field /skills by de-railing the routine work, recreation energizes the sports person throughout the day.

In the end we can say that recreation moves the player in a particular direction by change in work for the attainment of good result. And it also guides a player to improve its learning skills. In recreation transfer of training also helps because in this- things

Learns in one situation and applied in another situation is known as transfer of training.

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## वर्तमान वित्तीय संकट का वैश्विकरण पर प्रभाव (भारतीय अर्थव्यवस्था के विशेष संदर्भ में)

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शोध सारांश

भारतीय अर्थव्यवस्था में वैश्वीकरण की प्रक्रिया नब्बे के दशक से प्रारंभ हो गयी जबकि सरकार ने विश्व की प्रमुख मुद्राओं के मुकाबले रुपये का अवमूल्यन कर दिया। द्वितीय विश्व युद्ध के बाद से वैश्वीकरण ने अंतर्राष्ट्रीय आर्थिक एकीकरण में गिरावट के मूल्य को पहचाना जिसका उद्देश्य वैश्वीकरण की नवीनकृत प्रक्रिया का निरीक्षण करना है तथा इसको बढ़ावा देना है। भारतीय अर्थव्यवस्था में सन 2008 के मध्य से वित्तीय संकट रहा है, यह स्थिति अगस्त 2007 से अमरीकी वित्तीय बाजार में पहले पहल उभरी और सितम्बर 2008 में शिखर पर पहुँची। वित्तीय संकट अमेरीका से यूरोप और एशिया के देशों में सम्पूर्ण विश्व में फैल रहा है, यह भी सही है कि पूँजीवादी अर्थव्यवस्था में वित्तीय उतार – चढ़ाव आते रहते हैं, और इसे स्वीकारा जाने लगा है। संसार के सभी देशों में एक सा विकास नहीं है। कुछ देश जैसे संयुक्त राज्य अमेरीका, कनाडा, आस्ट्रेलिया यूरोप के कुछ देश उच्च स्तरीय अवस्थाओं के हैं। पिछले कुछ दशकों में वैश्विकरण बहुत तेजी से हुआ है। जिसके परिणामस्वरूप पूरे विश्व भर में आर्थिक सामाजिक राजनीतिक में तकनीकी दूर संचार आदि की उन्नति के माध्यम से वृद्धि हुई है।

**मुख्य बिन्दु :** वित्तीय संकट, वैश्वीकरण, भारतीय अर्थव्यवस्था

### I प्रस्तावना

प्रारंभ से ही भारत एक धनी देश रहा है। इसकी प्राचीन वैभवशाली समृद्धि व साधनों के कारण इसे सोने की चिड़िया कहा जाता रहा है। दो हजार वर्ष पूर्व भारत ने उस समय विश्व के व्यापार क्षेत्र में अपने सिक्का जमाया था जब वह अपने जायकेदार मसालों, खुशबूदार इत्रों एवं रंग-बिरंगे कपड़ों के लिए जाना जाता था। भारत का व्यापार इतना व्यापक था कि एक बार रोम की सांसद ने एक विधेयक के माध्यम से अपने लोगों के लिए भारतीय कपड़े का प्रयोग निषिद्ध करार दिया ताकि वहाँ के सोने के सिक्कों को भारत ले जाने से रोका जा सके। भारतीय अर्थव्यवस्था में विश्व व्यापार संगठन और गैट समझौते के बाद पूँजीवादी देशों के साथ प्रतिस्पर्धा का दौर चला। जिसमें सार्क देशों को शामिल किया जाता है। व्यापार की नीतियों का निर्धारण किया जाता है। दक्षिण एशियाई वरीयता व्यापार समझौता तथा भारत यूरोपीय संघ का सबसे बड़ा व्यापारिक समझौता रहा है। वैश्विकरण का बाजारों की तीव्रता के माध्यम से पूरे विश्व में बहुत से परिवर्तन किए हैं। पूरे विश्व में वस्तु को फैलाना ही वैश्विकरण है। बढ़ते अन्तर्राष्ट्रीय व्यापार व विनियोग के माध्यम से विश्व अर्थव्यवस्था आज वैश्वीकरण की ओर अग्रसर हो रही है। राष्ट्रीय अर्थव्यवस्था तेजी से एक दूसरे पर निर्भर होती जा रही है। अन्तर्राष्ट्रीय और आर्थिक परिस्थितियों में उत्पन्न हुये परिवर्तनों से भारत जैसे देश भी अछूते नहीं रहे।

### II उद्देश्य

- (क) भारतीय वित्तीय बाजार पर वैश्विकरण का प्रभाव
- (ख) अर्थव्यवस्था पर वित्तीय संकट का प्रभाव का मूल्यांकन करना

### III भारतीय अर्थव्यवस्था के प्रभाव

भारत एक विशाल देश है। क्षेत्रफल की दृष्टि से विश्व में भारत का सातवाँ तथा कुल जनसंख्या की दृष्टि से दूसरा स्थान है। भारतीय अर्थव्यवस्था पर दृष्टि डालने से इसमें अनेक विशेषताएँ देखने को मिलती हैं। इनमें कुछ विशेषताएँ अल्पविकसित विशेषताओं के अनुरूप हैं।

- (क) निम्न प्रति व्यक्ति आय
- (ख) धन का असमान वितरण
- (ग) कृषि की प्रधानता
- (घ) असन्तुलित आर्थिक विकास
- (च) बाजार की अपूर्णताएँ
- (छ) आर्थिक कुचक्र का जोर

### IV वर्तमान वित्तीय संकट

पिछले 50 वर्षों में दुनिया ने जितने आर्थिक परिवर्तन का सामना किया है वैसा इतिहास में पहले कभी घटा नहीं था। कुछ लोगों के लिये स्वतंत्र बाजार नियमित था तो कुछ लोगों के लिये भारी परेशानी भरा था। जब वित्तीय संस्थाओं ने वैश्वीक दौर के कारण एक दूसरे को उधार देना प्रायः बन्द कर दिया तो इसका प्रभाव विश्व के बाजार पर भी देखा गया। सम्पत्तियों और वस्तुओं की कीमत में ह्रास होने लगा, इसकी वजह से विकसित देशों में आय घटने लगी, मांग और व्यापार पर इसका गहरा प्रभाव पड़ा। वित्तीय संकट का केन्द्र बिन्दु विकसित देश थे, फिर भी भारत जैसे उदीयमान देश पर भी इसका प्रभाव पड़ा। समष्टि आर्थिक स्थिरता की इस दीर्घ अवधि को उन्मुक्त बाजार तथा सफल भूमंडलीकरण का परिणाम बताया गया लेकिन इस ओर शायद ही ध्यान गया कि इस समृद्धि के पीछे जटिल वित्तीय व्यवस्था किया कर रही थी। बचत व निवेश, उत्पादन तथा उपभोग में असंतुलन के रूप में परिवर्तन हो रहे थे। जबकि सरकार ने विश्व की प्रमुख मुद्राओं

के मुकाबले रुपये का 20 प्रतिशत अवमूल्यन किया था।

### V वैश्वीकरण का आरंभ

बीसवीं सदी का अंत और इक्कीसवीं सदी का प्रारंभ वैश्वीकरण की प्रक्रिया का आरंभ का हैं। वैश्वीकरण बहुआयामी प्रक्रिया है। जो सम्पूर्ण विश्व और मानव समाज को संचालित करती है। जो विकास के नाम पर व्यापक बाजार में खड़ा करती है। यह नई तकनीक और वैज्ञानिक अविष्कार व वैश्वीकरण के माध्यम भी है और स्वरूप है। वैश्वीकरण एक विश्वव्यापी संवृत्ति है इसका प्रभाव साम्राज्यवाद पर अधिक हैं जिसके नव औपनिवेशिक और प्रभुत्व मुख्य भाग है।

### VI वैश्वीकरण और आर्थिक प्रणाली

अमेरिका ने आर्थिक उदारीकरण की नीतियों के द्वारा छोटे- छोटे देशों की अर्थव्यवस्था के दरवाजे खुलवा

दिये हैं। सभी देश पूँजी की नियंत्रणकारी तालमेल बैठाने का प्रयास कर रहे हैं। वैश्वीकरण की दशा में कदम तटकरों में कमी करके उठाया गया, सरकार ने सीमा शुल्कों में भारी कटौती की और विदेशी प्रत्यक्ष विनियोग तथा विदेशी प्रौद्योगिकी के लिए भी कर के प्रावधान रहे। इसी के साथ आयात – निर्यात व अन्य नीतियों के द्वारा विदेशी पूँजी को वातावरण के अनुकूल किया गया। यह सुनिश्चित करना बहुत ही कठिन है कि वैश्वीकरण मानवता के लिये लाभप्रद है या हानिकारक। एडम स्मिथ को मुक्त बाजार की अवधारणा का प्रतिपादक माना जाता है। उनकी मान्यता थी कि यदि आर्थिक प्रक्रिया में राज्य कोई हस्तक्षेप न करे तो उत्पादन में विकास होता जायेगा और एक 'अदृश्य हाथ' उसके लाभों को निम्नतम स्तर तक पहुंचा देगा। मुक्त बाजार की प्रतिस्पर्धा कीमतों को कम रखने और आर्थिक कुशल बनाने में सहायक होगी, जिसका स्वाभाविक परिणाम होगा उपभोक्ता अर्थात् समाज को कम कीमत में अधिक कुशल उत्पादन या सेवा मिलना है।

### VII वैश्वीकरण का आर्थिक प्रभाव



### VIII चुनौतियां

(क) जिन देशों ने वैश्वीकरण को अपनाया उन्होंने उससे पूर्व अपने यहां इसके लिये वातावरण तैयार किया। भारत ने वैश्वीकरण हेतु अपनी दिशा तो परिवर्तित कर ली परन्तु स्वतंत्र बाजार की दिशा में गति बहुत धीमी रखी है। जिससे संरचनात्मक सुधार अर्थव्यवस्था में उचित व पूर्ण रूप से नहीं हो रहे।

(ख) अन्तर्राष्ट्रीय बाजार में प्रतियोगिता कर सके इसके लिये किस्म में सुधार व उत्पादन बढ़ाने के लिए बड़ी मात्रा में पूँजी की आवश्यकता होती, भारत जैसे देशों को विश्व बैंक व मुद्रा कोष के पास जाना पड़ेगा और विकसित देश अनुचित शर्तें मानने के लिए बाध्य करेगी।

(ग) वैश्वीकरण के सकारात्मक आयामों के साथ ही इसके नकारात्मक प्रभाव भी हैं। एक देश से दूसरे देशों के बीच प्रतिस्पर्धा को बढ़ावा देते हैं।

(घ) भारतीय कृषि और किसान की हालत तो और भी खराब है। यह व्यवस्था न तो स्वतंत्रता की पुष्टि करता है और न समाज के लिये आर्थिक दृष्टि से लाभप्रद है।

(च) यदि कोई देश अपने यहां के उत्पादक बाजार को कुछ सब्सिडी देता या दूसरों की अपेक्षा अधिक सुविधाएं उपलब्ध करवाता है तो यह स्वस्थ प्रतिस्पर्धा को दबाना है, जिसका खामियाजा अंततः उपभोक्ता अर्थात् समाज को उठाना पड़ता है।

(छ) वास्तविक अर्थों में प्रतिस्पर्धा तो तभी माने जा सकते हैं जब वे अपने माल को दूसरे से कम कीमत में मुहैया करवाए। लेकिन यदि वे कीमतें बढ़ाने के लिए

मिल जाते हैं तो इसका सीधा मतलब यह है कि उनकी प्रतिस्पर्धा एक आभासी प्रतिस्पर्धा मात्र है, वास्तविक नहीं। जिसका मुद्रास्फीति पर प्रभाव पड़ेगा।

### IX समाधान

(क) हमारी अर्थव्यवस्था वैश्वीकरण की दिशा में चल चुकी है, परन्तु इस दिशा में किये गये प्रयासों की सफलता में संदेह भी है इस समय न तो अन्तर्राष्ट्रीय वातावरण ही उपर्युक्त है और न ही हमारी आंतरिक आर्थिक परिस्थिति प्रतिस्पर्धा के अनुसार है, परन्तु भारतीय व्यवसाय नई नीतियों के अनुसार तैयार हो चुकी है।

(ख) मानव जीवन पर वैश्वीकरण के बुरे प्रभावों को रोकने के लिए सरकार का वैश्वीकरण पर पूरा नियंत्रण होना चाहिए।

(ग) वैश्वीकरण के कारण कम्पनियों या कारखानों के स्तर पर आर्थिक वृद्धि हुई है, वे पहले से भी अधिक उत्पादक हो गये हैं, इसमें सस्ते श्रम और कम मजदूरी के माध्यम से स्थानीयकरण का लाभ मिलने लगा है।

(घ) वैश्वीकरण उदारीकरण की नीति का बोलबाला है, इसका सीधा प्रभाव आर्थिक प्रक्रिया पर एक स्वायत्त रूप और उसमें हस्तक्षेप विकास को बाधित करता है। जिसका समाधान करना अति आवश्यक है।

### X निष्कर्ष

जिस तेजी से चीन से टकराव व अमेरिका के साथ व्यवसायिक समझौते हैं यह भारत की आर्थिक स्थिति को प्रभावित करेंगे। वर्तमान में विचार करें तो भारतीय अर्थव्यवस्था पर वैश्वीकरण की नीति का अनुकूल प्रभाव पड़ा है। वैश्वीकरण के कारण छोटे 5 राष्ट्रों के निर्यात में क्रमशः 16.2 प्रतिशत तथा 19.7 प्रतिशत है जबकि भारत जैसे विशाल राष्ट्र का अंश मात्र 3.3 प्रतिशत है, इस उपलब्धि को देखते हुये आशा की जाती है कि वैश्वीकरण के कारण भारत के निर्यात में भी पर्याप्त वृद्धि होगी। भारतीय अर्थव्यवस्था को जीवन्तता प्रदान करने और भारतीय उद्योगों को संरक्षण प्रदान करने के उद्देश्य से वैश्वीकरण का प्रयास निर्विवाद रूप से सफल रहे है। वैश्वीकरण घरेलू उद्योगों को अत्यधिक सक्षम कुशल व जीवित बनाने का भरसक प्रयास ही नहीं था, बल्कि विदेशी पूंजी एवं विनियोग का उदारपूर्ण दृष्टिकोण भी था इस प्रकार अर्थव्यवस्था पर उत्साह पूर्ण परिणाम परिलक्षित हुये है। हमारी अर्थव्यवस्था वैश्वीकरण की दिशा में चल चुकी है आर्थिक वैश्वीकरण ने दुनिया भर पर प्रभाव डाला है।

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## Impact of New Financial Reforms on Small Scale Industries

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### ABSTRACT

*The actual driving force to the globalization process was provided by the new economic policy introduced by the government of India in July 1991 at the order of the IMF and the World Bank. Globalization has led to an asymmetrical competition between giant MNCs and dwarf Indian ventures. The small scale sector is a very important element of overall industrial sector of the country. The small scale sector forms a most important part of Indian industry and contributing to a significant proportion of production, exports and employment therefore the present study analyzes the "Impact of new financial reforms on Small Scale Industries". The main theme of the paper is to evaluate the performance of small scale sector before and after new financial reforms and compare them with average annual growth rates to know the impact of financial reforms on the performance of small scale sector. The era of the study is 1985 to 2015 and based on secondary information.*

**Keywords:** Small Scale Sector, New Economic Policy and Financial Reforms, Globalization, Liberalization, Privatization

## I INTRODUCTION

In the period of earlier the world has turn into a small town due to the Globalization. Globalization signifies process of liberalization, Privatization, and Internationalization. The completion has become in every field. Nations fight with the plan to sustain their economy by introducing new reforms and announcing incentives to mainly their economic indicators. The Indian economy has initiated to concentrate on the development of small industrial base, which have been contributing positively to the India's GDP. India's GDP growth is recovered than other developing countries.

Indian government has been announced a separate policy for the small, medium, tiny and also village enterprises as on 6th august 1991. It was the first time that government had issued a separate policy statement for small, medium, tiny and rural enterprises. In the past small scale sector merited only two or three paragraph more in the general industrial policy statement. Finally government considers it importance to make a separate policy statement for small enterprises were welcome recognition to the dynamic and vibrant nature of the sector. This policy statement proposed some path-breaking measures to mitigate the handicaps. That faced up by small enterprises respect government of India introduced a large number of innovative promotional measures to uplift the growth of small scale sector main features of the small industrial policy of 1991.

## II FINANCIAL REFORMS

- (a) Equity participation by other undertaking (Domestic & Foreign) up to 100 percent.

- (b) Advertising of mass consumption goods under common brand name.
- (c) Setting up of sub-contracting exchanges.
- (d) Establishment of technology development cell.
- (e) Emphasis to shift from cheap credit to adequate credit.
- (f) Opening of quality counseling and technology information centre.
- (g) Introducing of factoring services by Bank.
- (h) New technology upgradation programs.
- (i) Reduction of trade barriers to allow force flow of goods and services among nation states.
- (j) Creation of environment in which free flow of capital can acquire place among nation stated.
- (k) Creation of environment permitting liberated flow of technology.
- (l) Last but not the least from the outlook of developing countries, creation of environment in which free movement of labor can take place in different countries of the world.

## III SMALL SCALE INDUSTRY AND ITS IMPORTANCE

Economic development of a country is directly related to the level of industrial growth. The development of industrial sector leads to a greater utilization of natural resources, production of goods and services, creation of employment, opportunities and improvement in the general standard of living. India has also been striving to develop the country's industrial base over since independence. It has framed various policies aimed at development of industries in the public and private sector. Small scale industries play a key role in our planned development with its advantages of low investment, high potential for employment generation, dispersal of industries to rural and semi urban areas and diversification of the industrial



base. The small scale industries sector has been appropriately give a strategic position in our planned economy towards the fulfillment equitable growth.

The definition of small scale sector is at present Reserve Bank of India uses an expanded definition of small scale industries which includes:

- (a) Small scale industrial undertaking which are engaged in the manufacturing, processing and preservation of goods in which the investment in plant and machinery not to exceed Rs. 5 crore. These would include units engaged in mining or quarrying servicing and repairing of machinery.
- (b) Tiny enterprises whose investment in plant and machinery do not exceed Rs. 25 lacs.  
The development of small scale industries is being given due importance by the government in order to achieve the following objectives.
  - (i) To provide a more equitable distribution of national income
  - (ii) To provide a spare parts to large industries and assist them to their production.
  - (iii) To provide additional employment opportunities.

Small scale industry in India has been facing an increasingly competition due to:

- (i) The formation of the WTO (World Trade Organization) in 1995. WTO has forcing to member-country to remove the restriction of import.
- (ii) Liberalization of investment capital favoring foreign countries.
- (iii) The cumulative impact of the domestic economic reforms on small scale industries of India is it field fight with competition in international market. The government of India announced the separate policy for small, medium, tiny and village enterprises on 6th august 1991 and started some development programs for the development of small scale sector. The main objective of the present study is to analyze the impact of financial reforms on the growth of small scale industries.

#### IV METHODOLOGY

The current study is mainly depending on secondary data. The data for the study purpose has been taken mainly from Ministry of Micro, Small and Medium Enterprises, Government of India published by Reserve Bank of India in Handbook of Statistics on Indian Economy. In the present study an attempt has been made to analyze the impact of new financial reforms on the growth of small scale industries. The study has been conducted data related to performance of small scale industries in India. The growth pattern and

some aspects of productivity in small scale sector in India have been calculated. The small scale sector has been studied with the belief that they hold the largest share of industrial sector in India. The reference period for the analysis of the data has been taken from 1985-86 to 2015-16. The study period has been divided into two parts - 1) Pre period (1985- 86 to 1989-90) and 2) Post period (1990-91 to 2014-15) of new financial reforms.

#### V SCOPE OF THE STUDY

All information are collected from the period 1985-86 to 1989-90 it is the pre new reforms and 1990-91 to 2014-15 it is the post new reforms. Means 30<sup>th</sup> years of performance of pre and post new reforms have been compared. In this study there is a limitation in Statistical data collection but we are able to collect it and complete this study.

#### VI ANALYSIS & INTERPRETATION

The Small Scale industry plays a significant role in boosting the overall economic growth of an economy. The importance of SSI sector in providing large scale employment is supreme importance. The policy framework right from the first plan has highlighted require for the development of India. The impact of Industrial liberalization and deregulatory policies on the growth of small scale industries has been captured by computing and subsequently comparing the growth rates between pre and post new financial reforms period. In this section the overall performance of SSI has been examined in depth on the basis of the different parameters such as number of units, production, employment and exports.

#### VII NUMBER OF SSI UNITS

6th august 1991 and started some development programs for the development of small scale sector. The main objective of the present study is to analyze the impact of financial reforms on the growth of small scale industries.

The working number of units in small scale sector in pre and post new financial reforms period in India is show in the following table.



Year	Units	% Increased / Decreased	Indication
1985-86	0.55	N.A.	N.A.
1986-87	0.59	7.27	Positive
1987-88	0.67	13.56	Positive
1988-89	0.73	8.76	Negative
1989-90	0.81	10.96	Positive
1990-91	0.87	7.41	Negative
1991-92	0.96	10.34	Positive
1992-93	1.06	10.42	Positive
1993-94	1.16	9.43	Negative
1994-95	1.24	6.90	Positive
1995-96	1.35	8.87	Positive
1996-97	1.46	8.15	Negative
1997-98	1.58	8.22	Positive
1998-99	1.71	8.23	Positive
1999-00	1.82	6.43	Negative
2000-01	6.79	273.08	Positive
2001-02	7.06	3.98	Negative
2002-03	7.35	4.11	Positive
2003-04	7.65	4.08	Negative
2004-05	7.96	4.05	Negative
2005-06	8.28	4.02	Negative
2006-07	8.62	4.11	Positive
2007-08	8.97	4.06	Negative
2008-09	9.34	4.12	Positive
2009-10	9.72	4.07	Negative
2010-11	10.11	4.01	Negative
2011-12	10.52	4.06	Positive
2012-13	10.95	4.09	Positive
2013-14	11.40	4.11	Positive
2014-15	11.86	4.04	Negative

Source: Ministry of Micro, Small and Medium Enterprises, GOI.  
AAGR= Annual Average Growth Rate of Exponential Growth Rate.

## VIII PRODUCTION

Table no. 2

Provides information about the growth of Small Scale Sector on production

Year	Units	% Increased / Decreased	Indication
1985-86	11000	19.51..	..
1986-87	12400	12.73	Negative
1987-88	14300	15.32	Positive
1988-89	15800	10.49	Negative
1989-90	21600	36.71	Positive
1990-91	28100	30.09	Negative
1991-92	32600	16.01	Negative
1992-93	35000	7.36	Negative
1993-94	41600	18.86	Positive
1994-95	50500	21.39	Positive

1995-96	61200	21.19	Negative
1996-97	72300	18.14	Negative
1997-98	87300	20.75	Positive
1998-99	106400	21.88	Positive
1999-00	132300	24.34	Negative
2000-01	78802	-40.44	..
2001-02	80615	2.30	Negative
2002-03	84413	4.71	Positive
2003-04	98796	17.04	Positive
2004-05	122154	23.64	Positive
2005-06	147712	20.92	Positive
2006-07	167805	13.60	Negative
2007-08	187217	11.57	Negative
2008-09	210454	12.41	Negative
2009-10	233760	11.07	Negative
2010-11	261297	11.78	Positive
2011-12	282270	8.03	Positive
2012-13	314850	11.54	Positive
2013-14	364547	15.78	Positive
2014-15	429796	17.90	Negative

Source: Ministry of Micro, Small and Medium Enterprises,

## IX EMPLOYMENT

In India, the major quarrel for promoting small scale sector is that the enterprises provide avenues for gainful employment. The performance of small scale sector in creating employment opportunities is actually a matter of great interest. The following table provides the information of small scale sector on the growth of employment:

Year	Units	% Increased / Decreased	Indication
1985-86	4.59	..	..
1986-87	4.98	8.50	..
1987-88	5.40	8.43	Negative
1988-89	6.38	18.15	Positive
1989-90	6.70	5.02	Negative
1990-91	7.10	5.97	Positive
1991-92	7.50	5.63	Negative
1992-93	7.90	5.33	Negative
1993-94	8.42	6.58	Positive
1994-95	9.00	6.89	Positive
1995-96	9.60	6.67	Negative
1996-97	10.14	5.63	Negative
1997-98	10.70	5.52	Negative
1998-99	11.30	5.61	Positive

1999-00	11.96	5.84	Negative
2000-01	15.83	32.36	..
2001-02	16.60	4.86	Negative
2002-03	17.48	5.30	Positive
2003-04	18.26	4.46	Negative
2004-05	19.14	4.82	Positive
2005-06	19.79	3.40	Negative
2006-07	20.59	4.04	Positive
2007-08	21.32	3.55	Negative
2008-09	22.06	3.47	Negative
2009-10	22.91	3.85	Positive
2010-11	24.09	5.15	Positive
2011-12	25.23	4.73	Negative
2012-13	26.37	4.52	Negative
2013-14	27.53	4.40	Negative
2014-15	28.76	4.47	Positive

Source: Ministry of Micro, Small and Medium Enterprises, GOI.

## X EXPORTS

In the background of liberalization and globalization of Indian economy, the performance of small scale sector in the field of exports needs a closer look. The exports from small scale sector found to be higher from the total export. The exports of small scale sector are shown in table no 3.

Year	Units	% Increased / Decreased	Indication
1985-86	500	N.A.	N.A.
1986-87	800	60.00	N.A.
1987-88	800	0	Negative
1988-89	1100	37.50	Positive
1989-90	1200	9.09	Negative
1990-91	1600	33.33	Positive
1991-92	2100	31.25	Negative
1992-93	2000	-4.76	Negative
1993-94	2200	10.00	Positive
1994-95	2500	13.64	Positive
1995-96	2800	12.00	Negative
1996-97	3600	28.57	Positive
1997-98	4400	22.22	Negative
1998-99	5500	25.00	Positive
1999-00	7600	38.18	Positive
2000-01	9664	27.16	..
2001-02	13883	43.66	Positive
2002-03	17184	28.10	Negative

2003-04	25307	42.30	Positive
2004-05	29068	14.86	Negative
2005-06	36470	25.46	Positive
2006-07	39248	7.62	Negative
2007-08	44442	13.23	Positive
2008-09	48979	10.21	Negative
2009-10	54200	10.66	Positive
2010-11	69797	28.78	Positive
2011-12	71244	2.07	Negative
2012-13	86013	20.73	Positive
2013-14	97644	13.52	Negative
2014-15	124417	27.42	Positive

Source: Ministry of Micro, Small and Medium Enterprises, GOI.

## XI CONCLUSION AND FINDINGS

In this study an attempt has been made to analyze the impact of globalization on the growth of small scale industries. The comparative analysis of growth pattern of key parameters between pre-and post – new financial reforms period reveals that the new financial reforms had a negative impact on the growth of small scale sector measured in terms of number of units, production, employment and exports. A fall in the rate of growth of number of units and employment generation in post liberalization period is a matter of serious anxiety for the policy-makers and planners. The result showed that globalization is almost a complete failure on growth frontage. To conclude, we can say that the recent trend of growth of SSI sector showed the faith of Indian economy on globalization and liberalization, which has failed to render a positive impact on the growth of Indian Small Scale Sector. No indicator shows the positive impact, in each case the average growth rate is less in post- new financial reforms period than pre- new financial reforms period. The main findings of the study are:

- (a) In 2000-01, the growth of number of units is too much increased. It is increase from 6.43 to 273.08 percent. The units are increased from 1.82 million to 6.79 million in numbers.
- (b) The growth rate of production is decreased at a high rate in 2000-01; it showed the negative trend of growth and reached at - 40.44 percent growth rate of production. Because of open market outer country sold their product easily in our country at fewer prices which reduce the demand of country products and so that production has also affected.

- (c) In the very first year of new financial reforms the growth rate of employment has been increased which showed that after new financial reforms employment opportunities were increased due to open market and liberalization of establishing units in India by the outsiders which generate employment for our country.
- (d) The value of exports has increased after the globalization means Indian SSI sector more concentrate on sell their products in out of country to earn more and more income.
- (e) In 2015-16, the value of exports is too much increased and the growth rate of exports is highest in 2001-02 due to subsequent change in Indian economy.
- (f) Overall, the impact of new financial reforms of the growth of small scale sector is negative which a serious matter is for planners.

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## माध्यमिक विद्यालय के किशोर विद्यार्थियों के व्यक्तित्व पर मूल्य के प्रभाव का अध्ययन

रश्मि त्रिवेदी

सहायक प्राध्यापक, विक्टोरिया कॉलेज ऑफ एजुकेशन, भोपाल (म.प्र.) भारत

सारांश

प्रस्तुत अध्ययन का उद्देश्य किशोर विद्यार्थियों के व्यक्तित्व पर मूल्य के प्रभाव को जानना है। प्रस्तुत अध्ययन में भोपाल शहर के विभिन्न क्षेत्रों से 600 किशोर विद्यार्थियों का चयन किया गया है। ये सभी 13 से 19 वर्ष की आयु के बीच के हैं। न्यादर्श का चयन करने के लिए यादृच्छिक चयन विधि का प्रयोग किया गया है। न्यादर्श के रूप में 300 बालक तथा 300 बालिकाओं को लिया है, जो कि विभिन्न शासकीय तथा अशासकीय विद्यालय में अध्ययनरत हैं। व्यक्तित्व गुणों के मापन के लिए विद्यार्थियों पर कैटल की 16 व्यक्तित्व कारक प्रश्नावली (हिन्दी रूपांतरण एस.जी. कपूर प्रारूप), व्यक्तित्व मूल्य प्रश्नावली हेतु (जी.पी. शैरी एवं आर.पी. ओझा), मापनी का प्रशासन किया गया। परिकल्पनाओं के परीक्षण एवं प्रदत्तों के विश्लेषण हेतु मध्यमान, मानक विचलन एवं सह-संबंध सांख्यिकीय प्रविधियों का प्रयोग किया गया है।

**मुख्य निष्कर्ष**— किशोर विद्यार्थी, व्यक्तित्व एवं मूल्य इत्यादि

### I प्रस्तावना

मानव जीवन में शिक्षा की बहुत महत्वपूर्ण भूमिका है। शिक्षा मानव के व्यवहार में सौन्दर्य लाने का कार्य करती है। शिक्षा के द्वारा समाज अपनी संस्कृति की रक्षा करता है और सभ्यता के रथ को आगे बढ़ाता है। बालक की वैयक्तिक प्रगति, उसका शारीरिक मानसिक और भावनात्मक विकास तब तक भली प्रकार नहीं हो पाता है जब तक वह शिक्षा न ग्रहण करे। कहने का तात्पर्य यह है कि जिस प्रकार सूर्य का प्रकाश पाकर कमल खिल उठता है तथा सूर्य के अस्त होने पर कुम्हला जाता है, ठीक उसी प्रकार शिक्षा के प्रकाश को पाकर प्रत्येक व्यक्ति कमल के फूल की भाँति खिल उठता है।

मूल्य का विकास समाज में होता है। सामाजिक सम्पर्क के परिणामस्वरूप नैतिक विकास भी होता है। हम कुछ मूल्यों को प्राथमिकता देते हैं व कुछ अन्य मूल्यों को त्यागते हैं। मानव आचरण केवल विचारों द्वारा ही नहीं होता अपितु भावों द्वारा भी होता है। सिद्धान्तों को भावों द्वारा शक्ति मिलती है। स्थायी भावों के आधार पर ही मूल्यों का चयन करते हैं और उच्च मूल्यों के निरन्तर चुनाव करने से यह हमारा स्वभाव बन जाता है। हमारे व्यक्तित्व का अंग बन जाता है, और हमारे चरित्र का निर्माण होता है।

किशोरावस्था उम्र का वह पड़ाव है जहाँ न तो बचपन रह जाता है और न ही वैचारिक परिपक्वता आती है। ऐसे में किशोर-किशोरियों को सम्भालना व समझना उनके अभिभावकों के लिए खासा मुश्किल भरा काम होता है। इस मामले में जरा सी चूक किसी भी अप्रिय नतीजे को जन्म देने के लिए काफी होती है। व्यक्तित्व में एक मनुष्य के न केवल शारीरिक और मानसिक गुणों का वरन् उसके सामाजिक गुणों का भी समावेश होता है किन्तु इतने से भी व्यक्तित्व का अर्थ पूर्ण नहीं होता है। कारण यह है कि यह तभी संभव है, जब एक समाज के सभी सदस्यों के विचार, संवेगों के अनुभव और सामाजिक क्रियाएँ एक सी हों। ऐसी दशा में व्यक्तित्व का प्रश्न ही नहीं रह जाता।

आज समाज में मूल्यों का ह्रास व्यक्ति समाज और राष्ट्र के लिए एक गंभीर समस्या है। यदि व्यक्तित्व का समग्र विकास करना है, समाज में सत्य, प्रेम, सहयोग, सहानुभूति, सहिष्णुता, बन्धुत्व का वातावरण पैदा करना है, राष्ट्र की रक्षा करनी है, उसकी एकता और अखंडता बनाए रखनी है व आर्थिक समृद्धि की जानी है तो मूल्यों

के महत्व को प्रत्येक व्यक्ति को न केवल समझना होगा वरन् उन्हें अपने जीवन में उतारना भी होगा।

(क) समस्या कथन

“माध्यमिक विद्यालय के किशोर विद्यार्थियों के व्यक्तित्व पर मूल्य के प्रभाव का अध्ययन”

(ख) अध्ययन की आवश्यकता

आज हमारे समाज का उत्तरोत्तर नैतिक पतन होता जा रहा है। भौतिक जीवन को महत्ता देने वाले अपने निहित स्वार्थों की दौड़ में अपने आदर्शों से विमुख हो रहे हैं। संपूर्ण शिक्षा व्यवस्था में नैतिक मूल्यों और धार्मिक प्रवृत्तियों को कोई स्थान नहीं दिया जा रहा है। विद्यार्थियों में बढ़ती हुई अनुशासनहीनता, उदंडता, अश्रद्धा तथा कर्तव्यनिष्ठा की भावना इसी का परिणाम है।

बालक के व्यक्तित्व का सर्वांगीण विकास करने के लिए मूल्य एवं नैतिक शिक्षा आवश्यक है। चरित्र का जीवन में बड़ा महत्व होता है। चरित्रवान व्यक्ति समाज को नयी दिशा दिखा सकता है। चरित्र के निर्माण में आध्यात्मिक ज्ञान एवं नैतिक शिक्षा सहायक होती है। प्रस्तुत अध्ययन का उद्देश्य बालकों के व्यक्तित्व पर मूल्य के प्रभाव को जानना है। मूल्य तथा बालक के व्यक्तित्व में सदगुणों का विकास करने में सहायक होते हैं।

### II पूर्व शोध कार्य

सरोज मोनिका (2017) ने व्यक्तित्व विकास के सन्दर्भ में किशोरों की आवश्यकताओं का अध्ययनपर शोध कार्य किया। प्रस्तुत शोध अध्ययन का मुख्य उद्देश्य किशोर एवं विद्यार्थियों की व्यक्तित्व आवश्यकताओं का अध्ययन करना है। इस अध्ययन हेतु गुच्छ न्यादर्श विधि द्वारा उत्तर प्रदेश राज्य के इलाहाबाद, लखनऊ, कानपुर, आगरा तथा वाराणसी शहर से माध्यमिक स्तर के 304 किशोर विद्यार्थियों का चयन किया गया है। प्रस्तुत शोध प्रबन्ध में आर. आर. त्रिपाठी (1979) द्वारा निर्मित व्यक्तित्व आवश्यकता अनुसूची का प्रयोग किया गया है। एकत्रित प्रदत्तों के विश्लेषण हेतु मध्यमान, मानक-विचलन व टी-अनुपात प्रविधि का प्रयोग किया गया। अध्ययन से प्राप्त परिणाम इस प्रकार हैं—किशोर विद्यार्थियों में सम्प्राप्ति, सानिध्य व परोपकार की मांग सबसे अधिक प्रबल पाई गई जबकि आक्रामकता, वैभिन्नता व स्वायत्ता की मांग सबसे कम प्रबल पाई गई। किशोर छात्रों में सम्प्राप्ति, सानिध्य व व्यवस्था की मांग सबसे अधिक प्रबल पाई गई, जबकि वैभिन्नता,

सहनशीलता, आक्रामकता व आत्महीनता की मांग सबसे कम प्रबल पाई गई। किशोर छात्राओं में परोपकार, स्वीकृति, सानिध्य व सम्प्राप्ति की मांग सबसे अधिक प्रबल पाई गई जबकि आक्रामकता, स्वायत्ता व वैभिन्नता की मांग सबसे कम प्रबल पाई गई। किशोर छात्रों एवं छात्राओं की व्यक्तित्व आवश्यकतों में सम्प्राप्ति, स्वीकृति, स्वायत्तता, सानिध्य, प्रभुत्व, आत्महीनता, परोपकार, परिवर्तन, सहनशीलता तथा आक्रामकता की मांग में सार्थक अन्तर नहीं पाया गया।

सिंह, यशपाल (2016) ने एन.सी.सी. एवं एन.एस.एस. में प्रतिभागी छात्रों के मूल्यों का तुलनात्मक अध्ययन किया। प्रस्तुत शोध कार्य उत्तर प्रदेश के फिरोजाबाद जनपद के दो महाविद्यालयों में किया गया है, जिसमें 75 एन.सी.सी. में प्रतिभागिता करने वाले छात्र तथा 75 एन.एस.एस. में प्रतिभागिता करने वाले कुल 150 छात्रों को न्यादर्श के रूप में चयन किया गया है। एन.सी.सी. एवं एन.एस.एस. में प्रतिभागी छात्रों के मूल्य में होने वाले परिवर्तन को दर्शाता है। प्रस्तुत शोध में जे.पी. शैरी व आर.पी. वर्मा द्वारा निर्मित प्रश्नावली का उपयोग आंकड़ों के संग्रह करने हेतु किया गया है। इस शोध के परिणाम दर्शाते हैं कि एन.सी.सी. तथा एन.एस.एस. में प्रतिभागिता करने वाले छात्रों में सौन्दर्यात्मक मूल्य समान रूप से विद्यमान है। जबकि आर्थिक एवं ज्ञानात्मक मूल्यों में सार्थक अन्तर है।

### III अध्ययन के उद्देश्य

- (क) किशोर विद्यार्थियों के व्यक्तित्व पर मूल्यों के प्रभाव का अध्ययन करना।
- (ख) किशोर बालकों के व्यक्तित्व पर मूल्यों के प्रभाव का तुलनात्मक अध्ययन करना।
- (ग) किशोर बालिकाओं के व्यक्तित्व पर मूल्यों के प्रभाव का तुलनात्मक अध्ययन करना।

### IV शोध प्रविधि

- (क) अध्ययन के परिकल्पनाएँ
  - (i) किशोर विद्यार्थियों के व्यक्तित्व पर मूल्यों के प्रभाव में सार्थक सहसम्बन्ध नहीं हैं।
  - (ii) किशोर बालकों के व्यक्तित्व पर मूल्यों के प्रभाव में सार्थक सहसम्बन्ध नहीं हैं।
  - (iii) किशोर बालिकाओं के व्यक्तित्व पर मूल्यों के प्रभाव में सार्थक सहसम्बन्ध नहीं हैं।
- (ख) परिसीमाएँ
  - (i) प्रस्तुत अनुसंधान केवल भोपाल शहर तक सीमित है।
  - (ii) प्रस्तुत अनुसंधान कार्य केवल 13-19 वर्ष के किशोर बालक एवं बालिकाओं के लिए है।

- (iii) प्रस्तुत अनुसंधान में शासकीय व अशासकीय विद्यालयों में अध्ययनरत 600 विद्यार्थियों पर शोध कार्य किया गया है।

(ग) शोध अध्ययन विधि  
वर्तमान शोध में वर्णनात्मक सर्वेक्षण विधि को प्रयुक्त किया गया है।

(घ) न्यादर्श प्रारूप एवं न्यादर्श का चयन  
प्रस्तुत अध्ययन में न्यादर्श हेतु भोपाल शहर का चयन किया गया है। न्यादर्श चयन यादृच्छिक विधि द्वारा किया गया है। न्यादर्श के रूप में भोपाल शहर के विभिन्न क्षेत्रों से 600 किशोर विद्यार्थियों का चयन किया गया है। ये सभी 13.19 वर्ष की आयु के बीच के हैं। इनमें 300 बालक तथा 300 बालिकाओं का चयन किया गया जो कि विभिन्न शासकीय तथा अशासकीय विद्यालय में अध्ययनरत हैं।

(च) शोध के चर

- (i) स्वतंत्र चर :- प्रस्तुत शोधकार्य में मूल्य स्वतंत्र चर है।
- (ii) आश्रित चर :- प्रस्तुत शोधकार्य में आश्रित चर लिंग, आयु, व व्यक्तित्व हैं।

(छ) शोध अध्ययन में प्रयुक्त उपकरण  
व्यक्तित्व के मापन के लिए कैटल की 16 व्यक्तित्व कारक प्रश्नावली (हिन्दी रूपांतरण एस.डी. कपूर प्रारूप) एवं मूल्य के मापन के लिए व्यक्तिगत मूल्य प्रश्नावली (जी.पी. शैरी एवं आर.पी. ओझा), मापनी का प्रशासन किया गया।

(ज) शोध कार्य का स्वरूप  
प्रस्तुत अनुसंधान में शोधकर्ता निम्नानुसार अनुसंधान का स्वरूप प्रस्तावित हैं। सर्वप्रथम भोपाल शहर के शासकीय व अशासकीय विद्यालयों को सूचीबद्ध किया गया। चयनित विद्यालयों में से कक्षा दसवीं के विद्यार्थियों का यादृच्छिक विधि से चयन किया गया। विद्यार्थियों पर कैटल की 16 व्यक्तित्व कारक प्रश्नावली (हिन्दी रूपांतरण एस.डी. कपूर प्रारूप), व्यक्तिगत मूल्य प्रश्नावली हेतु (जी.पी. शैरी एवं आर.पी. ओझा), मापनी का प्रशासन किया गया। मापनियों का फलांकन कर परिणामों को सूचीबद्ध किया गया तथा विभिन्न सांख्यिकी विधियों का उपयोग कर मध्यमान तथा सहसंबंध गुणांक ज्ञात किया गया। तत्पश्चात प्रकीर्ण आरेख एवं क्रांतिक अनुपात द्वारा सांख्यिकीय दृष्टिकोण से सहसंबंध एवं सार्थकता ज्ञात की गई।

### V परिणामों का विश्लेषण एवं व्याख्या

परिकल्पना क्रमांक :-1

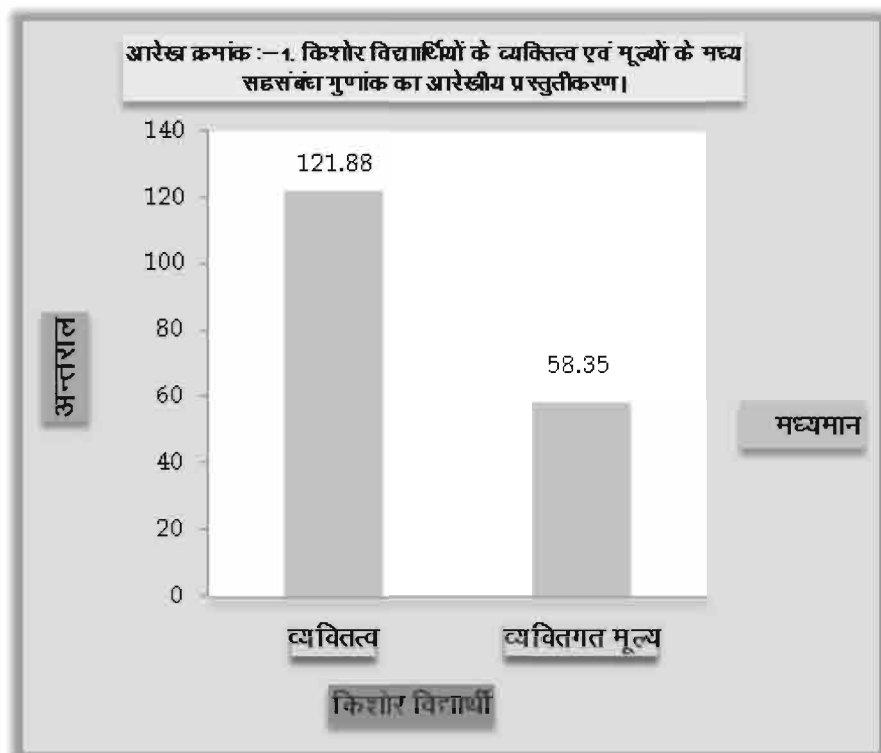
किशोर विद्यार्थियों के व्यक्तित्व पर मूल्यों के प्रभाव में सार्थक सहसम्बन्ध नहीं हैं।

तालिका क्रमांक :-1  
किशोर विद्यार्थियों के व्यक्तित्व एवं मूल्यों के मध्य सहसंबंध गुणांक।

Pkj (V)	समूह (Group)	संख्या (N)	मध्यमान (M)	सारणीमान (TV)	सहसंबंध गुणांक (r)	सार्थकता 0.05 स्तर
व्यक्तित्व	विद्यार्थी	600	121.88	.062	.519	सार्थक
व्यक्तिगत मूल्य			58.35			

उपरोक्त सारणी से स्पष्ट है कि किशोर विद्यार्थियों के व्यक्तित्व का मध्यमान 121.88 है तथा किशोर विद्यार्थियों के व्यक्तिगत मूल्य का मध्यमान 58.35 है। किशोर विद्यार्थियों के व्यक्तित्व एवं व्यक्तिगत मूल्य के

लिए निकाले गए सहसम्बन्ध गुणांक का मान .519 है अर्थात् व्यक्तित्व एवं व्यक्तिगत मूल्य में साधारण कोटि का धनात्मक सहसम्बन्ध है।



**परिकल्पना क्रमांक :-2**

किशोर बालकों के व्यक्तित्व पर मूल्यों के प्रभाव में सार्थक सहसम्बन्ध नहीं हैं।

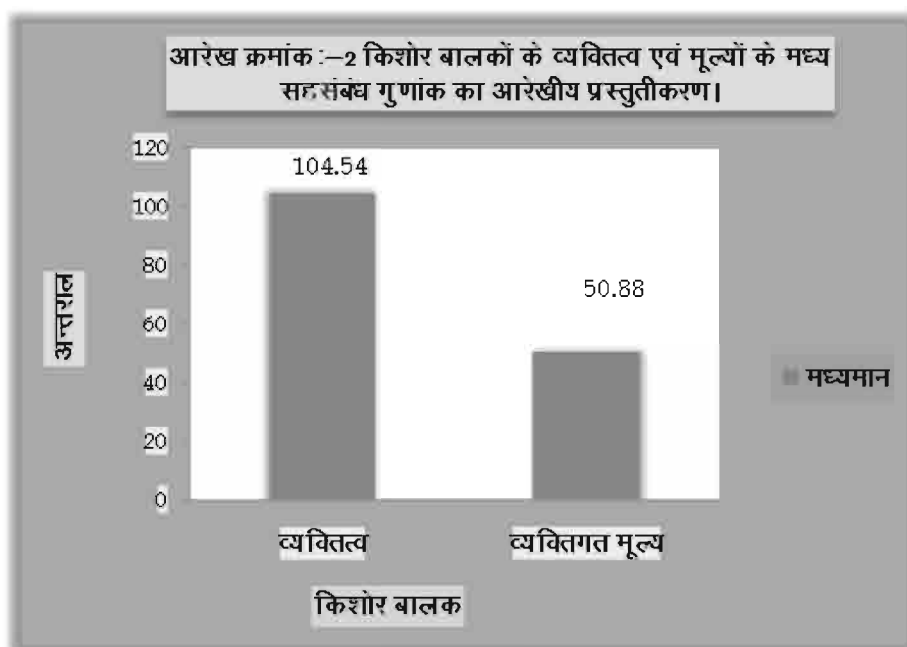
**तालिका क्रमांक :-2.**  
किशोर बालकों के व्यक्तित्व एवं मूल्यों के मध्य सहसंबंध गुणांक।

Pkj (V)	समूह (Group)	संख्या (N)	मध्यमान (M)	सारणीमान (TV)	सहसंबंध गुणांक (r)	सार्थकता 0.05 स्तर
व्यक्तित्व	बालक	300	104.54	.113	.390	सार्थक
व्यक्तिगत मूल्य			50.88			

उपरोक्त सारणी से स्पष्ट है कि किशोर बालकों के व्यक्तित्व का मध्यमान 104.54 है तथा किशोर बालकों के व्यक्तिगत मूल्य का मध्यमान 50.88 है। किशोर बालकों के व्यक्तित्व एवं व्यक्तिगत मूल्य के लिए

निकाले गए सहसम्बन्ध गुणांक का मान .390 है। अर्थात् व्यक्तित्व एवं व्यक्तिगत मूल्य में निम्न कोटि का धनात्मक सहसम्बन्ध है।





**परिकल्पना क्रमांक :-3**

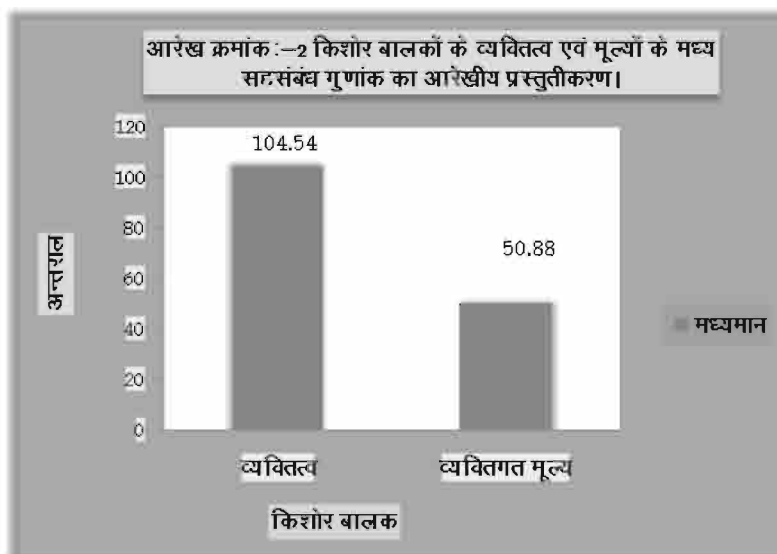
किशोर बालिकाओं के व्यक्तित्व पर मूल्यों के प्रभाव में सार्थक सहसम्बन्ध नहीं है।

**तालिका क्रमांक :-3**  
किशोर बालिकाओं के व्यक्तित्व एवं मूल्यों के मध्य सहसंबंध गुणांक।

चर (V)	समूह (Group)	संख्या (N)	मध्यमान (M)	सारणीमान (TV)	सहसंबंध गुणांक (r)	सार्थकता 0.05 स्तर
व्यक्तित्व	बालिका	300	139.23	.113	.275	सार्थक
व्यक्तिगत मूल्य			65.81			

उपरोक्त सारणी से स्पष्ट है कि किशोर बालिकाओं के व्यक्तित्व का मध्यमान 139.23 है तथा किशोर बालिकाओं के व्यक्तिगत मूल्य का मध्यमान 65.81 है। किशोर बालिकाओं के व्यक्तित्व एवं व्यक्तिगत मूल्य के

लिए निकाले गए सहसम्बन्ध गुणांक का मान .275 है अर्थात् व्यक्तित्व एवं व्यक्तिगत मूल्य में निम्न कोटि का धनात्मक सहसम्बन्ध है।



## VI परिणाम

परिकल्पना क्रमांक :- 1

किशोर विद्यार्थियों के व्यक्तित्व पर मूल्यों के प्रभाव में सार्थक सहसम्बन्ध नहीं हैं।

प्रमाणीकरण :- सारणी क्रमांक 4.1 में प्रदर्शित परिणामों के विश्लेषण के अनुसार किशोर विद्यार्थियों के व्यक्तित्व का मध्यमान 121.88 है तथा किशोर विद्यार्थियों के व्यक्तिगत मूल्य का मध्यमान 58.35 है। किशोर विद्यार्थियों के व्यक्तित्व एवं व्यक्तिगत मूल्य के लिए निकाले गए सहसम्बन्ध गुणांक का मान .519 है। अर्थात् व्यक्तित्व एवं व्यक्तिगत मूल्य में साधारण कोटि का धनात्मक सहसम्बन्ध है। अतः किशोर विद्यार्थियों के व्यक्तित्व पर मूल्य प्रत्यक्ष रूप से प्रभावित करते हैं।

सत्यापन :- परिकल्पना सत्यापित नहीं होती है।

परिकल्पना क्रमांक :- 2.

किशोर बालकों के व्यक्तित्व पर मूल्यों के प्रभाव में सार्थक सहसम्बन्ध नहीं हैं।

प्रमाणीकरण :- सारणी क्रमांक 4.3 में प्रदर्शित परिणामों के विश्लेषण के अनुसार किशोर बालकों के व्यक्तित्व का मध्यमान 104.54 है तथा किशोर बालकों के व्यक्तिगत मूल्य का मध्यमान 50.88 है। किशोर बालकों के व्यक्तित्व एवं व्यक्तिगत मूल्य के लिए निकाले गए सहसम्बन्ध गुणांक का मान .390 है। अर्थात् व्यक्तित्व एवं व्यक्तिगत मूल्य में निम्न कोटि का धनात्मक सहसम्बन्ध है। अतः किशोर बालकों के व्यक्तित्व को मूल्य प्रत्यक्ष रूप से प्रभावित करते हैं।

सत्यापन :- परिकल्पना सत्यापित नहीं होती है।

परिकल्पना क्रमांक :- 3

किशोर बालिकाओं के व्यक्तित्व पर मूल्यों के प्रभाव में सार्थक सहसम्बन्ध नहीं हैं।

प्रमाणीकरण :- सारणी क्रमांक 4.4 में प्रदर्शित परिणामों के विश्लेषण के अनुसार किशोर बालिकाओं के व्यक्तित्व का मध्यमान 139.23 है तथा किशोर बालिकाओं के व्यक्तिगत मूल्य का मध्यमान 65.81 है। किशोर बालिकाओं के व्यक्तित्व एवं व्यक्तिगत मूल्य के लिए निकाले गए सहसम्बन्ध गुणांक का मान .275 है। अर्थात् व्यक्तित्व एवं व्यक्तिगत मूल्य में निम्न कोटि का धनात्मक सहसम्बन्ध है। अतः किशोर बालिकाओं के व्यक्तित्व को मूल्य प्रत्यक्ष रूप से प्रभावित करते हैं।

सत्यापन :- परिकल्पना सत्यापित नहीं होती है।

## VII सुझाव

यह शोध शिक्षकों और अभिभावकों एवं विद्यार्थियों को यह संदेश देता है कि वर्तमान में होने वाली सामाजिक समस्याओं, जो मूल्यों के हास के कारण हो रही हैं उन्हें विद्यार्थियों के मूल्यों के स्तर में वृद्धि कर दूर किया जा सकता है।

(क) अभिभावकों हेतु सुझाव

अभिभावकों को अपने बच्चों से आवश्यकता व क्षमता से अधिक अकाक्षाएँ नहीं रखना चाहिए क्योंकि बहुत अधिक अकाक्षाएँ विद्यार्थियों के व्यक्तिगत जीवन पर नकारात्मक प्रभाव डालती हैं। अभिभावकों को अपने

बच्चों को पर्याप्त प्रोत्साहन देना चाहिए जिससे वे अपने जीवन का निर्णय स्वयं ले सकें।

(ख) शिक्षकों हेतु सुझाव

शिक्षकों को अपनी कार्य दक्षता ऐसी विकसित करनी चाहिए कि युवा पीढ़ी को दिशा भ्रमित होने तथा समाज में व्याप्त बुराइयों के निराकरण में सहायक की भूमिका का निर्वाह करें। शिक्षकों को परंपरागत शिक्षा व्यवस्था का परित्याग कर शिक्षण में नवीन शिक्षण व्यूह रचनाओं, विधियों का प्रयोग करना चाहिए जिससे विद्यार्थियों की सृजनात्मकता में वृद्धि हो सके।

(ग) विद्यार्थियों हेतु सुझाव

विद्यार्थियों को अपने अभिभावकों, शिक्षकों की अच्छी बातों को आदर्श मूल्य के रूप में अपना कर अपने व्यक्तित्व में शामिल करना चाहिए। विद्यार्थियों को अपने प्रत्येक निर्णय में अभिभावकों का व शिक्षकों का सहयोग लेना चाहिए।

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