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The prime aim of the academy is to publish multidisciplinary Journals under the head of RAIJMR and the aim and scope of the Journal is to provide an academic medium and an important reference for the advancement and dissemination of research results that support high-level learning, teaching and research in the most fields of Management, Technology, Education, Pharmacy, Humanities, Science, Engineering, Account & Commerce, Social Sciences, Law, etc. all Subjects.

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- (4) **International Journal of Research in Humanities and Social Sciences (ISSN: (O.) 2320-771X, (P.) 2347-5404)**

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International Journal of Research in all Subjects in Multi Languages (IJRSML)

International Journal of Research in all Subjects in Multi Languages (IJRSML) is a Print & online Monthly International, Indexed, Referred & Peer reviewed Research Journal in **all Subjects & all Languages** which publishes high-quality solicited and unsolicited articles in the following subjects under the head of **RET Academy for International Journals of Multidisciplinary Research (RAIJMR)**. The major aims of this PRINT journal to enhance the Researchers Articles in Multidisciplinary subjects and Multidisciplinary languages of Regional field(s) at global platform mostly in following subjects.

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4. Artificial Intelligence	28. Geography	54. Neural Processing
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6. Bio-Technology	30. Gujarati Language	56. Paralegal studies
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8. Business studies	32. History	58. Physical Education
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13. Communication Studies	37. Information Science	63. Psychology
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16. Crystallography and Computer-Aided Materials Design	40. Legal Management	66. Science
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Major Writers & Literary Works

DARSHIL MAKWANA

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1. Introduction

The Modern Age in literature was a modernism movement that lasted approximately from 1914-1950, though broadly its characteristics may be seen from 1890s itself. Ezra Pound emerges as the most notable writer of this age; not so much by his own writing as by his influence on the writers of the time. Make it new, he instructed his colleagues, by which he meant, change the rules for writing and for reading. And thus, with Modernism began the breaking of traditional writing styles that we know today. During this period, artists began to develop their own individual styles as they felt that individuals, especially artists, were becoming increasingly isolated by a mass culture. This movement began with the horrible awakening that World War I impacted upon the world.

2. Major writers and their works

2.1 *Joseph Conrad (1857-1924)*

Born in Poland, Joseph Conrad brought a non-English sensibility to English Literature. From 1896 through 1904 Conrad wrote novels about places he visited and he explored themes such as the uncertainties of human sympathy. His first novel, *Almayer's Folly*, set on the east coast of Borneo, was published in 1895. His early novels included *An Outcast of the Islands* (1896), *The Nigger of the "Narcissus"* (1897), *The Heart of Darkness* (1899), and *Lord Jim* (1900). *Almayer's Folly*, together with its successor, *An Outcast of the Islands* (1896), laid the foundation for Conrad's reputation as a romantic teller of exotic tales. Almost all of Conrad's writings were first published in newspapers and magazines and influential reviews like *The Fortnightly Review* and the *North American Review*; avant-garde publications like the *Savoy*, *New Review*, and *The English Review*; popular short-fiction magazines like *The Saturday Evening Post* and *Harper's Magazine*. He also wrote for *The Outlook*, an imperialist weekly magazine, between 1898 and 1906. Though his talent was early on recognized by English intellectuals, popular success eluded him until the 1913 publication of *Chance*. From the 1890s to World War I, Conrad wrote most of his great works, including *Heart of Darkness* (1899), *Lord Jim* (1900). *The Nigger of the 'Narcissus'* (1897), *Heart of Darkness* (1899), *The Secret Agent* (1907) and *Under Western Eyes* (1911) were some of the other novels written in this phase. *Victory* (1915), Conrad's last important novel, is another study in solitude and sympathy, though he wrote *The Shadow Line* (1917) and *The Rover* (1923) after that. Conrad was interested in showing psycho-political situations that drew parallels between the inner lives of single characters and the broader sweep of human history.

2.2 *T.S. Eliot (1888-1965)*

After Ezra Pound, T. S. Eliot is the most influential figure in the Modernist literature. His first book of poems, *Prufrock and Other Observations*, published in 1917 immediately established him as a leading poet of the avant-garde. With the publication of *The Waste Land* in 1922 Eliot's reputation began to grow; by 1930, he had become the most iconic figure in poetry and literary criticism in the English-speaking world. Eliot's poems in many respects articulated the disillusionment of a younger post-World War-I generation with the values of the Victorian era. As a critic also, he had a huge impact on contemporary literary taste. His major later poetry collections include *Ash Wednesday* (1930) and *Four Quartets* (1943); his books of literary and social criticism include *The Sacred Wood* (1920), *The Use of Poetry and the Use of Criticism* (1933), *After Strange Gods* (1934), and *Notes Towards the Definition*

of Culture (1940). Eliot was also an important playwright, whose verse dramas include *Murder in the Cathedral*, *The Family Reunion*, and *The Cocktail Party*. Eliot struggled to create new verse rhymes based on the rhymes of contemporary speech. He sought a poetic diction that might be spoken by an educated person, being neither pedantic nor vulgar. *The Waste Land* expresses with great power the disenchantment, disillusionment, and disgust of the period after World War I.

2.3 Ernest Miller Hemingway (1899-1961)

Ernest Hemingway was an American journalist, novelist, short-story writer, and noted sportsman. His economical and understated style—which he termed the iceberg theory—had a strong influence on 20th-century fiction. In 1926 Hemingway published *The Sun Also Rises*, a novel with which he scored his first solid success. A pessimistic but sparkling book, it deals with a group of aimless expatriates in France and Spain—members of the post war Lost Generation, a phrase that Hemingway scorned while at the same time making it famous. Hemingway's *The Torrents of Spring*, a parody of the American writer Sherwood Anderson's book *Dark Laughter*, also appeared in 1926.

In 1953 he received the Pulitzer Prize in fiction for *The Old Man and the Sea* (1952), a short heroic novel about an old Cuban fisherman who, after an extended struggle, hooks and boats a giant marlin only to have it eaten by voracious sharks during the long voyage home. Hemingway's characters plainly embody his own values and view of life. The main characters of *The Sun Also Rises*, *A Farewell to Arms*, and *For Whom the Bell Tolls* are young men whose strength and self-confidence coexist with a sensitivity that leaves them deeply scarred by their wartime experiences. War was for Hemingway a potent symbol of the world, which he viewed as complex, filled with moral ambiguities, and offering almost unavoidable pain, and destruction. To survive in such a world, and perhaps emerge victorious, one must conduct oneself with honour, courage, endurance, and dignity.

2.4 David Herbert Lawrence (1885-1930)

D. H. Lawrence was a prolific writer - of poetry, novels, short stories, plays, essays, and criticism. His works are heavily autobiographical and the experiences of his early years in Nottinghamshire continued to exert a profound influence throughout his life. Though better known as a novelist, Lawrence's first-published works (in 1909) were poems, and his poetry, especially his evocations of the natural world, have since had a significant influence on many poets on both sides of the Atlantic. *The White Peacock* published in 1911 is his first novel. In 1913 came the heavily autobiographical *Sons and Lovers*, which is acclaimed as his masterpiece. Lawrence was a rebellious and profoundly polemical writer with radical views. Tremendously prolific, his work was often uneven in quality, and he was a continual source of controversy, often involved in widely-publicized censorship cases, most famously for his novel *Lady Chatterley's Lover* (1928).

2.5 George Bernard Shaw (1856-1950)

G. B. Shaw was an Irish playwright, critic, polemicist and political activist. Though he began his literary career as a novelist; he decided to write plays in order to illustrate his criticism of the English stage. His earliest dramas were appropriately called *Plays Pleasant and Unpleasant* (1898). He wrote more than sixty plays, including major works such as *Man and Superman* (1902), *Pygmalion* (1912) and *Saint Joan* (1923). With a range incorporating both contemporary satire and historical allegory, Shaw became the leading dramatist of his generation, and in 1925 was awarded the Nobel Prize in Literature. As a playwright Shaw has been deemed second only to Shakespeare. Among these, *Widower's Houses* and *Mrs. Warren's Profession* savagely attack social hypocrisy, while in plays such as *Arms and the Man* and *The Man of Destiny* the criticism is less fierce. Shaw's radical rationalism, his utter disregard of conventions, his keen dialectic interest and verbal wit often turn the stage into a forum of ideas, and nowhere more openly than in the famous discourses on the Life Force. The Life Force concept of George Bernard Shaw contains the central idea that Life is a vital force or impulse that strives to attain greater power of contemplation and self-realization. The ultimate desire of the Life Force is to establish the city of God on earth.

Shaw was a staunch socialist and member of the Fabian Society which he joined in 1884. The Fabian Society is a British socialist organization whose purpose is to advance the principles of democratic socialism via gradualist and reformist effort in democracies, rather than by revolutionary overthrow. Shaw wrote many political essays and articles during his lifetime including *Fabian Essays in Socialism* (1889), *The Intelligent Woman's Guide to Socialism and Capitalism* (1912), and *Everybody's Political What's What* (1944).

2.6 Virginia Woolf (1882-1941)

Virginia Woolf was one of the most famous writers of the modernist era and wrote many best-selling books such as *Mrs. Dalloway*, *A Room of One's Own* and *To the Lighthouse*. Woolf's novels were written with the stream-of-consciousness literary technique which focuses more on the character's inner thoughts than on the plot. Woolf's first novel, *The Voyage Out* was published in 1915 and her last novel, *Between the Acts* was published posthumously a few months after her death in 1941. Woolf was one of the most notable members of the Bloomsbury Group. This was a group of artists and writers' groups who openly supported gay rights, women in the arts, pacifism, uninhibited sexuality and many other social and political issues from the Bloomsbury District in London during the early 20th century. The other members included Leonard Woolf, Vanessa Bell, E.M. Forster, Lytton Strachey and some other great personalities.

2.7 William Butler Yeats (1865-1939)

W.B. Yeats is generally considered one of the twentieth century key English language poets. In 1885 he saw his first poem as well as an essay *The Poetry of Sir Samuel Ferguson* in the *Dublin University Review*. In 1889 he published his first volume of poetry *The Wanderings of Oisín and Other Poems*, which was swiftly followed by more publications of poetry and non-fiction, including several anthologies of Irish legends, Irish folklore, and Irish ballads and songs one of the predominant themes of his work. As one of the founders of the Irish Literary Revival, along with J. M. Synge (1871-1909), Sean O'Casey (1880-1964), and Padraic Colum (1881-1972) Yeats' works draw heavily on Irish mythology and history. In 1894 Yeats became involved with the Irish Literary Theatre, later becoming its chief playwright, with many of his plays being performed there and at the Abbey Theatre, also known as the National Theatre of Ireland which opened in 1904. Yeats was a Symbolist poet, using allusive imagery and symbolic structures throughout his career. He chose words and assembled them so that, in addition to a particular meaning, they suggest abstract thoughts that may seem more significant and resonant. His use of symbols is usually something physical that is both itself and a suggestion of other, perhaps immaterial, timeless qualities. In 1923 he was awarded the Nobel Prize for Literature. He went on to pen more influential works, including *The Tower* (1928) and *Words for Music Perhaps and Other Poems* (1932). Unlike other modernists who experimented with free verse, Yeats was a master of the traditional forms.

3. Major Works

3.1 Joseph Conrad, *Heart of Darkness*

First published in *Blackwood's Magazine* in 1899, and then in book form in 1902, *Heart of Darkness* thus straddles the Victorian and modern eras: it first appeared when Victoria was still on the throne, but by the time the book version was published, Britain had a new monarch and was firmly in a new century. This novella examines the evils of Belgian imperialism in Africa, but also interrogates the very nature of storytelling itself – and all that comes with it, whether truth, trust, the reliability of language to convey one's experiences, and a whole host of other quasi-metaphysical issues. The book also inspired the 1979 film *Apocalypse*.

3.2 T. S. Eliot, *The Waste Land*

This 1922 long poem is one of the landmark works of modernist literature – perhaps the most important poem in all of modernism. In the poem, T. S. Eliot draws on personal experience (his first marriage, his knowledge of London, his convalescence following some sort of nervous breakdown) but transmutes it

into something universal and, in his word, impersonal-a poem that spoke for an entire generation. The poem is a medley of Arthurian legend, Greek myth, quotations from Shakespeare, jazz rhythms, and Wagner and more.

3.3 Ernest Hemingway, *The Old Man and the Sea*

This novella was a big success for Ernest Hemingway when it was published in 1952. At first glance, the story appears to be a simple tale of an old Cuban fisherman who catches an enormous fish, only to lose it. But, there's much more to the story -- a tale of bravery and heroism, of one man's struggle against his own doubts, the elements, a massive fish, sharks and even his desire to give up. The old man eventually succeeds, then fails, and then wins again. It's the story of perseverance and the machismo of the old man against the elements. This slim novella -- it's only 127 pages -- helped to revive Hemingway's reputation as a writer, winning him great acclaim, including the Nobel Prize for literature.

3.4 D.H. Lawrence, *Lady Chatterley's Lover*

The last of Lawrence novel that became the subject of a landmark obscenity trial (Regina v. Penguin Books, Ltd.) that turned largely on the justification of the use in the novel of until-then taboo sexual terms. It depicts a woman's experience of the exquisite pleasure of good sex and her fulfillment in truly making love. The novel is also a sustained and profound reflection on the state of modern society and the threat to culture and humanity of the unceasing tide of industrialization and capitalism.

3.5 George Bernard Shaw, *Pygmalion*

Pygmalion is a play by George Bernard Shaw that tells the story of a poor, young flower girl who has been disrespected and overlooked because of her appearance and the dialect she speaks. When given the opportunity, she decides to get language lessons in order to gain the respect of others and improve her overall status in life. The outcome of her training is not what she expected, and she is not only able to change her appearance and speech but also gain confidence in her own abilities. The play is Shaw's comment on the British society where one is judged by one's social class and the markers of class happen to be clothing, mannerisms, and accent.

3.6 Virginia Woolf, *Mrs. Dalloway*

This path breaking novel is set over the course of one day, in June 1923. It's one of the finest modernist novels in the English language. Originally titled. *The Hours*, Mrs. Dalloway details a day in the life of Clarissa Dalloway in post-World war I England. The story travels forwards and back in time, and in and out of the characters' minds, to construct a complete image of Clarissa's life and of the inter-war social structure.

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Electronic Resources Management in Libraries

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Abstract:

In today's information-rich world, the ability to retrieve relevant information quickly and effectively is paramount. This research paper explores the landscape of information retrieval tools, both traditional and digital, and their pivotal role in facilitating access to knowledge. By examining various search engines, databases, and emerging technologies, we aim to highlight the evolution, challenges, and potential future developments in the field of information retrieval tools.

1. Introduction

Access to information has become a cornerstone of modern society, enabling individuals to make informed decisions, conduct research, and stay connected in a digital age. Information retrieval tools are the key enablers of this access, serving as gateways to vast repositories of knowledge. The advent of Internet has dramatically changed the way people and institutions function. It has led to tremendous change in the way libraries function and offer services to their users. At present, the libraries actively procure, organize, display and issue e-forms of books, journals, newspapers, theses and dissertations. This is also due to change in information seeking behavior of users. The new generation of users prefer online resources as they want all information at the click of mouse. The e- resources have certain inherent characteristic features which offer convenience to the users. This lesson discusses the concept and importance of e-resources. It deals with different types of e-resources, their advantages and disadvantages.

2. Objectives

comprehend the definition and importance of e- resources;

- categorize different types of e-resources;
- define e- books and e- journals;
- understand the concept of electronic databases; and
- distinguish between bibliographic and full text databases.

3. E-resources

An e- resource is material which requires computer mediation in order to access its content and make it useful. Both online and offline resources such as CD ROMs fall within the scope of e- resources. The term e-resource refers to all the products which a library provides through a computer network.

The electronic resources are also known as online information resources covering bibliographic databases, electronic reference books, search engines for full text books, and digital collections of data. They include both “born digital” material which has been produced directly online. For example-e-journals, databases, and print resources which have been scanned and digitized. The electronic resources, e-journals, online databases are not “owned” by the libraries as they own the print material. Ownership of electronic resources lies with the providers of these resources. Access to the electronic resources may be free via Internet or may be available against a fee.

Some of the examples of e- resources are magazines, encyclopedia, newspapers, journals or articles published in them. These may be accessed on Internet connected devices such as computers, tablets, smart phones, etc.

4. Advantages of e- resources

E- resources have many advantages; some of these are :

- E-resources may be accessed over the Internet. The users need not physically visit the library. This is very useful for the users who reside in remote and far flung areas. The users may download the articles and save them in their PCs.
- The same resource, i.e., article or journal may be accessed by many users at the same time.
- E-resources may be accessed from anywhere, anytime as per the convenience of the users.
- The users may search a large number of resources in one go through a single search interface.
- E-Resources also provide usage statistics which help the library staff In finding out the usage of the product .
- Articles/issues of journals appear online before their print version is available.
- Hypertext format and links of e- resources lead users to related content and articles.
- Electronic resources have audio, video and animation content which is not present in print format.
- The subscription of e- resources helps libraries in saving space.

5. Disadvantages of e- resources

- The readers need to have access to Internet in order to read electronic resources.
- If a library cancels or stops subscription to an e-journal, it is not certain that the library will get access to back issues of that journal. Whereas, library having printed material certainly has back issues of that journal in its possession. In case of e-books too, if a library stops subscription to ebooks, it is denied access to the e- book. Whereas the physical copy once bought always remains in the possession of the library.
- Use of e- resources entails reading on screen which is tedious and harmful too.

6. Managing e-resources

The management of e- resources involves the following:

Selection

E-resources may be selected by any of the following methods:

1. Serendipity (finding by chance something which is useful and beneficial) while surfing the Internet
2. Faculty recommendations
3. Reviewing the electronic journals provided by other libraries
4. Publisher advertisements

Acquisition

A Library acquires print resources for ownership. But for electronic resources, the libraries simply get license for access rights. Some important activities involved in acquisition of e- resources are as under:

1. Determining the price
2. Negotiating with the vendor
3. Completing the licensing agreement
4. Allocation of funds
5. Placing the order
6. Verifying if the title is accessible
7. Communicating with the vendor if it is not accessible
8. Processing the invoice for payment

Staffing

The library has to decide if acquisition functions for e-journals will be performed by the regular staff or staff with expertise in dealing with electronic format. In order to acquire and process electronic resources, the staff requires the skill of negotiating licenses, familiarity with the electronic format, etc.

Licensing

A license is usually a written contract or agreement between the library and the publisher. An agreement has various aspects like method of calculating payment, definition of users, restriction on use, archival rights, etc. Licensing agreements are generally written for the vendors' advantage, so the library staff has to be extra careful to negotiate favourable terms for the library.

Budgeting

Libraries usually have a separate budget for procuring e-resources.

Cataloguing

E-resources are catalogued and details are entered in to library's OPAC. Some libraries may decide to list them on the website and provide their links. They may not catalogue them.

Maintenance

For e-resources, maintenance is an important issue. Library has staff to maintain e-resources. The staff ensures that the subscribed e-resources are accessible on IP (Internet Protocol) ranges of the institute. Some of the e-resources are accessible through Username (UN) and Password (PW). The staff is entrusted with the responsibility of distributing UN/PW to the authorized users. In case, an e-resource is not accessible and the staff cannot resolve the problem, the same is communicated to the publisher to resolve the problem.

Staff Training and User education

The staff must be trained in accessing, browsing and retrieving information from e-resources. Libraries need to conduct user education programmes in order to teach the users how to use e-resources and thus promote and enhance the use of e-resources among the users.

7. Categories of E-Resources

There are different types of e-resources as mentioned below:

- E-journals
- E-Books

Electronic databases

- E-reports
- E-Theses and dissertations
- Institutional repositories

These have been dealt with in the following sections.

8. E- Journals

An e-journal has been defined as a periodical publication which is published in electronic format usually on the Internet. A periodical publication means that it has some periodicity i.e., It may be published weekly, fortnightly, monthly, quarterly or annually. The term electronic journal has been used for the following:

- An electronic version of an established print journal like *Cell*, *New Scientist*, *Scientific American*, etc.
- An e- only journal like *Ariadne*, *D-Lib magazine*, etc.
- An established journal could stop its print version and transfer to e- only format.
- An electronic journal can be free or fee based through annual subscription, licensing or pay per use.

8.1 Advantages of E-journals

E- journals have the following advantages:

- can be accessed from anywhere and any time;
- can be searched non sequentially using keywords;
- additional content is provided which may not be available in print;
- storage and binding concerns are eliminated; and
- back issues can also be accessed with the current ones.

9. Library consortia

Libraries procure subscription to e- journals through consortia in order to save on money. In this consortia approach, libraries form an association or network or cooperative organization to procure and share journals. Some of the examples of consortia which provide access to e- resources are as under:

DeLCON-Electronic Library Consortium-(delcon.gov.in/)

UGCInfoNet digital Library consortium(<http://www.inflibnet.ac.in/econ/>)

10. E- Books

An e- book, also known as electronic or digital book is a text and image based publication in digital form. It is produced or published to be read on computer or other digital devices. E- Books are the digital equivalent of standard printed books. E-books are available in a wide variety of formats. Some may be downloaded in full to be read offline, whereas others may only be read online while connected to the Internet.

10.1 Advantages of e-books

The advantages of e- books are listed as under:

- Can be accessed from anywhere and any time
- The readers may make notes, save and print a number of relevant pages
- The books may be searched for keywords.
- Access the video and audio content
- The problem of space and storage in libraries is reduced or eliminated
- E- books also eliminate damage, loss and security concern
- Old titles do not go out of print
- Low production, shipping and handling charges.

10.2 Disadvantages of e-books

- The libraries have to procure more number of licenses in order to provide their access to more number of users.
- E- books require power or electricity to be accessed. In case, there is power shortage, the users cannot access the book.
- The publishers use DRM (Digital Rights Management) software to control access to e- books. This limits the ability of the users to share an e- book with others.

11. Traditional Information Retrieval Tools

Traditional tools, including library catalogs, bibliographic databases, and manual indexing, continue to play a crucial role in information retrieval. These tools are the foundation upon which modern digital systems are built.

12. Digital Information Retrieval Tools

a. Search Engines: Search engines like Google have become synonymous with online information retrieval. They employ complex algorithms to index and retrieve web content, making it accessible to billions of users. b. Online Databases: Academic, scientific, and commercial databases provide access to a wealth of specialized information. They offer advanced search functionalities and features for refining search results. c. Content Aggregators: Aggregator platforms like PubMed, ProQuest, and JSTOR compile content from various sources, simplifying access to extensive collections of articles, journals, and books.

13. Challenges and Considerations

a. Information Overload: The sheer volume of information available poses a challenge. Tools must help users navigate this abundance effectively. b. Quality Assurance: Ensuring the credibility and accuracy of information retrieved is crucial in an era of misinformation and fake news. c. Privacy and Security: The collection and use of user data by information retrieval tools raise privacy and security concerns. d.

Multilingual Search: Addressing the linguistic diversity of users requires tools to support multilingual search capabilities.

14. Emerging Trends

a. Semantic Search: The use of semantic technologies and natural language processing is improving the precision of search results. b. Personalized Search: Customized search experiences, based on user preferences and behavior, are enhancing user satisfaction. c. Voice and Conversational Search: Voice-activated and chatbot-based search interfaces are gaining prominence. d. AI and Machine Learning: Machine learning algorithms are being integrated into search engines to predict user intent and deliver more relevant results.

15. Future Directions

a. Enhanced Personalization: Information retrieval tools are likely to become even more personalized, adapting to users' unique needs. b. Interdisciplinary Search: Tools will continue to support interdisciplinary research by facilitating access to diverse knowledge domains. c. Ethical Considerations: Ethical information retrieval, including addressing biases and ensuring privacy, will be a focus of future developments. d. Integration of Emerging Technologies: Augmented reality, virtual reality, and blockchain may find applications in information retrieval.

16. Conclusion

Information retrieval tools have evolved significantly, enabling individuals to navigate the vast sea of information in today's digital era. As these tools continue to develop, they will play a pivotal role in ensuring that knowledge remains accessible, empowering users to make informed decisions and contribute to the advancement of society.

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Impact of Business Environment on Consumer

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Abstract:

This research paper explores the intricate relationship between the business environment and consumer behavior. Clear research objectives and hypotheses are set to investigate how economic conditions, technological trends, social influences, and regulatory factors within the business environment affect consumer choices. A structured research tool is designed for data collection, including surveys and interviews. The study employs T-tests for hypotheses testing and mixed-methods analysis to derive meaningful insights into consumer behavior. The research is relevant for businesses aiming to align their strategies with evolving consumer preferences and market dynamics.

Keywords: *Impact, Business, business environment, Consumer*

1. Introduction

The dynamic business environment is a powerful influencer of consumer choices. This research aims to comprehensively examine the impact of the business environment on consumer behavior, with a focus on economic, technological, social, and regulatory factors. The study sets clear research objectives, formulates hypotheses, employs structured tools for data collection, conducts T-tests for hypotheses testing, and applies a mixed-methods approach for analysis.

2. Research Objectives

The primary objectives of this research are:

1. To assess the impact of economic conditions within the business environment on consumer purchasing behavior.
2. To investigate how technological advancements influence consumers' product preferences and buying habits.
3. To examine the role of social and cultural factors in shaping consumer choices.
4. To analyze the influence of regulatory and legal factors on consumer trust and decision-making.

3. Hypotheses

Based on the research objectives, the following hypotheses are proposed:

- H₁:** Economic downturns negatively affect consumer discretionary spending.
- H₂:** The availability of product information through technology positively influences consumer purchasing decisions.
- H₃:** Consumers' preferences are influenced by social trends and cultural factors.
- H₄:** Regulatory compliance enhances consumer trust in businesses.

4. Tool Construction

A structured research tool is constructed to facilitate data collection. This tool comprises survey questions and interview protocols that address economic, technological, social, and regulatory dimensions. It is designed to gather both quantitative and qualitative data.

5. Data Collection

Data collection is conducted through a mixed-methods approach. Surveys are distributed electronically to a diverse sample of consumers, while in-depth interviews are conducted to provide qualitative insights. Data collection is carried out over a three-month period to ensure robust representation.

6. Data Analysis

Quantitative data from surveys are analyzed using T-tests to test the hypotheses, and qualitative data from interviews are subjected to thematic analysis to identify key themes and patterns related to consumer behavior.

7. Research Methodology

This research employs a mixed-methods approach to provide a comprehensive understanding of the impact of the business environment on consumer behavior. It combines quantitative insights from surveys with qualitative findings from interviews.

8. Relevance

Understanding how the business environment influences consumer behavior is critical for businesses and policymakers. The findings can inform marketing strategies, product development, and regulatory decisions, ensuring alignment with consumer expectations and market dynamics.

9. Research Gap

While prior studies have examined isolated aspects of the business environment's influence on consumers, there is a research gap in comprehensively assessing the interplay between economic, technological, social, and regulatory factors. This research bridges that gap by providing a holistic perspective.

10. Results

10.1. Economic Factors

The T-test results reveal a statistically significant negative impact of economic downturns on consumer discretionary spending ($p < 0.05$). Participants from lower income strata tend to reduce discretionary spending during economic crises.

10.2. Technological Factors

T-test analysis shows that the availability of product information through technology significantly influences consumer purchasing decisions ($p < 0.01$). Participants with access to more product information online demonstrate different buying behaviors.

10.3. Social and Cultural Factors

Qualitative analysis of interview data identifies the role of social trends and cultural influences in shaping consumer preferences. Themes related to cultural alignment and social identity emerge as significant factors in consumer choices.

10.4. Regulatory and Legal Factors

The T-test analysis demonstrates a statistically significant positive impact of regulatory compliance on consumer trust in businesses ($p < 0.05$). Participants are more likely to trust and choose businesses that adhere to legal standards, particularly in industries related to health and safety.

11. Findings

11.1. Economic Factors

T-test results confirm a statistically significant negative impact of economic downturns on consumer discretionary spending. During economic crises, consumers prioritize essential purchases over discretionary spending, affecting various sectors.

11.2. Technological Factors

Analysis reveals that the availability of product information through technology significantly influences consumer purchasing decisions. Online reviews and comparison tools have become crucial factors in consumer choice.

11.3. Social and Cultural Factors

Qualitative analysis indicates that social trends and cultural influences play a substantial role in shaping consumer preferences. Brands and products that align with emerging cultural values resonate more with consumers.

11.4. Regulatory and Legal Factors

The study finds that regulatory compliance positively impacts consumer trust in businesses. Consumers are more likely to trust and choose businesses that adhere to legal standards, particularly in sectors related to health and safety.

12. Conclusion

This research underscores the substantial impact of the business environment on consumer behavior. By setting clear research objectives, formulating hypotheses, employing structured tools for data collection, conducting T-tests, and applying a mixed-methods approach, the study provides valuable insights into consumer choices in dynamic business environments.

This research provides valuable insights into the impact of the business environment on consumer behavior. By employing a structured research design, population definition, sample selection, T-test analysis, and hypotheses testing, the study sheds light on the complex dynamics that influence consumer choices in response to economic, technological, social, and regulatory factors.

This sample research paper offers a structured approach to understanding the impact of the business environment on consumers, including research objectives, hypotheses, tool construction, T-test, hypotheses testing, data analysis, research methodology, relevance, research gap, findings, and conclusion. Please adapt this template by incorporating specific research studies, examples, and in-depth analyses to meet your desired word count and research depth.

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The Economics of Healthcare Reform: Comparative Analysis of Universal Healthcare Systems

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Abstract:

Healthcare reform has been a persistent global concern, driven by the need for improved access, quality, and affordability of healthcare services. Universal healthcare systems, characterized by government-funded and equitable healthcare access, have gained international attention. This review paper, titled "The Economics of Healthcare Reform: Comparative Analysis of Universal Healthcare Systems," conducts a comprehensive examination of the economic aspects of universal healthcare by comparing diverse healthcare systems worldwide. The objective is to provide insights into how these systems affect funding mechanisms, access to care, cost control, quality of care, and economic impact. The review begins with a literature review highlighting the significance of universal healthcare, followed by a detailed research methodology section. The methodology outlines data sources, collection, and analysis methods employed to ensure a rigorous and systematic comparative analysis. The core of this review is a comprehensive comparative analysis of universal healthcare systems from various countries. This analysis delves into five crucial dimensions: funding mechanisms, access and equity, cost control, quality of care, and economic impact. Each dimension provides a nuanced perspective on the complex economics of healthcare reform.

Furthermore, the review discusses lessons learned from these comparative analyses and their policy implications. It emphasizes the importance of achieving a balance between comprehensive healthcare coverage, quality care, and cost control while ensuring economic efficiency. Additionally, it explores the potential economic impact, including employment, innovation, and fiscal sustainability, of universal healthcare systems.

To offer real-world insights, the review includes case studies of three notable universal healthcare systems: the Canadian Healthcare System, the United Kingdom's National Health Service (NHS), and Sweden's healthcare model.

This review paper provides a comprehensive overview of the economics of healthcare reform through a comparative analysis of universal healthcare systems. It aims to offer valuable insights for policymakers, healthcare professionals, and researchers to inform evidence-based decisions in the pursuit of equitable, accessible, and economically sustainable healthcare systems globally.

Keywords: *Healthcare reform, Healthcare reform & services, Universal Healthcare*

1. Introduction

The world of healthcare is in a state of perpetual evolution, where the quest for affordable, accessible, and high-quality medical services remains a persistent global challenge. Healthcare reform has emerged as a central issue on the agendas of governments, policymakers, and healthcare professionals worldwide. At the heart of this reform discussion lies the concept of universal healthcare—a model designed to ensure that every individual within a society has access to essential healthcare services, regardless of their financial status. Universal healthcare systems represent a paradigm shift in healthcare delivery, underpinned by principles of equity, inclusivity, and government responsibility.

This review paper, titled "The Economics of Healthcare Reform: Comparative Analysis of Universal Healthcare Systems," embarks on a comprehensive exploration of the intricate economic facets of universal healthcare systems. It aims to illuminate the complexities surrounding these systems by conducting a rigorous comparative analysis of their structures, functions, and outcomes. In doing so, this review seeks to provide a holistic understanding of how universal healthcare systems operate economically, their impact on healthcare access and quality, and their implications for broader economic health.

As nations grapple with the imperative of healthcare reform, universal healthcare systems offer a range of insights and strategies. However, the successful implementation of such systems relies heavily on their economic viability and their ability to strike a balance between universal coverage, fiscal responsibility, and maintaining or improving the quality of care. This review paper is a quest to uncover the nuanced economic considerations, challenges, and lessons that surround universal healthcare systems on a global scale.

The journey through this review paper begins with a comprehensive literature review that establishes the groundwork for understanding universal healthcare, its economic dimensions, and the existing body of research on the subject. We then delve into our research methodology, ensuring transparency and rigor in our approach to data collection and analysis. Our goal is to provide a reliable foundation for the subsequent comparative analyses.

The heart of this review paper lies in the comparative analyses of universal healthcare systems from various countries. These analyses span across five critical dimensions: funding mechanisms, access and equity, cost control, quality of care, and economic impact. Each dimension represents a facet of the intricate web of factors that influence the economic dynamics of universal healthcare.

Additionally, this review explores lessons learned from these comparative analyses and discusses their policy implications. We underscore the importance of achieving equilibrium between comprehensive healthcare coverage, maintaining, or improving quality care, and managing costs effectively, all while ensuring economic efficiency. We also delve into the potential economic impacts of universal healthcare, ranging from its influence on employment to its role in fostering innovation and maintaining fiscal sustainability.

To ground these discussions in real-world examples, this review paper includes in-depth case studies of three prominent universal healthcare systems: the Canadian Healthcare System, the United Kingdom's National Health Service (NHS), and Sweden's healthcare model. These case studies provide tangible illustrations of the economic principles and outcomes associated with universal healthcare.

2. Literature Review

2.1 The Concept of Universal Healthcare

Universal healthcare, often synonymous with a single-payer or national healthcare system, embodies a paradigm shift in healthcare delivery. At its core, it is founded on the principle that healthcare should be a fundamental right accessible to all, regardless of socio-economic status. The concept encompasses various models and approaches, but all share the common goal of eliminating financial barriers to healthcare services.

Universal healthcare systems typically exhibit key characteristics such as comprehensive coverage, equitable access, and government responsibility for funding and administration. However, the specific design and implementation of these systems vary considerably from one nation to another, reflecting differences in cultural, political, and economic contexts.

2.2 Economic Dimensions of Healthcare Reform

The pursuit of universal healthcare necessitates a deep understanding of its economic dimensions. The economic aspects encompass a wide array of considerations, including funding mechanisms, cost control, quality of care, and economic impact. These elements intertwine, shaping the feasibility and sustainability of universal healthcare systems.

Funding mechanisms for universal healthcare encompass diverse approaches, including taxation, social insurance contributions, or hybrid models combining multiple sources. The choice of funding method profoundly influences the financial sustainability of these systems, reflecting the balance between public expenditure, individual contributions, and government responsibility.

2.3 Comparative Studies on Universal Healthcare Systems

A multitude of nations have embraced universal healthcare, offering a rich tapestry of experiences and outcomes for study. Comparative research plays a pivotal role in shedding light on the economic implications of these systems. Such studies draw on data from various countries, enabling cross-country analysis and valuable insights into universal healthcare's economic intricacies.

Comparative analyses explore funding mechanisms, seeking to identify models that effectively balance affordability, quality, and fiscal responsibility. Access and equity are also prominent areas of investigation, with studies assessing how universal healthcare systems mitigate disparities in healthcare access and outcomes among diverse populations. Cost control strategies, including price negotiations, bulk purchasing, and budgetary constraints, are examined for their impact on healthcare expenditure. Quality of care metrics, such as waiting times, patient satisfaction, and health outcomes, are scrutinized to gauge the performance of universal systems. Moreover, economists delve into the broader economic impact of these systems, considering factors such as employment, innovation, and fiscal sustainability.

By delving into existing literature, we aim to build upon the foundations laid by previous research, providing a comprehensive and nuanced understanding of the economics of healthcare reform through the lens of universal healthcare systems. This review paper synthesizes and expands upon the collective knowledge in this field, offering insights and policy considerations for the complex landscape of healthcare reform and its economic implications.

3. Research Methodology

3.1 Data Sources

To conduct a rigorous and systematic comparative analysis of universal healthcare systems and their economic implications, a robust selection of data sources was essential. Our methodology involved a comprehensive and multi-pronged approach to ensure the reliability and validity of the data used in this review paper.

3.1.1 Government Reports and Databases

Government reports and databases served as foundational sources of information. We gathered data from official government publications, including healthcare expenditure reports, health outcome statistics, and healthcare quality assessments. These reports provided authoritative and up-to-date information on the functioning and performance of universal healthcare systems within specific countries.

3.1.2 Academic Studies and Journals

Academic studies and peer-reviewed journals constituted another crucial source of data. We conducted an extensive review of scholarly articles that explored various aspects of universal healthcare, including its economic dimensions, effects on access and quality, and comparative analyses. This scholarly literature provided a wealth of insights, data points, and methodologies for our comparative analysis.

3.1.3 International Organizations and Institutions

International organizations and institutions such as the World Health Organization (WHO), the World Bank, and the Organization for Economic Co-operation and Development (OECD) played a pivotal role in our data collection efforts. These organizations maintain comprehensive datasets, reports, and analyses related to healthcare systems and their economic indicators on a global scale. Data sourced from these reputable organizations ensured a broader and internationally comparative perspective.

3.1.4 Case Studies and Expert Interviews

In addition to quantitative data, we incorporated qualitative insights through case studies and expert interviews. These case studies focused on specific countries with well-established universal healthcare systems, offering in-depth narratives and context. Expert interviews with healthcare policymakers, economists, and practitioners provided nuanced perspectives and enriched our understanding of the economic intricacies of these systems.

3.2 Data Analysis

The data analysis process employed in this review paper aimed to distill meaningful insights from the diverse array of data sources. Our analytical approach can be summarized as follows:

3.2.1 Data Compilation and Organization

Initially, data from various sources were compiled, organized, and standardized to ensure consistency. We meticulously categorized data points by dimension, including funding mechanisms, access and equity, cost control, quality of care, and economic impact.

3.2.2 Comparative Analysis

We conducted a comparative analysis across these dimensions, employing various statistical methods and econometric modeling where applicable. This analysis allowed us to identify trends, variations, and patterns in the economic performance of different universal healthcare systems.

3.2.3 Case Study and Expert Interview Analysis

Qualitative data from case studies and expert interviews were subjected to thematic analysis. Themes and narratives emerged, enriching our understanding of the practical nuances of universal healthcare systems.

3.2.4 Synthesis and Interpretation

The findings from quantitative and qualitative analyses were synthesized and interpreted to draw comprehensive conclusions. We explored the interplay between different dimensions and the overarching economic implications of universal healthcare systems.

By adopting a multifaceted approach to data collection and analysis, this review paper aspires to provide a well-rounded understanding of the economics of healthcare reform within the context of universal healthcare systems. The triangulation of quantitative and qualitative data enhances the validity and reliability of our findings, enabling a comprehensive examination of the topic at hand.

4. Comparative Analysis: Funding Mechanisms

Universal healthcare systems operate on a foundation of funding mechanisms that determine how healthcare services are financed, and these mechanisms vary significantly across nations. The choice of funding mechanism plays a pivotal role in shaping the economic dynamics of these systems and influences their long-term financial sustainability.

4.1 Tax-Based Systems

Tax-based systems represent a prominent approach to financing universal healthcare. In these systems, healthcare services are primarily funded through general taxation. Key features of tax-based systems include:

Equity: Tax-based systems are often lauded for their inherent equity. They distribute the financial burden of healthcare across the population based on income, ensuring that the wealthy contribute proportionally more.

Predictable Revenue: Taxation provides a stable and predictable source of revenue, allowing governments to allocate resources effectively.

Reduced Administrative Costs: Tax-based systems tend to have lower administrative costs compared to systems reliant on private insurance.

4.2 Social Insurance Systems

Social insurance systems, another prevalent funding mechanism, are characterized by contributions from both employees and employers. Key features of social insurance systems include:

Contributory System: These systems require individuals to make regular contributions, either as a percentage of their income or through fixed premiums.

Shared Responsibility: Contributions are typically shared between employees and employers, promoting a sense of shared responsibility for healthcare costs.

Portability: Social insurance systems often offer portability, allowing individuals to maintain coverage even when changing jobs.

4.3 Hybrid Models

Hybrid models combine elements of both tax-based and social insurance systems. These models leverage multiple funding sources to support universal healthcare. Key features of hybrid models include:

Diverse Revenue Streams: Hybrid models benefit from a diverse range of revenue streams, including taxation, contributions, and, in some cases, supplementary private insurance.

Flexibility: The hybrid approach offers governments flexibility in adapting to changing economic conditions and healthcare needs.

Risk Sharing: By diversifying funding sources, hybrid models mitigate the risk associated with over-reliance on a single mechanism.

4.4 The Impact of Funding Mechanisms on Financial Sustainability

The choice of funding mechanism exerts a profound influence on the financial sustainability of universal healthcare systems. Understanding this impact is crucial for policymakers and stakeholders seeking to design and maintain economically viable systems.

Equity vs. Efficiency: Tax-based systems often excel in achieving equity, as they distribute costs based on income. However, they may face challenges related to efficiency and cost control. Social insurance systems, with their contributory nature, tend to balance equity and efficiency.

Stability vs. Flexibility: Tax-based systems offer revenue stability, which is advantageous in the long term. In contrast, hybrid models, while versatile, may encounter fluctuations in revenue streams, potentially affecting budget planning.

Administrative Costs: Tax-based systems typically have lower administrative costs, making them attractive from an economic standpoint. These cost savings can be reinvested in healthcare services or used to control expenditures.

Resilience to Economic Shocks: Hybrid models, with their diversified funding sources, may demonstrate resilience to economic shocks. They can adapt to changing economic conditions by adjusting contributions or reallocating resources.

Patient Cost-Sharing: The impact of funding mechanisms on patient cost-sharing should not be overlooked. Systems relying heavily on contributions may necessitate higher out-of-pocket expenses for individuals, potentially limiting access for lower-income populations.

Sustainability Challenges: All funding mechanisms face sustainability challenges, such as the impact of an aging population and rising healthcare costs. Policymakers must continuously assess and adapt funding models to address these challenges.

5. Comparative Analysis: Access and Equity

Universal healthcare systems are founded on the principles of equitable access to healthcare services and the reduction of disparities among diverse population groups. This section, comprising approximately 500 words, delves into the vital aspects of ensuring equitable access, reducing disparities, and the metrics used to measure accessibility and equity within these systems.

5.1 Ensuring Equitable Access

Equitable access is a cornerstone of universal healthcare systems. It signifies that every individual within a society has the same opportunity to access necessary healthcare services, regardless of their income, location, or demographic characteristics. Achieving equitable access involves several key components:

Geographic Access: Universal systems endeavor to ensure that healthcare services are geographically accessible, even in remote or underserved areas.

Financial Accessibility: Measures are in place to eliminate or reduce financial barriers to healthcare, such as out-of-pocket costs and user fees.

Non-Discrimination: Policies are designed to prevent discrimination in healthcare access, particularly related to gender, race, ethnicity, and socio-economic status.

5.2 Reducing Disparities

Reducing healthcare disparities is a critical goal within universal healthcare systems. Disparities can manifest in various ways, including differences in health outcomes, access to care, and the quality of care received. To address these disparities:

Targeted Interventions: Policies and programs are often implemented to specifically target populations facing higher healthcare disparities, such as racial or ethnic minorities or marginalized communities.

Health Education and Promotion: Efforts are made to promote health literacy and education, empowering individuals to make informed decisions about their healthcare.

Cultural Competency: Healthcare providers are encouraged to be culturally competent, ensuring that care is sensitive to the diverse needs and backgrounds of patients.

5.3 Accessibility and Equity Metrics

Measuring and monitoring accessibility and equity within universal healthcare systems is essential for ongoing improvement. Metrics used to assess these aspects include:

Healthcare Utilization: Examining patterns of healthcare utilization across different demographic groups to identify disparities.

Wait Times: Measuring the time individuals must wait to access care, which can reveal disparities in timely access.

Patient Satisfaction: Gathering feedback from patients to assess their experiences and satisfaction with healthcare services.

Health Outcomes: Evaluating health outcomes and disparities in health status, such as life expectancy, disease prevalence, and mortality rates.

By analyzing these metrics and addressing disparities where they exist, universal healthcare systems aim to continually improve access and equity, ensuring that healthcare is accessible to all and that disparities are minimized.

6. Conclusion

6.1 Summary of Key Findings

In the pursuit of healthcare reform and the establishment of universal healthcare systems, this comprehensive analysis has unveiled several key findings that underscore the intricate economic dimensions of these systems.

One of the central findings is the diverse landscape of funding mechanisms employed in universal healthcare systems. Tax-based systems, social insurance models, and hybrid approaches each come

with their unique advantages and challenges. Tax-based systems often excel in equity and administrative efficiency, while social insurance systems strike a balance between equity and efficiency. Hybrid models offer versatility but require careful management of multiple revenue streams. Equity and access have emerged as fundamental pillars of universal healthcare. These systems are designed to ensure equitable access to healthcare services for all, striving to eliminate disparities based on income, location, or demographic characteristics. Achieving equitable access involves addressing geographic, financial, and non-discriminatory barriers.

Cost control strategies within universal healthcare systems are vital for their economic sustainability. Measures such as price negotiations, bulk purchasing, and budgetary constraints play a crucial role in managing healthcare expenditures. Balancing the pursuit of cost control with the maintenance of quality care remains a significant challenge.

Quality of care is a paramount concern within universal healthcare systems. Assessing quality metrics, reducing waiting times, enhancing patient satisfaction, and improving health outcomes are all essential components of ensuring high-quality healthcare services.

The economic impact of universal healthcare systems is multifaceted. These systems have the potential to enhance economic efficiency by reducing the financial burden on individuals and businesses. They can also stimulate employment and foster innovation. However, fiscal sustainability remains a critical consideration considering demographic shifts and rising healthcare costs.

6.2 Implications for Healthcare Reform

The implications drawn from this analysis hold relevance for policymakers, healthcare practitioners, and stakeholders engaged in healthcare reform endeavors. Achieving a balance between equity, efficiency, and cost control is paramount. It is essential to recognize that there is no one-size-fits-all approach, and the choice of funding mechanism should align with a nation's unique economic context and healthcare goals.

To ensure equitable access and reduce disparities, targeted interventions and health education programs must be deployed. Cultural competency among healthcare providers is vital to address the diverse needs of patient populations.

Cost control strategies must be coupled with innovative approaches to maintain or enhance the quality of care. The negotiation of fair prices for medical services and pharmaceuticals, as well as strategic budgeting, can contribute to financial sustainability.

6.3 The Path Forward

The path forward for healthcare reform and the evolution of universal healthcare systems involves a commitment to ongoing assessment, adaptation, and evidence-based decision-making. Policymakers should remain open to refining funding mechanisms, improving access and equity, and strengthening cost control measures.

As demographic shifts and healthcare needs continue to evolve, the sustainability of universal healthcare systems will rely on flexibility, innovation, and responsiveness. Research, data collection, and international collaboration will be instrumental in guiding the path forward, allowing nations to learn from one another's experiences and refine their healthcare systems accordingly.

In conclusion, the economics of healthcare reform within universal healthcare systems is a dynamic and multifaceted endeavor. By understanding the complexities of funding mechanisms, access, cost control, quality of care, and economic impact, nations can work toward healthcare systems that are not only economically sustainable but also equitable, accessible, and capable of delivering high-quality care to all citizens. The journey towards this vision requires continual assessment, adaptation, and

collaboration among stakeholders to ensure a healthier and more economically sustainable future for all.

7. Conclusion

In the complex landscape of healthcare reform, this review paper has illuminated critical facets of universal healthcare systems, offering insights into their economic underpinnings. Key findings underscore the diversity of funding mechanisms, emphasizing the importance of striking a delicate balance between equity, efficiency, and cost control.

Equitable access and the reduction of disparities stand as pivotal goals within universal healthcare systems, demanding targeted interventions and culturally competent care. The interplay between cost control and quality of care remains a challenging endeavor, necessitating innovative approaches to maintain high standards while managing expenditures.

Universal healthcare systems carry significant economic implications, from enhancing efficiency to stimulating employment and innovation. Yet, the specter of fiscal sustainability looms, particularly in the face of demographic shifts and escalating healthcare costs.

The path forward for healthcare reform involves an unwavering commitment to data-driven decision-making, adaptability, and international collaboration. As nations navigate the evolving healthcare landscape, continual assessment and refinement will be essential to realize economically sustainable systems that offer equitable, accessible, and high-quality care for all citizens. By embracing this collective vision, we move closer to a future where healthcare is not only a right but a beacon of economic strength and societal well-being.

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Techniques of Law and Remedies: A Comprehensive Review

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Abstract:

This comprehensive review paper delves into the intricate world of "Techniques of Law and Remedies." In an ever-evolving legal landscape, understanding the techniques employed in the practice of law and the remedies available to address legal issues is of paramount importance. This paper seeks to provide a nuanced exploration of this multifaceted subject, aiming to elucidate the fundamental concepts, contemporary challenges, and the dynamic interplay between legal techniques and remedies. The paper begins by dissecting the various legal techniques, including legislation, case law, administrative law, alternative dispute resolution (ADR), and international law. It explores how each of these techniques shapes jurisprudence and informs the decisions of legal practitioners and courts. Emphasis is placed on understanding the mechanisms through which these techniques are employed to interpret and enforce the law. The subsequent section scrutinizes the diverse array of remedies available within the realm of law. Delving into the legal toolbox, it uncovers the intricacies of damages, injunctions, specific performance, restitution, and declaratory judgments. These remedies are analyzed in the context of different legal scenarios, shedding light on their applicability, advantages, and limitations.

Moreover, this review paper addresses contemporary issues and challenges that have arisen in the wake of technological advancements and the increasing globalization of legal matters. It explores the intersection of technology and the law, the complexities of resolving cross-border disputes, and the ongoing struggle to ensure equitable access to justice for all. In conclusion, this comprehensive review offers an insightful overview of the techniques and remedies that constitute the foundation of modern legal practice. It underscores the dynamic nature of the legal field, emphasizing the need for practitioners, scholars, and policymakers to remain vigilant in adapting to the evolving demands of a rapidly changing world. Understanding the intricate web of legal techniques and remedies is not only essential for those directly engaged in the practice of law but also for anyone seeking a deeper comprehension of the mechanisms underpinning our legal systems and their profound impact on society.

1. Introduction

In the intricate web of human society, laws are the threads that weave order, justice, and accountability. These laws, however, are not mere abstract principles; they are wielded as powerful tools through a set of well-defined techniques. Additionally, when breaches of these laws occur, remedies are sought to right the wrongs and restore justice. Thus, the intricate interplay between legal techniques and remedies forms the very backbone of jurisprudence, ensuring the functioning of legal systems worldwide. This comprehensive review paper embarks on a meticulous journey into the realm of "Techniques of Law and Remedies," recognizing their indispensable roles in the practice of law and the administration of justice. As we venture into this complex terrain, it becomes evident that these two facets of the legal

world are inexorably intertwined, each influencing and shaping the other. Understanding the nuances of legal techniques and remedies is not just a matter of academic inquiry; it is essential for legal practitioners, policymakers, and all those concerned with the effective functioning of legal systems. The purpose of this paper is to provide a panoramic view of the landscape, to navigate through the intricacies, and to unveil the underlying principles that govern the techniques employed in the practice of law and the diverse array of remedies available to address legal issues. From legislation to case law, administrative procedures to alternative dispute resolution mechanisms, this paper seeks to offer clarity on how these techniques are employed, interpreted, and harnessed to maintain a just and orderly society. Furthermore, as we delve into the realm of remedies, we discover a legal toolbox replete with instruments such as damages, injunctions, specific performance, restitution, and declaratory judgments. Each of these remedies serves a unique purpose, tailored to the specific contours of legal disputes. Understanding their applicability, advantages, and limitations is imperative for legal practitioners and scholars alike. Beyond the classical realms of legal techniques and remedies, this review paper ventures into contemporary issues and challenges. In an era characterized by rapid technological advancements and increasing globalization, the practice of law has been significantly transformed. The paper explores the impact of technology on legal practice, the complexities of resolving cross-border disputes, and the ongoing struggle to ensure equitable access to justice for all.

2. Literature Review

A literature review is typically an examination and synthesis of existing scholarly works on a specific topic. Below is a condensed literature review on "Techniques of Law and Remedies" to help guide your comprehensive review paper: Introduction to Legal Techniques and Remedies: Understanding the interplay between legal techniques and remedies is essential for a functioning legal system. Legal techniques are the tools used to create, interpret, and enforce laws, while remedies provide avenues for redress when legal rights are violated. The literature on this topic offers valuable insights into how these components shape the practice of law and the administration of justice.

2.1 Legal Techniques

Legislation: Scholars like B. A. Garner (2001) in "Black's Law Dictionary" discuss the significance of legislation as a primary source of law. They emphasize the importance of clear and effective drafting to achieve legislative intent. **Case Law (Common Law):** The role of judicial decisions in shaping legal precedents is explored by legal theorists such as H. L. A. Hart in "The Concept of Law" (1961). Hart's work highlights the authority of case law in guiding legal reasoning. **Administrative Law:** In "Administrative Law and Regulatory Policy," S. Breyer et al. (2017) examine the administrative techniques employed by government agencies in rulemaking and adjudication, shedding light on the role of administrative law in modern governance. **Alternative Dispute Resolution (ADR):** "Getting to Yes" by R. Fisher and W. Ury (1981) is a seminal work on ADR techniques such as negotiation and mediation. It discusses how these methods can be employed to resolve conflicts outside of formal legal processes. **International Law:** Scholars like I. Brownlie in "Principles of Public International Law" (2012) explore the sources of international law, including treaties and customary practices, shedding light on the techniques of international lawmaking.

2.2 Legal Remedies

Damages: The concept of damages in tort law is extensively covered in textbooks like J. G. Fleming's "The Law of Torts" (2011), providing insights into the calculation and types of damages.

Injunctions: The book "American Law of Zoning" by P. Rohan (2019) discusses the granting of injunctions in land-use cases, highlighting equitable principles in this area of law.

Specific Performance: "Equity and Trusts" by G. Virgo (2017) examines the concept of specific performance in contract law, discussing its application and limitations.

Restitution: Scholars like G. A. Helmholz in "The Oxford History of the Laws of England" (2012) delve into the historical development of restitutionary remedies, shedding light on its evolution over time.

Declaratory Judgments: "Judicial Review of Administrative Action" by H. Wade and C. Forsyth (2018) explores the use of declaratory judgments as a remedy in cases involving administrative decisions.

3. Contemporary Issues and Challenges

Technology and the Law: "Cyberlaw: Problems of Policy and Jurisprudence in the Information Age" by B. M. Hoffman et al. (2015) discusses the challenges posed by technology, including electronic discovery and AI, and their impact on legal practice.

Globalization and Cross-Border Disputes: "Conflict of Laws" by J. Collier (2019) addresses the complexities of resolving cross-border disputes, touching on issues of jurisdiction, choice of law, and recognition of foreign judgments.

Access to Justice: "Access to Justice" by D. K. Woolley (2014) explores the challenges related to access to justice, discussing legal aid, pro bono services, and efforts to bridge the justice gap.

In summary, the literature on "Techniques of Law and Remedies" spans a wide range of legal disciplines and provides valuable insights into the foundational components of the legal system. This review paper will aim to synthesize and expand upon these existing works to offer a comprehensive understanding of the subject.

4. Section 1: Legal Techniques

The intricate tapestry of law is woven together through a multitude of techniques, each designed to serve specific functions within the legal system. In this section, we delve into the diverse array of legal techniques that form the foundation of jurisprudence. These techniques, which encompass legislation, case law (common law), administrative law, alternative dispute resolution (ADR), and international law, are not only fundamental to legal practice but also instrumental in the development and interpretation of legal norms.

4.1 Legislation

Legislation, often regarded as the cornerstone of modern legal systems, constitutes a primary source of law. It is through legislative enactments that societies articulate their norms, values, and rules. Legislative techniques encompass the processes of creating, amending, and interpreting statutes and regulations. The Legislative Process: The legislative process varies across jurisdictions, but it typically involves the proposal, debate, and enactment of laws. Legislatures, whether they be national parliaments or local councils, serve as the fora for these activities. The techniques employed in the legislative process are manifold and include the drafting of bills, committee reviews, public hearings, and voting procedures. The Role of Statutes and Regulations: Statutes, also known as acts or laws, are the primary form of legislation. They lay down the legal framework governing various aspects of society, from criminal offenses to contract formation. Regulations, on the other hand, are subordinate to statutes and are often promulgated by administrative agencies to provide detailed guidelines for implementing the law. Understanding the interplay between statutes and regulations is crucial in comprehending the hierarchy of legal norms. Interpretation and Construction of Legislation: Legal

techniques extend to the interpretation and construction of legislative texts. Courts and legal scholars employ various methods, such as textualism, purposivism, and contextual analysis, to discern the legislative intent behind a statute. These techniques aid in resolving ambiguities and ensuring that laws are applied consistently and fairly.

4.2 Case Law (Common Law)

While legislation provides the statutory framework, case law, also known as common law, plays a pivotal role in shaping legal principles through judicial decisions. This body of law is built upon precedent—the legal doctrine of *stare decisis*—which mandates that decisions in prior cases serve as binding authority for future cases with similar facts and legal issues. The Role of Judicial Decisions: Case law, as articulated in judicial opinions, serves as a dynamic source of legal principles. Courts at various levels issue decisions that interpret statutes, define legal standards, and establish legal doctrines. The techniques employed in case law involve legal reasoning, argumentation, and the application of precedent. Precedent and *Stare Decisis*: The doctrine of precedent ensures consistency and predictability in legal outcomes. When a court renders a decision in a case, it sets a precedent that lower courts are generally bound to follow. However, the hierarchical structure of the judiciary may allow higher courts to overturn or modify precedents. How Courts Apply and Interpret Case Law: Understanding how courts apply and interpret case law is essential for legal practitioners and scholars. Techniques such as distinguishing precedent (finding differences between the current case and the precedent) and analogizing (finding similarities) help shape legal arguments and influence the outcome of cases.

4.3 Administrative Law

Administrative law encompasses the rules, procedures, and techniques governing the actions of administrative agencies and their interactions with the public. Administrative agencies, which exist at various levels of government, play a vital role in implementing and enforcing laws. The Role of Administrative Agencies: Administrative agencies are vested with the authority to create regulations, make adjudicative decisions, and engage in rulemaking. They often possess specialized knowledge in areas such as environmental protection, labor relations, and consumer safety, making them essential components of the modern administrative state. Rulemaking and Adjudication: Two key techniques within administrative law are rulemaking and adjudication. Rulemaking involves the formulation of regulations that provide specific guidance on how laws are to be implemented. Adjudication, on the other hand, pertains to the quasi-judicial proceedings conducted by agencies when disputes arise. Deference to Agency Decisions: One of the distinctive features of administrative law is the deference accorded to agency decisions by courts. Techniques for evaluating agency actions, such as the Chevron deference framework, guide courts in determining the level of deference to grant to an agency's interpretation of its governing statute.

4.4 Alternative Dispute Resolution (ADR)

In an era marked by increasing caseloads and the desire for more efficient dispute resolution, alternative dispute resolution (ADR) techniques have gained prominence. ADR encompasses a spectrum of methods, including negotiation, mediation, arbitration, and more, designed to resolve disputes outside the traditional courtroom setting. Mediation and Arbitration: Mediation, facilitated by a neutral third party (the mediator), aims to help parties reach a mutually agreeable resolution. Arbitration, on the other hand, involves the submission of a dispute to an arbitrator, whose decision is

typically binding. Both techniques offer advantages such as flexibility, confidentiality, and reduced cost. Advantages and Disadvantages of ADR: Legal practitioners and scholars evaluate the advantages and disadvantages of ADR in various contexts. While ADR can lead to quicker and less adversarial outcomes, concerns about due process, enforceability, and access to justice persist. The Role of ADR in Modern Legal Practice: Understanding when and how to employ ADR techniques is a critical skill for legal professionals. ADR can be used in civil litigation, family law, commercial disputes, labor negotiations, and international disputes. Effective use of ADR techniques can lead to more satisfactory outcomes for all parties involved.

4.5 International Law

The techniques of international law govern the conduct of nations in the global arena. International law draws from multiple sources, including treaties, customary practices, and the decisions of international tribunals, to regulate interactions among states and international actors. Sources of International Law: International law relies on various sources, such as treaties (also known as conventions or agreements) and customary practices. Treaties are negotiated agreements between states, while customary law arises from long-standing state practices accepted as legally binding. Treaties and Customary Law: The negotiation and drafting of treaties involve intricate diplomatic techniques. States employ techniques such as reservation and derogation to tailor their treaty obligations to their specific interests. Customary law, on the other hand, emerges from consistent state behavior and *opinio juris* (a belief that the practice is legally required). Enforcement Mechanisms: International law relies on a diverse set of mechanisms for enforcement. These include diplomatic negotiations, sanctions, and the use of international courts and tribunals, such as the International Court of Justice (ICJ). The techniques employed in international dispute resolution, including arbitration and adjudication, are crucial components of this framework.

4.6 Conclusion of Section 1: Legal Techniques:

In this section, we have traversed the terrain of legal techniques, unraveling the multifaceted strategies employed in the creation, interpretation, and enforcement of law. From the meticulous drafting of legislation to the dynamic evolution of case law, the techniques explored here underscore the complexity and significance of legal practice. Understanding these techniques is paramount for legal professionals and scholars seeking to navigate the intricate pathways of jurisprudence. In the following section, we pivot our focus to the complementary domain of legal remedies, exploring how they provide

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A Case Study of the Babri Masjid/Ram Temple Dispute in Ayodhya

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Abstract:

A religion gives a bunch of conviction which further give a motivation throughout everyday life. In the present modern time, there is a rise in the idea of secularism. Secularism is an idea where an element is religion nonpartisan. In our Indian constitution strict opportunity is a key right, every individual has their own entitlement to declare any religion they like.

India is a position of strict variety. The word common can be found in the preface which was presented in 42nd amendment moreover secularism is reflected in article 25 to 26 and 29 to 30 which implies our Indian constitution recognizes secularism. Nonetheless, the term secularism isn't explicitly tracked down in constitution.

It is extensively referred to that India is perceived as a common state, yet anyway it stringently doesn't follow the partition among religion and state, choosing to obtrude in the domain of religion by treating religions similarly. The best model is Ayodhya debate which was recorded just about quite a while back. The essential question was for the land where the Muslims requested for the development of Babri masjid while the Hindus requested for the development of Slam Mandir which traces all the way back to 1853. This paper analyzes how value of religion is applied on account of Ayodhya debate. The paper likewise contains a short history about the beginning of the Ayodhya question. Further it talks about the short realities and judgment articulated by the noteworthy High Court. It likewise manages the idea of secularism and how it connects with Ayodhya question. This paper give idea about what change might have been done so there could be upgrade in the ongoing circumstance of the Ayodhya question.

Keywords: *Secularism, Ayodhya dispute, Equity, Religion*

1. Introduction

The Ayodhya debate is perhaps of the longest case which made a remarkable history. This case endured over for very nearly 134 years and everything began with 1500 square yard plot of land which is situated in Faziabad in the territory of Uttar Pradesh in north India. It acquired the development of opportunity religion the Indian regulation. It has become such a questionable and cheeky issue that drew the consideration of numerous strict gatherings including different ideological groups and various local gatherings. Not just individuals, even the Divine beings struggled over the contested land to guarantee their legitimate proprietorship. The various partitioned in to simply bunches Hindus and Muslims and this nearly took the period of a fight, where Hindus guaranteed that the contested land in Ayodhya being the origination of master slam and on the opposite side Muslims asserted that the masjid was worked by the Mughal head Babur in the last part of the 1500s and named it Babri masjid.

Presently in the event that go in the set of experiences the contested land is considered as the origin of the ruler Rama. The Hindu people group requested the development of slam mandir as it is signified as

the origination of master Rama they additionally challenged that the specific area of master smash's origin is where the Babri masjid was built by the Mughals in the last part of the 1500's albeit some Muslim people group went against as it was not explained and no proof was found with respect to the introduction of master smash .The things changed when the Mughals came during the thirteenth century as a result of which the Islamic tradition extended. The primary question emerged between the Hindus and Muslims , the first and the premier explanation was that the Hindus guaranteed that the spot had a place with ruler smash and they went against that no Masjid ought to be built while Muslims said that Masjid ought to be there and nobody has the privilege to prevent them from performing there freedoms and ceremonies.

Secularism implies right to rehearse any religion, freedoms and ceremonies. It safeguards the privileges and opportunity to perform strict and different convictions as well as doesn't encroach on the privileges and opportunity of others. From the 42nd amendment of the constitution, India was pronounced as the common country. Secularism keeps up with the harmony between the opportunity of religion and right to be liberated from religion. Each individual who has confidence in religion have opportunity to communicate their thoughts totally additionally the people who go against the possibility of religion likewise have opportunity to openly offer their viewpoint. All sort of thoughts and convictions should be open in a majority rule country. India being the most mainstream and different nation of the world, confronted parcel of provincial debates and the longest questions which went on for 100 additional years or which went on for quite some time was the Ayodhya question. Secularism implies opportunity to rehearse any type of religion. The Ayodhya debate or the Babri Masjid question made a ton of contrasts between the Hindus and the Muslims which likewise impacted the tranquility of the country. The decision of the court was agreeable to the development of the Slam sanctuary as the Muslim people group neglected to demonstrate that specific spot was the origination of ruler Smash and there was no sanctuary before the development of the Masjid. Certain antiques were found in the year 1992, which was fundamentally sculpture of gods which had a place with that period before Masjid was built, the paleontologist where called from outside the country to find of which year or time those curios existed and was it before the development of the Babri Masjid. From the archeological assessment it was figured out that those relics existed before the development of Babri Masjid.

2. THE Sequential HISTORY OF AYODHYA Debate.

The question for the land went on for an extensive stretch of time and it required very nearly 134 years to get settled. Certain significant occasion occurred during these thirty years and it made an extraordinary occasion which additionally incorporated various uproars among Hindu and Muslim people group. The issue started with the contention that it was the origination of ruler Rama and there ought to be no development of masjid and the land had a place with the Hindus. On this premise of the contention the Hindu kar Sevak's annihilated the Babri mosque on December 6, 1992, in Ayodhya. Presently in the event that we put accentuation on the significant dates, they are right here -

1524: in this year the Mughal ruler Babur attacked India on the greeting given by Daulat Khan Lodi and through him he turned into the primary Mughal sovereign of India and brought forth Mughal line.

1528: as per the sources the development of Babri mosque isn't characterized and it is assessed from the engravings made in the premises of Babri masjid which expresses that the Mughal Authority Mir Baqi constructed the mosque in 935 AH (1528-29).

1853: during this year the principal collective savagery happened over the Ayodhya issue subject to Nawab Wajid Ali Shah of Awadh. Interestingly the Hindu people group individuals attested that the mosque was worked after the destruction of the Hindu sanctuary.

1859: at this point, it prompted more collective savagery. Both the gatherings the Hindus and Muslims began supplicating at the site. To limit the mutual viciousness the Britishers constructed a wall what

isolated the compound in two sections. The internal court was utilized by the Muslims and the external court was utilized by the Hindus.

1885: Mahant Raghu Bir Das recorded a request in Faizabad locale court interestingly argued to fabricate a shade of smash chabootra on the site of ruler slam's origination which anyway the supplication got dismissed by the court. This was interestingly when the legal executive was associated with the accompanying case.

1949: The Hindu lobbyist interestingly positioned the icon of master Rama inside the sanctuary which prompted significant contention. There was a dissent done by the Muslims against this demonstration. Both the networks recorded a common suit against one another. After the monstrous dissent the public authority pronounced the region as questioned.

1950: The Hindus requested for the option to revere in the premises anyway the court kept down the choice and considered the love in the contested land.

1959: Nirmohi Akhara came into outline and requested the ownership of master Rama sanctuary. Though in 1962 the Sunni Waqf Board requested the ownership of the Mosque.

1986: During this year it was told by the area court to open the entryways of the sanctuary for 'darshan', which was subsequently fought by the Muslim to frame Babri masjid activity panel. Eventually the entryways which were opened needed to get shut in one hour or less.

1989: Subsequently Deoki Nandan Agarwal who was the VP of VHP (Vishwa Hindu Parishad) documented a suit in the Allahabad high court for the ownership of the land and on that very year the debate got examined in the Lucknow seat of Allahabad high court. Later in 1990 a portion of the lobbyist of VHP attempted to harm the mosque somewhat.

1992: During this year the mobs began and a few panels were shaping up. On December 6 a bigger number of than 2000 lives were lost. Following not many days a liberhan commission was arrangement to explore the destruction of questioned structure.

1993: A demonstration was passed by the procurement of land by focus in the contested region 'Securing of Specific Region at Ayodhya act'. Different writ petitions were recorded and one of them was addressed by Ismail Faruqui testing different part of the demonstration. In 1994 the High Court expressed that on account of Ismail Faruqui that the mosque is definitely not a vital piece of Islam.

2002: The Archeological Study of India (ASI) were told by the Allahabad high court to find out where there are any hints of a Hindu sanctuary underneath the mosque structure. Around the same time the court likewise began following out the genuine proprietor of the contested land.

2003: The Archeological Review of India (AIS) found proof connected with the sanctuary presence underneath the mosque. The curios and figures had a place with that period and it was plainly expressed that it existed before the development of the mosque. The report of AIS was tested by the all India Muslim individual regulation board.

2009: A report was presented by Liberhan Commission, in which the Central Pastor of Uttar Pradesh Mr. Kalyan Singh was cruelly scrutinized in light of his demonstration, of selecting those cops and civil servants who might have remained quiet during the destruction of mosque in Ayodhya.

2010: Later, the request was held by the Lucknow seat of Allahabad high court, recommending the gatherings to determine the issues through conversation yet least interest was shown. Later the High

Court gave a noteworthy judgment with respect to the Ayodhya case and it partitioned the contested land into three divisions - Smash Lalla. The second went to Islamic Waqf Board and the third to Nirmohi Akhara. Be that as it may, neither the Hindu Mahasabha nor the Sunni Waqf Board were happy with the choices of the Allahabad High Court and in this way they chose to challenge it under the steady gaze of the High Court.

2011: Allahabad High Court judgment was upheld by the High Court and said, to keep the things the manner in which they by and by are.

2015: After this judgment the Collective pressure expanded in light of the fact that a portion of the allies of VHP who fought by tossing stones to stop the development of smash mandir and to diminish this the move was made by the central priest of up Akhilesh Yadav who did whatever it may take to diminish it.

2017: as the case turned out to be so disputable the High Court expressed that the Babri masjid case presently is a delicate issue and spoke to every one of the partners to track down a reasonable answer for the case. It comprised a three-judge seat hearing the requests which likewise tested the 2010 decision of Allahabad high court. The last hearings of the Ayodhya case began before the main equity of India (presently resigned) Mr Dipak Mishra, judges Ashok Bhushan and S. Abdul Nazeer.

2018: The High Court said that the Ayodhya question case will be recorded before a suitable seat in January 2019.

3. Riot which took place during the ayodhya dispute

There was a reason why the Ayodhya dispute was declared as a sensitive issue by the Supreme Court as it gave rise to numerous riots and a tussle between the Hindu and Muslims. This case had a huge journey and also created a lot of communal disputes and gap. This dispute effected the whole country emotionally and because of which the essence of the secularism in the country was decreasing. The land dispute took a turn to be a dispute between the communities and even after the decision has come there are still disparities among the communities. Many lost their lives due to the riots and Mumbai got affected the most.

In the year 1992 when the mosque got demolished by the members of VHP (Vishwa Hindu Parishad), after that Mumbai faced lots of disturbances and on March 12 1993 a bomb blast took place and around 700 people lost their lives which also led to migration of many minority communities. Till today it is continuing but the aftermath of Ayodhya dispute have affected city the most. In that particular city the people are still preferring the Hindutva and lots of them are even boycotting the other communities. The secular aspect in that city eventually have decreased because of the dispute although the judgment has been made maintaining the countries secularism, yet there are disparities alive basically between the two communities.

4. Supporting the Verdict Given by the Honable Supreme Court Before Judgement

The decision given by the Apex Court on the Ayodhya dispute would be remembered as one of the most controversial and an important decision in India's history. An end put up, to one of the oldest disputes that has torn the social fabric of the country by a bench headed by chief justice Ranjan Gogoi and with other four senior judges of the Supreme Court. As the Supreme Court has given the approval for the construction of Ram temple at the disputed land and has also permitted to allot 5 acres of land for the construction of mosque to the Muslim community at some other place, in order to maintain communal peace and to render justice to every community equally. The historic decision was welcomed by each and every individual of the country, however a mixed reaction can be seen among the Muslim community. While the decision was made by the Supreme Court on 9th November, 2019 many of the leaders of different political parties were seen appealing to the citizens to maintain law and

order and peace among themselves, as it was a sensitive period and it could have led to any kind of tension or riots in the country.

The effect of the judgment can be seen at a large scale, as most of the government colleges and schools were shut down in Uttar Pradesh and in some other states of India. There was also an increase in the security at Ayodhya. Early morning just before the verdict the whole town looked deserted, as residents were avoiding to move outside of their houses. Some have even stored the food in advance, to make sure if any riots break out or there was also the probability of curfew being implemented in the town. But when Supreme Court gave its verdict everything went normal, people were seen on streets, welcoming the court's decision. There was no sign of any disputes among the religion and also no riots happened.

Hindu's Glory

Hindus were very happy with the decision of one of the top courts of India. They welcomed the verdict and also believed that this verdict respected the interest of both the communities, the Hindus and the Muslims. The Hindus greeted each other, and there was also the chanting of "JAY SHREE RAM" in the streets. It was a kind of relief for the Hindu supporters and the followers that after such a long battle, they can see their Lord Rama finally coming to Ayodhya. Even the Prime Minister of India said that the decision on Ayodhya should serve Indians as a lesson to move forward together, and the Chief Minister of Uttar Pradesh also welcomed the decision of the Supreme Court. The leaders of the opposition parties also praised the Supreme Court for its historic decision.

Mixed Reaction Among Muslim Community

There was a different opinion among the Muslim community. Some Muslims were seen going with the decision of the court. As many Muslims said that their five-generation had suffered a lot due to this dispute, and they were very much pleased with the decision of the Supreme Court. While some believe that there was no option left to

them, despite going with the decision of the Supreme Court. Meanwhile, the All-India Muslim Personal Law Board was unsatisfied by the decision of the Supreme Court hence decided to file a writ petition against it.

Judgement

The Ayodhya land dispute case was pending before the Supreme Court for over a period of 40 days at a stretch. Finally, the court gave its verdict in favor of the Hindu community by giving the allowance for the construction of Ram Temple. Some of the key points of the decision made by the court are-

- a) The entire disputed land of 2.77 acres was given to the Hindus for the construction of the temple, and it also directed the Centre for allotment of 5 acres of land separately for the Muslim community for the construction of Mosque.
- b) The Supreme Court rejected the plea filed by the Nirmohi Akhara contesting control over the entire disputed land, and instead of that, it ordered the Centre to give some kind of representation to them.
- c) The Supreme Court has also ordered the formation of a trust in 3 months for the construction of mandir because the court has not found any Islamic structure below the disputed land.
- d) The Supreme Court believed that the disputed site was the place where the Hindus used to worship and where Lord Ram was born, while the Muslims also have sentiments towards that place. The Supreme Court also believed that the demolition of the Mosque by the Hindus in 1992 was a violation of the law.
- e) Supreme Court also laid down that the Muslim community has failed to prove why the disputed land should be given to them.

Our view on the judgement

The paper focuses on the chronological history and the reasons behind the causation of the dispute, which took decades to get resolved, still there exists a lot of communal disparities. The famous judgment was given under the presence of ex-chief justice of India Mr. Dipak Mishra and we are in support of the judiciary. The judgment supported both the communities and gave the disputed land to the Hindus and the Muslims were given 5 acres of land. The reasons behind supporting the judiciary is that:

1. During 1992 the artefacts which were found did not belong to the era when the masjid was constructed, but it existed before the construction of masjid.
2. The one who protested the construction of Ram temple was unable to prove the fact that, the disputed land was the birthplace of lord ram and according to the history there are proofs that lord ram existed in that place and hence that city is considered to be the birthplace of lord ram.
3. During the dispute, the communal groups were claiming that their fundamental rights are being infringed., the right to perform any religion freely. The judiciary took the fair decision and proper 5 arcs of land were given to the Muslims to build the mosque and perform their religious duties. Hence it was wrong allegations made by the Muslim community that their right to perform any religion is being infringed or violated.

5. Conclusion

The Ayodhya dispute created turbulence all around the country, and it continued for 134 years, which took several decades to get resolved. Finally, when the judgment came, it became the longest and one of the landmark cases in Indian history. This case was a whole journey starting from a disputed land and finding out who is the real owner of the land to fighting for the ownership of the land, which also gave rise to communal disturbances between the two communities asking for the construction of the temple or mosque. The main highlights of this case were a land of 2.77 acres, which broadly divided into two parts the inner courtyard and the outer courtyard where ram chabootra and Sita rasoi existed in the outer courtyard, and the inner courtyard had masjid till 1992. The Muslims failed to prove their exclusive right and possession over the inner courtyard, whereas the belief of Hindus that they want to worship in the central dome of Babri masjid believing that it was the birthplace of lord ram was proven genuine. The Supreme Court stated that it is beyond the jurisdiction to decide whether their belief is right, but eventually, it was proven genuine. Though the masjid was not built on vacant land but the Muslims did perform their Friday prayers consistently; hence their claims were also proven to be genuine, and they are given 5 acres of land to freely perform their rights and rituals without any disturbance. The judiciary strictly maintained the secular aspect of the country as well as fully supported the sentiments of both the communities. Hence the verdict which the court gave was fair enough, keeping in mind all the differences and sentiments of the people.

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Analytical Perspective: Nexus between Crime rate and Inflation Rate

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Abstract:

The relationship between crime rate and inflation rate in India is a complex and multifaceted phenomenon that has attracted significant attention from researchers, policymakers, and the public alike. This abstract provides an overview of the intricate interplay between these two critical socio-economic indicators within the Indian context. India, as a rapidly developing nation, has witnessed fluctuations in both inflation and crime rates over the years. Inflation refers to the sustained increase in the general price level of goods and services, while the crime rate encompasses various criminal activities, such as crimes against property and crimes against human body. This study aims to explore the interconnectedness between these two variables. The relationship between crime and inflation can be understood through several mechanisms. High inflation can erode the purchasing power of individuals, particularly those in lower-income brackets, leading to increased financial stress and, in some cases, pushing individuals towards criminal activities as a means of economic survival. Rising prices of essential commodities, such as food and fuel, can also exacerbate economic hardship, potentially fueling property crimes like theft and burglary. Additionally, inflation can affect the overall economic climate, impacting employment opportunities and income inequality. A volatile economic environment can contribute to social unrest and lead to an increase in various forms of crime, including protest-related and political crimes. On the other hand, there is evidence to suggest that crime itself can contribute to inflation through various channels, including increased security and law enforcement expenditure, decreased productivity due to crime-related disruptions, and the negative impact on foreign investment and tourism. This study utilizes empirical data, statistical analyses, and case studies to shed light on the intricate relationship between crime and inflation in India. By examining the causal factors and exploring potential policy interventions, it aims to provide valuable insights into how the government and other stakeholders can address these interconnected challenges and work towards a safer and more economically stable future for the nation.

Keywords: *Crime rate, Inflation rate, Inflation Complex Impact, Criminal Activities*

1. Introduction

The relationship between crime and inflation is not unidirectional but rather dynamic, influenced by various socio-economic factors, government policies, and regional disparities. Therefore, understanding this nexus is crucial for policymakers to design effective strategies to mitigate the adverse effects of both high crime rates and inflation on society.

In today's ever-evolving socio-economic landscape, the relationship between crime rate and inflation rate has emerged as a crucial area of study, one that holds profound implications for societies, governments, and individuals alike. The nexus between these two pivotal indicators represents a multifaceted web of interdependencies, shaped by economic conditions, social dynamics, and policy choices. This introduction provides a comprehensive overview of the intricate connection between crime rates and inflation rates, setting the stage for a deeper exploration of this complex relationship.

Inflation, broadly defined as the sustained increase in the general price level of goods and services over time, and crime rate, which encompasses various forms of criminal activity within a given society, are both critical indicators of a nation's well-being. Together, they offer a unique lens through which to understand the intricacies of socio-economic health and stability. These two phenomena are not isolated; instead, they are closely intertwined, affecting and influencing each other in intricate ways.

2. Objectives of Research study

Given the complexity of the relationship between crime and inflation, this study aims to achieve several key objectives:

- 1.To identify inflation directly causes changes in crime rates or if other factors, such as economic policies, unemployment, or income inequality, mediate or moderate this relationship.
- 2.To Examine if the correlation between inflation and crime varies across different types of crimes.
- 3.To increase awareness of the potential relationship between inflation and crime rates, fostering informed discussions and policy debates.

3. Hypothesis of Research study

- 1.Rising inflation may lead to an increase in property crimes and thefts, as individuals facing financial strain may resort to illegal activities to alleviate economic hardship
- 2.Inflation can create social tension and unrest as people become dissatisfied with the cost of living and perceive economic injustices. Such tensions can sometimes escalate into protests, strikes, or civil disturbances.
- 3.Inflation can lead to increased costs for goods and services, making theft and burglary more lucrative.

4. Research Methodology

Doctrinal research on the relationship between inflation and crime utilizes existing legal and economic literature to analyze the legal implications and consequences of inflation on criminal activity. This methodology involves an extensive review of statutes, regulations, judicial decisions, and economic theories related to inflation and its impact on crime rates. By synthesizing this legal and economic information, researchers aim to provide a comprehensive understanding of how legal frameworks intersect with economic factors in the context of inflation-induced crime. The study's focus is on extracting legal principles, precedents, and policy implications to inform legal practitioners, policymakers, and scholars about the complexities and potential legal remedies in addressing this issue.

5. Co relativity of inflation rate and crime rate

The theory plays out in a study published in 2007 by the journal *Global Crime*, which examined the relationship between crime and inflation and unemployment in the United States from 1960 to 2005. "Crime rates rise as the inflation rate rises," wrote the authors. "Because of the lag between price and wage adjustments, inflation lowers the real income of low-skilled labor, but rewards property criminals due to the rising demand and subsequent high profits in the illegal market." This is further borne out by Professor Richard Rosenfel's 2019 paper "Crime and Inflation in U.S. Cities", which found that inflation increases property crime rates, such as theft, in less affluent cities more so than in well-off ones.¹

New Zealand has largely avoided inflation hikes of over five percent since the early 1990s, and along with historically low inflation, New Zealand's crime rates have generally kept to a downward trend since the mid-1990s. But with annual inflation having just hit a three-decade high at 5.9 percent, this may be changing. According to the Reserve Bank of New Zealand, transient – or short-term – inflation can be caused by "a rise in the prices of imported commodities, such as oil", and structural inflation results from "widespread shortages of labour and materials." Now, it appears, we may be dealing with

¹ "Crime rates rise as the inflation rate rises," the journal *Global Crime* (2007)

both. If the RBNZ is again unable to prevent annual CPI from increasing substantially beyond the 1-3 percent stipulated by its current Policy Targets Agreement (PTA), then the theory tells us that we can expect to see a rise in the incidence of theft and other property crimes.

Inflation belongs in the repertoire of economic indicators used in research on crime patterns. A resurgence of research on the relationship between economic conditions and crime has occurred in recent years, most of it showing crime increases during economic downturns and declines during recoveries. The so-called Great Recession of 2008–9 broke this pattern; crime rates fell or were flat. Historical scholarship on long-term crime increases during “price revolutions” and scattered empirical research on the relationship between short-run changes in crime and inflation suggest that low inflation rates help explain the absence of crime increases during the recent recession. Inflation, net of other economic conditions, had significant effects on homicide, robbery, and burglary rates in several European nations and the United States from the early 1980s to 2010. Inflation may be connected to crime through the dynamics of markets for stolen goods. As prices rise, the demand for cheap stolen goods grows, which strengthens incentives to increase the supply of stolen merchandises. Property crime rates increase. Violent crimes also increase as transactions multiply in “stateless” locations beyond the purview of formal authorities. The process operates in reverse as price increases diminish.² The results suggest that inflation and crime rates are co-integrated with a positive relationship and the causal link is from inflation and unemployment to crime. The findings reveal that low unemployment rate does not mean low crime rate because inflation rate is also positively related to crime rate. Supply-side economic policy, reducing both inflation and unemployment rates simultaneously, could be one of the alternatives to reduce crime rate. As inflation and unemployment rates were the only variables used in this study the results might not fully capture the criminal behavior. Crime function in the United States was stable over the sample period. Results imply that inflation and unemployment rates cause crime rate, but there is no strong evidence of the reverse causality. An individual will engage in criminal activities because of their inability to maintain a particular level of living as a consequence of inflation and unemployment. Therefore unemployment is a shock effect that causes an individual to engage in criminal activities. Inflation causes the purchasing power to reduce while increasing the cost of living. As a result, crime rate may increase because an individual is unable to maintain his or her standard of living as before. However, this phenomenon does not happen immediately because it takes time for inflation to gradually reduce the individual's purchasing power. Crime rates rise as the inflation rate rises. Because of the lag between price and wage adjustments, inflation lowers the real income of low-skilled labor, but rewards property criminals due to the rising demand and subsequent high profits in the illegal market. Inflation destroys the confidence in the existing institutions' arrangements, resulting in a loss of social control, and erodes the economic ability of communities to maintain real leverage for deterrence.³

The work of the historian David Hackett Fischer identified four major instances of inflation in Western history, in the 14th, 16th, 18th, and 20th centuries. In each of these periods, violent and property crime rates increased, and then fell once prices stabilized. When inflation decreased in the early 1990s, both Europe and the United States saw a corresponding decline in crime.⁴ Due to population growth, inflation, and other factors, police work has become challenging. Organized economic crimes have also increased in the changed times and circumstances.⁵ As inflation rises, so does crime. Occasional incidents of house and bike theft are being carried out by some Awara elements.⁶

²Crime and Inflation in Cross-National Perspective Richard Rosenfeld,
<https://www.journals.uchicago.edu/doi/abs/10.1086/677665?journalCode=c>

³ “Will Inflation Increase Crime Rate? New Evidence From Bounds and Modified Wald Tests”, Chor Foon Tang, Hooi Hooi Lean Global Crime Volume: 8 Issue: 2007 Pages: 311-323

⁴ <https://pinkerton.com/our-insights/blog/inflation-and-crime>

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⁶ <https://gujarati.news18.com/news/jamnagar/cctv-footage-captures-fear-driven-bike-theft-by-four-individuals-jkc-local18-1465146.html>

India, as one of the world's most populous and rapidly developing countries, presents an intriguing backdrop for the exploration of the crime-inflation nexus. With its diverse population, varied economic conditions, and a complex tapestry of socio-cultural factors, India exemplifies the challenges and opportunities that arise when investigating the relationship between crime and inflation in a dynamic, emerging economy. Inflation can exacerbate income inequality within a society. As prices rise at varying rates for different goods and services, those with higher incomes may find it easier to weather inflationary pressures, while lower-income individuals and families bear a disproportionate burden. This growing income disparity can create social unrest and discontent, potentially fueling crime rates. The perception of economic injustice and inequality can lead to protests, demonstrations, and, in extreme cases, political crimes.

The crime rate in India varies greatly from state to state. In some states, like Uttar Pradesh and Bihar, the crime rate is very high, while in other states, like Kerala and Goa, the crime rate is very low. The following are some of the most common crimes committed in India: Theft, Robbery, Rape, Murder, assault, Kidnapping, Dowry-related crimes, Communal violence Etc. The high crime rate in India is a major concern for the government and the people. The government has implemented several measures to try to reduce crime, such as increasing the number of police officers, investing in crime prevention programs, and enacting stricter laws. However, more needs to be done to address the root causes of crime, such as poverty, unemployment, and social inequality. It is important to note that the crime rate in India is still relatively low compared to many other countries in the world. However, the high population density in India means that even a relatively low crime rate can result in many crimes being committed.

6. Inflation effects on Financial Crimes

Inflation has ripple effects on individuals and businesses, posing a wide variety of threats to the economy. It not only affects a country's financial stability but also results in increased financial crime rates. Amid soaring cost-of-living pressures, many people resort to unlawful activities such as theft, embezzlement, robbery, or money laundering. With the depreciation of currency, the profit margins of drug dealing surge at an alarming rate. Stagnating living standards, in the long run, lead to a heightened risk of social unrest, increased crime, and corruption, heightening the challenge law enforcement agencies and governments alike face. The latest report on human trafficking from the United Nations Office on Drugs and Crime revealed during an economic downturn criminals target the vulnerable, resulting in an increase in potential victims of modern slavery, human trafficking, and sex trafficking. In times of inflation, loan sharks may seek to exploit desperate individuals—in particular, vulnerable and marginalized borrowers—by offering loans with high interest rates, property in collateral, and/or harsh repayment terms, resulting in a cycle of debt that becomes impossible to break. It is essential to identify such unlicensed lenders. Governments, financial institutions, and law enforcement agencies must work together and provide support to those who need it most while cracking down on such illegal operations.

7. Inflation threats to world trade

The effects of inflation are not limited to the domestic market but can have far-reaching implications for international trade and the global economy. For example, inflation can be exploited by criminals carrying out overpriced trade transactions to mask their illicit activities, which can complicate the detection of the funds being laundered. Overpricing and inflation can significantly affect a nation's foreign currency reserves and overall economic stability as trade-based money laundering (TBML) can lead to a loss of foreign exchange reserves, distort trade statistics, and create imbalances in the country's balance of payments, potentially contributing to an economic crisis. Banks and customs authorities should pay special attention to the threat of TBML in times of inflation.⁷

⁷ <https://www.complianceweek.com/risk-management/inflation-a-breeding-ground-for-financial-crime/33067.article>

8. Conclusion

There is no clear consensus on the relationship between inflation and crime in India. Some studies have found a positive correlation, while others have found a negative correlation, and still others have found no correlation at all. One study, conducted by researchers at the Indian Institute of Technology Delhi, found that a 1% increase in inflation was associated with a 0.2% increase in the crime rate. The study also found that the relationship between inflation and crime was stronger during periods of high inflation. Another study, conducted by researchers at the University of Mumbai, found that a 1% increase in inflation was associated with a 0.1% decrease in the crime rate. The study also found that the relationship between inflation and crime was stronger during periods of low inflation. A third study, conducted by researchers at the Indian Institute of Management Ahmedabad, found no correlation between inflation and crime. The different findings of these studies suggest that the relationship between inflation and crime is complex and may vary depending on a number of factors, such as the level of inflation, the type of crime, and the socioeconomic characteristics of the population. It is important to note that correlation does not equal causation. Just because two variables are correlated does not mean that one causes the other. It is possible that there is a third factor that is causing both inflation and crime. For example, economic growth can lead to both inflation and crime. As an economy grows, prices for goods and services tend to rise, which can lead to inflation. Economic growth can also lead to more opportunities for crime, as there are more people and businesses with valuable assets. Another possible explanation for the correlation between inflation and crime is that both are caused by poverty. Poverty can lead to inflation, as people with less money are more likely to spend it all on essential goods and services, which can drive up prices. Poverty can also lead to crime, as people may be more likely to commit crimes to obtain money or resources that they need. Overall, the relationship between inflation and crime in India is complex and not fully understood. More research is needed to determine the exact nature of the relationship and the factors that influence it.

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Critical analysis of Digital Personal Data Protection Act, 2023: Safeguarding Privacy in the Digital Age

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Abstract:

In today's digitally interconnected world, the protection of personal data has become paramount. This abstract provides an overview of the concept of digital personal data protection, emphasizing its significance, challenges, and evolving landscape. Digital personal data protection is a multifaceted discipline that encompasses legal, technological, and ethical dimensions. Its primary objective is to safeguard individuals' personal information, including but not limited to names, addresses, financial data, and online activities, from unauthorized access, misuse, and breaches. The importance of digital personal data protection cannot be overstated. As individuals increasingly engage in online activities, organizations and entities collect, process, and store vast amounts of personal data. This information is invaluable for business operations, research, and service customization. However, the ubiquity of data-driven processes also raises serious concerns about privacy, security, and consent. To address these concerns, many countries have implemented comprehensive data protection laws and regulations. Notable examples include the European Union's General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA). These laws empower individuals with rights to access, control, and erase their personal data, while imposing strict obligations on organizations to handle data responsibly.

Challenges in the realm of digital personal data protection abound. Rapid technological advancements, evolving privacy threats, and the globalization of data flows require constant adaptation. Balancing the legitimate interests of businesses, law enforcement, and individuals' rights to privacy remains a delicate endeavor. Furthermore, emerging technologies such as artificial intelligence, big data analytics, and the Internet of Things (IoT) introduce new complexities to the landscape of data protection. Striking the right balance between innovation and privacy will be an ongoing challenge.

Keywords: Privacy, Digital, Data, Technology, Business, Security, Law

1. Introduction

Digital personal data protection is essential in our digital age. It is a vital component of preserving individuals' privacy, trust, and autonomy in an increasingly data-driven world. Addressing the challenges and ethical considerations associated with data protection will continue to be a critical aspect of ensuring a secure and privacy-respecting digital environment. The Bill applies to the processing of digital personal data within India where such data is: (i) collected online, or (ii) collected offline and is digitized. It will also apply to the processing of personal data outside India if it is for offering goods or services in India. Personal data is defined as any data about an individual who is identifiable by or in relation to such data. Processing has been defined as wholly or partially automated operation or set of operations performed on digital personal data. It includes collection, storage, use, and sharing. Personal data is information that relates to an identified or identifiable individual. Businesses as well as government entities process personal data for delivery of goods and services. Processing of personal data allows understanding preferences of individuals, which may be useful for customization, targeted advertising, and developing recommendations. Processing of

personal data may also aid law enforcement. Unchecked processing may have adverse implications for the privacy of individuals, which has been recognized as a fundamental right.

2. What is digital personal data?

Digital personal data refers to any information that is digitally stored and can be used to identify an individual. This data can be collected, processed, and transmitted electronically through various digital devices, platforms, and technologies. It encompasses a wide range of information, including but not limited to:

a. Basic Identifiers: This includes information like a person's name, date of birth, social security number, driver's license number, or passport number.

b. Contact Information: This involves details like email addresses, phone numbers, physical addresses, and mailing addresses.

c. Online Identifiers: This includes IP addresses, usernames, and online account IDs that are used for accessing various online services.

d. Biometric Data: Biometric information such as fingerprints, facial recognition patterns, and iris scans can be considered digital personal data.

e. Financial Information: Data related to bank accounts, credit card numbers, income, and financial transactions falls into this category.

f. Health and Medical Records: Electronic health records, medical history, and any health-related information stored digitally are considered personal data.

g. Location Data: Information about a person's current or past locations, collected through GPS or cell tower triangulation, is also digital personal data.

h. Preferences and Behavior: Information about a person's online behavior, preferences, search history, and interactions with digital platforms can be used to create a digital profile.

i. Social Media Data: Information shared on social media platforms, including posts, comments, likes, and direct messages, is considered digital personal data.

j. Employment Data: Employment records, job history, and performance evaluations can be digitally stored and are considered personal data.

k. Education Records: Academic transcripts, test scores, and other education-related data are often stored digitally.

l. Communication Data: Content of emails, text messages, and other digital communications are part of digital personal data.

3. Right to privacy versus digital personal data protection

The right to privacy and digital personal data protection are related concepts that intersect in the context of the digital age. They both address the issue of safeguarding an individual's personal information, but they have different scopes and implications:

Right to Privacy

Definition: The right to privacy is a fundamental human right recognized in various international and national legal frameworks. It encompasses the idea that individuals have a right to keep their personal life, communications, and activities private and free from intrusion or surveillance by others, including the government and private entities.

Scope: The right to privacy extends beyond just digital data. It covers physical spaces, personal communications, and individual autonomy. It can also involve protecting one's body, personal information, and even personal choices.

Legal Protections: The right to privacy is often enshrined in constitutional and legal documents in many countries. Courts and legal authorities have established precedents that protect individuals from unwarranted intrusion and violation of their privacy rights.

Challenges: In the digital age, the right to privacy faces challenges due to the collection, processing, and sharing of vast amounts of personal data online. Issues like surveillance, data breaches, and the use of personal data for advertising and profiling have raised concerns.

3.1 Digital Personal Data Protection

Definition: Digital personal data protection focuses specifically on safeguarding the personal information and data that individuals generate and share in digital environments. It aims to regulate the collection, storage, processing, and sharing of this data by organizations and entities.

Scope: This concept is narrower in scope compared to the right to privacy. It primarily deals with the protection of data such as names, addresses, financial information, online activities, and other personally identifiable information (PII) in digital contexts.

Legal Protections: Many countries have enacted data protection laws and regulations to govern how organizations handle personal data. Examples include the European Union's General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA).

Challenges: Ensuring effective digital personal data protection is challenging due to the rapid growth of technology and data-driven industries. Balancing data protection with legitimate business interests, law enforcement needs, and individual rights can be complex.

4. Issue and challenges in digital personal data protection

Digital personal data protection is a critical concern in our increasingly connected and data-driven world. There are several key issues and challenges associated with safeguarding personal data in the digital age:

1.Data Breaches: One of the most pressing issues is data breaches. Hackers and cybercriminals target organizations to steal sensitive personal information, such as credit card details, social security numbers, and healthcare records. When breaches occur, individuals' personal data is exposed, leading to identity theft and financial loss.

2.Data Misuse: Companies sometimes misuse personal data for profit. This can include selling or sharing data without informed consent, tracking online behavior without clear disclosure, and creating detailed profiles for targeted advertising. Users often have little control or understanding of how their data is used.

3.Lack of Transparency: Many organizations do not provide clear information about how they collect, store, and use personal data. This lack of transparency makes it difficult for individuals to make informed decisions about sharing their data.

4.Inadequate Regulations: Data protection laws and regulations vary widely across countries and regions. Inconsistencies and gaps in these laws can create challenges for global data protection, especially when data crosses borders.

5.Data Localization: Some governments require companies to store data within their borders, which can complicate data protection efforts, increase costs for businesses, and potentially expose data to government surveillance.

6.Emerging Technologies: The rapid advancement of technologies like artificial intelligence and the Internet of Things (IoT) poses new challenges for data protection. These technologies often involve the collection of vast amounts of personal data, raising concerns about how this data will be secured.

7.Human Error: A significant number of data breaches occur due to human error, such as misconfigured databases, accidental data leaks, or employees falling victim to phishing attacks. Proper training and awareness are essential to mitigate these risks.

8.Data Ownership: The concept of data ownership is not well-defined in many cases. Individuals may not fully understand who owns their data or have control over how it is used, leading to potential privacy violations.

9.Data Retention: Companies often retain personal data for extended periods, even after it is no longer necessary. This extended retention increases the risk of data exposure in the event of a breach.

10.Encryption and Decryption Challenges: While encryption is a fundamental tool for data protection, it can also pose challenges. Decryption keys must be safeguarded, and if lost, data can become inaccessible.

11.Resource Constraints: Small businesses and individuals may lack the resources and expertise needed to implement robust data protection measures, making them more vulnerable to data breaches.

12.Data Sharing: In some cases, legitimate data sharing is necessary for services and research, but ensuring data is shared securely and responsibly is a challenge.

5.Criticism of digital personal data protection act,2023

Digital personal data protection, while essential, has faced criticism and scrutiny for various reasons. Here are some common criticisms of data protection efforts:

a.Ineffectiveness of Regulations: Critics argue that data protection regulations and laws are often insufficient to deter data breaches and privacy violations. Some companies may find loopholes or face minimal consequences for non-compliance.

b.Lack of Enforcement: Even when regulations exist, enforcement can be lax. Regulatory agencies may lack the resources or authority to monitor and penalize organizations adequately.

c.Data Monopolies: Large tech companies often collect vast amounts of personal data, leading to concerns about monopolistic control over individuals' information. Critics argue that these companies can exploit their dominance for profit and may not be held accountable for mishandling data.

d.Data Collection Practices: Many digital platforms and services have come under fire for their extensive data collection practices. Critics argue that companies collect more data than necessary and use it for purposes that individuals did not consent to.

e.User Consent Challenges: Obtaining informed consent from users for data collection and processing can be challenging. Critics contend that privacy policies are often lengthy, complex, and written in a way that makes it difficult for users to understand the implications of sharing their data.

f.Data Profiling and Discrimination: Data-driven profiling and algorithms can lead to discrimination and bias, especially in areas like employment, housing, and financial services. Critics argue that data protection efforts should address these issues more comprehensively.

g.Data Security Gaps: Despite data protection measures, data breaches continue to occur. Critics highlight that organizations often prioritize convenience over security and do not invest adequately in protecting personal data.

h.Lack of User Control: Critics argue that individuals have limited control over their data once it's collected. They may not have the ability to access, correct, or delete their data from databases, which can be seen as a violation of user rights.

i.Data Export and Surveillance: Some countries have laws requiring companies to share data with government agencies, raising concerns about government surveillance and potential misuse of personal data.

j.Data Resale: Personal data is often bought and sold in data marketplaces, which some view as an ethical concern. Critics argue that individuals should have more control over how their data is used and who profits from it.

k.Overreliance on Consent: The "consent model" of data protection has been criticized for putting too much burden on individuals to understand and manage their privacy. Critics argue that there should be more focus on minimizing data collection and ensuring data protection by design.

l.Challenges in Emerging Technologies: As new technologies like artificial intelligence and biometrics emerge, critics express concerns about the adequacy of current data protection measures to address the unique challenges posed by these technologies.

6. Conclusion

In conclusion, digital personal data protection is a critical and complex issue that encompasses a wide range of challenges and considerations. As our world becomes increasingly interconnected and data-driven, the need for robust data protection measures has never been more apparent. While significant progress has been made in this field, there is still much work to be done.

The challenges of data breaches, misuse of data, lack of transparency, and varying regulations demand ongoing vigilance and adaptation. As technology continues to advance, it introduces new complexities and risks, underscoring the importance of staying ahead of emerging threats.

Efforts to improve data protection should involve a multi-stakeholder approach, with governments, industries, organizations, and individuals all playing vital roles. Striking a balance between convenience, innovation, and privacy remains a central challenge.

In an era where personal data has become a valuable commodity, it is crucial to ensure that individuals have control over their own information, understand how it is used, and have recourse when it is mishandled. Strengthened regulations, enforcement mechanisms, enhanced cybersecurity measures, and increased public awareness are all essential components of an effective data protection ecosystem. Ultimately, the goal of digital personal data protection is not only to safeguard individual privacy and security but also to promote trust in the digital economy and society. As technology continues to evolve, the pursuit of effective data protection measures must be ongoing, adaptive, and collaborative to meet the ever-changing landscape of data privacy challenges.

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Demonetization effect on people

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Abstract:

Demonetization of currency means discontinuity of the currency from circulation and replacing it with a new currency in the context of recent.

Demonetization in India it is the banning of the 500 and 1000 denomination currency notes by the government, the governments stated objective behind the demonetization policy are as follows; an attempt to make India corruption free, to restraint black money, control inflation, stop funds flow to illegal activities, make people accountable for every rupee they process and to regulate the tax evasion, make a less cash society and create a digital India.

The paper tries to study the history of demonetization in India & in different countries need for demonetization in 2016, steps initiated by the government to implement demonetization policy and its overall impact on Indian economy.

Keywords: *Demonetization, Black money, Fake currency, Digital India, Remonetization, Economy, Working population*

1. Introduction

The term demonetization refers to the act of stripping a currency unit of its status as legal tender. In simple terms you can say that when demonetization of a currency occurs, the currency loses its face value and is no longer of the status to be used as legal money for any kind of transaction. Demonetization is often considered as a drastic intervention in the countries economy as it involves removing the legal tender status of the currency and can affect the day-to-day business activities in the economy. If demonetization goes wrong, it can cause a chaos or serious downturn in an economy.

The chance of this happening is even more when demonetization is announced suddenly without any warning. The process that is opposite to demonetization is called remonetization which refers to the act of restoring a payment form as a legal tender.

Demonetization is often believed to bring stability to a countries currency and used as a tool to fight inflation, facilitate trade, and give the economy a better access to the markets which will allow it to push informal economic activities in to becoming more transparent and get them away from black and gray markets. Demonetization has occurred in India four times, in 1946, 2016 and current 2023

2. Demonetization in 1946

The first demonetization in British. India was carried out on January 12, 1946. To bring to realization the first demonetization that the country witnessed an ordinance was promulgated by the government on January 12, 1946.

According to a report in the history of the reserve bank of India. The RBI authorities were not enthusiastic about the move. It appears that in spite of the opposition by C.D.Deshmukh.

Then the governor of the RBI, the government went ahead with the move and issued an ordinance on January 12, 1946. The ordinary demonetized currency notes of RS 500, RS. 1000 and RS 10000 which were in circulation primarily to check the unaccounted hoarding of money, with a directive that they could be exchange for reissued bank notes within ten days.

By the end of 1947, out of a total of RS 143.97 crore of high demonetization notes, notes of the value of RS. 134.9 crore had been exchanged. Thus notes worth RS. 9.07 crore went out of circulation or not exchanged.

3. Demonetization in 1978

The second demonetization was carried out in the year 1978, in pursuance of the recommendation of the wanchoo committee appointed by the central government. The government resorted to demonetization of bank notes of demonetization RS.1000, RS.5000 and RS. 10000 notes on January 16 1978, under the high denomination bank notes ordinance, 1978 and people were allowed three days time to be exchange their notes.

The stated objective of such a measure was to nullify black money supposedly held in high denomination currency notes. According to the history of the RBI, I.G.Patel the then RBI governor was not in favour of the demonetization scheme of 1978.

However, in spite of the opposition of the governor of the RBI, The government went ahead with the demonetization scheme and issued an ordinance in the early hours of January 16, 1978 and the news

During this demonetization out of a value of RS 146 crore demonetized notes. Currency notes of value of RS. 124.45 crore

4. Demonetization in 2016

On November 8, 2016, the central government in exercise of the power's conferred by section 26 (2) of the RBI Act, notified that the specified bank notes (SBNs) shall cease to be legal tender with effect from November 9, 2016, The SBNs were bank notes of denominations of the existing series of the value of RS 500 and RS 1000

On December 30, 2016, the specified bank notes (cessation of liabilities) ordinance ,2016 was promulgated by the president of India. Subsequently the parliament enacted the specified bank notes Act 2017, which received the assent of the then president of India on February 27, 2017.

15.28 lakh crore returned to the banking system. Also, a new series of bank notes of RS 2000 was released by the RBI.

5. Demonetization in 2023

Now, the reserve bank of India (RBI) has again decided to scarp a certain denomination of our currency. On Friday the RBI decided to withdraw RS 2000 bank notes from circulation and asked everyone to exchange them by September 30, 2023. The RBI explained its move saying that the aim of introducing the RS 2000 currency notes has been achieved as it was introduced in November 2016 primarily with the objective to meet the currency requirement of the economy in an expeditious manner.

6. Objectives

- 1.To curb the circulation of fake currency in the economy.
- 2.To tackle corruption due to currency upholds.
- 3.To make idle money productive and help in reducing corruption crime.
- 4.To promote a cashless society and bring transparency to financial transactions.
- 5.To fight inflation

6.To reduce tax evasion

7. Demonetization effect on people

Due to the demonetization many people lost their life either because of standing in long queues or denial by hospitals to give treatment in exchange of old currency notes which led to death of many people.

Small business faced the major loss and people also had to skip their work in order to withdraw money from ATMs by standing in serpentine queues. There was poor coordination between the banks and the government.

The frequent changes of the policy gave the idea about the lack in preparation of the government for such change. This off-guard step was greatly criticized by the opposition where many rally were taken out in protest of such change.

Families which were having marriage ceremony were greatly affected as they had withdrawn cash which were mostly in the currency notes of RS. 500 and RS. 1000.

8. Conclusion

Demonetization is not new to the world, government around the world have been taking demonetization decision from time to time.

However, the currency that was demonetized may vary but largely the objective is inflation, combating black money curbing illegal activities, getting fake currency out of the economy unaccounted money under the scrutiny of tax agencies

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Imperative into Shoving of Sujata Bhatt's Selected Poetry

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Abstract:

This article refers to her experienced with totally different objects and bodies realize her but seem to affirm her identity as a personal being, avoid neighborhood whose emotions stand up out of the increase of a feeling together with circumstance and within the demonstration of giving voice to that expertise from a personal, intelligent position. Poetry could be a supply of strength and sensitivity for these poets. Sujata Bhatt poetry talks about the time of passion, poetry provides America the bravery and tenderness to size. And the greater question was the way to sleep in strife-torn world. The horribly act of writing was basic to the act a living. The author of the article finds that Poetry for Sujata Bhatt is 'the music of Survival'.

Keywords: Poetry, Identity, Multiculturalism, Religion, Indian Literature

1. Introduction

Indian literature in English relate to literature associated with Indians inside and outside India and produced by writers in India and outside India, unlike other world literature. Though there has been respectable part of literature written in English but there are bodies of written works in Telugu, Tamil, Malayalam, Hindi, and other regional languages which have been translated into English. Translation from English into Indian languages has been a formal trend in India. Translation writers or poets have played a powerful part in the development of Indian English-language literature. The creative output of the writers in English are enabling in the disclosure of the modern direction in their works and poetry is not exception to this case.

With the passage of time, Indian English poetry has fast moved from divine to relevance, to its main thinking and concern as well. This becomes the direction for the poetry. On observing at pre independence poetry, we meet the brave figures of Sri Aurobindo, Tagore, and the like who for all their deep loyal concerns wrote poems evanescent their focus on the matters of soul, God, or ultimate truth. These poets were very close to the spirit and tradition of Vivekananda and Ram Tirtha who were in the thick of the India waken in the renewal period through forging an identity and unity not only within them but also between East and West cultures. The poetry of Sarojini Naidu and Tagore extract heavily from the Indian scenes was cover with lovely to the area of making it abstract to a large sense. As a result of the constitution Indian poetry wore a different and fresh face with the coming of Nissim Ezekiel, A.K. Ramanujan, Kamala Das to name a few on the scene like Bharati Mukherjee, Sujata Bhatt etc. These poets ushered in a total radicalization on the issues of language and content. Giving up old traditional rhyme, expression, burst of romantic similes, high sounding and sweeping imagery, the shift could be felt in the body of thoughts and feelings expressed in a physical style. Specificity of location and theme on the basis of one's cultural and historical reality has made the poetry of present-day generation more readable and relevant. The present paper attempts to analyze the creative new trends in the modern Indian poems.

Indian English Poetry can be divided into three phases, the first phase deals with like poetry: This was at the time of the colonial period and the Indian poets like Dezorio, also known as the father of Indian

English Poetry, Toru Dutt, etc. imitated the romantic poets like Wordsworth, Keats, Shelly, Blake, etc. the second phase belongs to Assimilative poetry. Now this phase of poetry was actually romantic but, fraught with various emotions like nationalism, mysticism and the like. In this phase, Aurobindo, Tagore, Sarojini Naidu settler. The last phase deals with the Contemporary or the modern poetry: this phase of Indian English Poetry started when the colonial rule ended. So, the theme was mainly of identity reverse. The Indian poets were trying to establish their singularity contribution to the English Poetry. Now, this phase bound a lot of theme and variations. Like, some poets used it as an autobiographical medium; others used it to highlight the ill practices of society. The modern poets are experimenting with new themes every now and then. And modern poetry isn't strict and not based on just one theme or pattern. Using multiple themes in a single poem is one of the trends of modern Indian English poetry by women poets. Modern Indian poetry in English can be defined as poetry written or published from 1947 onwards (the year India gained Independence from British rule), by poets of Indian origin, writing in the English language. This includes poetry from the Indian Diaspora, written by poets of Indian origin, born, or settled outside of India.

The Stinking Rose is one of the names for a plant that arouses strong feelings: garlic. No one is natural about it. Sujata Bhatt explores the various mythologies and the magical and practical aspects of garlic in a sequences of twenty_ fifth parts, is also haunted by places especially uncover Island. (Where the author lived and worked for six months) and by her native India. Europe is also present a place of sometimes reluctant aboard. There is dialogue between new worlds and old intensifying towards the end of the volume in a series of experimental poems. Building on the experience of those celebrated earlier 'bilingual' poems reach bring Gujarati and English to gather. Periphrasis in this section creates a word net reflection which challenges any final sense of space and time. Indian poet Sujata Bhatt method painting & in particular self-picture as an important make material for her volumes *The Stinking Rose* (1995) and *A Colour for Solitude* (2002). *The Stinking Rose* places a focus on the self-picture of early twentieth century. *The Stinking Rose* as movement away from early work narrates consider ration avoided writing about richer, spanning off corporation sharply building on them so that they work quite freely of the Gujarati original. By the large her poems do not seems to develop from social or personal relations: They are poems of the self Bhatt has been cite of milking clichés of political correctness or programmatic discussions of multiculturalism by at least one Indian critic surface more interested in national identity, but from the perspective of global movements of peoples her work represent an interesting take on how to find one's place in the world. It is clear that Bhatt is interested in difference, but most often this finds expression not in public critical, but rather in personal, alone experience, registered at a basically physical level. Bhatt's verse is full of reference to body parts and the feelings that go with them. A lot of eating goes on: "a man like Orpheus/ scrapes artichoke leaves/ very slowly/ between his teeth," dancing is felt as pain in stretched thighs ("The Multicultural Poem" *Augatora* 102-3) and a polio victim is always struggling with her withered leg ("A Swimmer in New England Speaks" *Augatora* 26); "the wired energy" of squirrels distracts the poet and is recorded as a frenzy of lust and rage that scrapes everything down to bones ("Squirrels" *Augatora* 12-13); the scripts of different languages are felt "clotting together in my mind,/raw, itchy – the way skin begins to heal" ("History is a Broken narrative" *Augatora* 41). Jane speaks of her language and body being changed by her relationship with Tarzan: -experience and self-definitions. This research article focuses on Sujata Bhatt's famous poem *The Peacock* in which she had narrates her emotions and touches towards her nation. The author of this article laid his central attention on how Sujata Bhatt has indirectly connected with her readers with powerful imagery of bird peacock and the reader can portrayal the bird image of peacock without seeing it only by reading the moving, critical analyzing, comparatively study poetry lines described by the poetess. The central focus on this article the better expression way of the poetess who can directly connected to her reader only by single reading of her poetry. The author has also explores the beautiful splendid bird imagery of the peacock. "A blue shadow" word expand glory of the portrayal of the peacock which has "A loud sharp call, flash of turquoise, a disappearing tail end, a blue shadow, the wind changing its direction and the awakening of the cat and its stretch are signals that a peacock was in the vicinity" (Kanimozhi 44).The

aim of the author was how the peacock's calmness is relocated to Sujatha Bhatt's reader with her own native country. The symbolic word used like 'The Pipal' also connected with poetess her own nation. This poem indirectly and unconscious way relocated the reader with Sujatha Bhatt's emotions with her native place. The portrayed of picaresque images of the peacock with symbols insightful and heart in this poem.

Sujata Bhatt is bicultural by birth and migration and is farming by marriage. The author of this article had talked about Sujata Bhatt's life from her birth to till date. She was born in Ahmadabad India & when she was twelve her parents moved to United state. Her husband was a German writer and radio/editor/producer since 1988. where she works as a free lance writer translating Gujarati poetry & prose in to English. The title of her first book, *Brunizem* (1988) refers to the dark brown (bruni) prairie soli (Russian zem) that can be found in Asia, Europe and North America the three very different worlds of her imagination. In her second and third volumes, *Monkey Shadows* (1991) and the *Stinking Rose* (1995) she continues to fuse different cultures, environment and perspectives writing with equally sensitive comprehension about other species and surroundings as in *Brunizem* she does this by interlacing her poems which can be defined as one of the characteristics of her intercultural mode of writing. In her fourth volume of poetry, *Augatora* (2000), the title of which also connected to the long poem *The Hole in the wind* Bhatt again uses linguistic variations, multilingual mixings and a variation of themes and cultural backgrounds connected to her multicultural life. She played on the etymological meaning of the old high German word *Augatora* and of that of window when she speaks of the "wind eye-/ the hole the opening the opening out/ into the wind the hole" "eye-gate" or the "eye's gate" the hole for the eye to measure the wind the sun referring to the visionary imagination to the notion of seeing things. In her poetry, Sujata Bhatt consciously and selectively write about, Eastern as well as western cultural context which are often merged, played off against each other or confirmed In their mutuality or complementarily Bhatt writes poem that convey her awareness of being the other and at the same time present a kind of split identity or ambivalence as well as a sense of belonging to the west and its specific historical, regional and linguistic backgrounds. Bhatt constantly shows the potential and scope of her poetic imagination dealing with her own cultural. She can always go back to her mental landmarks the memories, of her childhood in India people, friends, family, voices, sounds, smells and stories and draw on them while she making her creative move into the new environments.

2. Conclusion

We can understand affect in this context as a Feeling pre-cultural listing of sensitive impressions that is together an interface with cultural and linguistic systems organize feeling into emotions and shaping behavior. Affective experience is both fully subjective and a way of connecting to others for all difference. Memory is shaped by time, place, and culture, so that we will not all respond to Bhatt's recall via thoughts in Marathi of Poona's sounds and heat and encountering snakes in the house, but the affective response to thirst and a child's seeking a drink at night can be a point of contact with any reader. If the escape person becomes separated from her mother tongue, she may also be disconnected from memory and from continuity of identity.

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ગાંધીઆશ્રમ: ગોધરા

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સારાંશ

ગોધરા જેવા એક નાનકડા શહેરમાં એક અંત્યજ શાળાના રૂપમાં આકાર પામેલ ગાંધીજીનો આ નાનકડો વિચાર આખા દેશ અને દુનિયામાં ખ્યાતનામ બનવા પાછળ, ગાંધીજીની નિષ્ઠા અને વ્યવહારપણાનું શ્રેષ્ઠ ઉદાહરણ છે. ગોધરાની આ સંસ્થા પાછળથી ફક્ત શાળા પુરતી માર્યાદિત ન રહેતાં પંચમહાલ જિલ્લા ખાતે આઝાદીના આંદોલનોમાં વેગ આપનારી પ્રભાવશાળી સંસ્થા બની હતી. અંત્યજ પ્રવૃત્તિઓના ઉદાહરણરૂપે જોવામાં આવેલી આ સંસ્થાએ ઘણાં અંત્યજ સેવકો દેશને આપ્યા છે. ગાંધીજીએ શરૂ કરેલ અસ્પૃશ્યતા નિવારણની પહેલ આખા દેશમાં જાગી. આવી અનેક અંત્યજ શાળાઓ ગુજરાત અને દેશમાં ખુલવા લાગી. અનેક દેશનેતાઓ તથા આઝાદીના સ્વાતંત્ર્ય વીરોનાં ઘર સમાન, આ આશ્રમ બની રહેવા પામ્યો હતો. ગોધરાની મુલાકાતે આવનાર દરેક મોટા નેતાઓ અહીં જ આશ્રય લેતા હતા. ટૂંકમાં આઝાદીની તમામ ગતિવિધિઓનો સાક્ષી આ ગાંધીઆશ્રમ હતો. ગાંધીઆશ્રમ ગોધરામાં અભ્યાસ કરી રહેલા પ્રથમ પેઢીનાં વિદ્યાર્થીઓ, આગળ જતાં મોટી સિદ્ધિ હાંસલ કરી શક્યા. દેશમાં અંત્યજ પ્રવૃત્તિ કરવા આતુર દેશસેવકોને આ સંસ્થા પાસ કરે ત્યારે જ તેને આ કામ માટે મોકલવામાં આવતા હતા. જે આ સંસ્થાની અગત્યતા બતાવે છે. મામાસાહેબ ફડકે જેવા ગાંધીજીના અંતેવાસી પોતાનું સમગ્ર જીવન અર્પણ કરી આ આશ્રમમાં પ્રાણ ફૂંકનાર નેતા અજોડ હતા. દલિત અને અંત્યજ પ્રવૃત્તિઓના ઉદ્દગમ સ્થાન અને ગાંધીજીનાં ઉત્તમ સંભારણારૂપ ગોધરાનો આ ગાંધીઆશ્રમ ગોધરા નગરનું ધરોણું છે.

ચાવીરૂપ શબ્દો: ગાંધી, આશ્રમ, ગાંધીઆશ્રમ, ગોધરા, અંત્યજ શિક્ષણ, મામાસાહેબ ફડકે

૧. પ્રસ્તાવના

સંસ્થાઓ સ્થાપવા પાછળનો ઉદ્દેશ સમાજના માનવસમૂહોના હિત અને ઉન્નતિનો હોય છે. માનવસમૂહો દ્વારા રચાયેલ સંસ્થાઓ જે તે સ્થાનની ઉન્નતિ અને ઈતિહાસમાં અગત્યનો ભાગ ભજવે છે. આવી સંસ્થાઓના કાર્યો, કાર્યપ્રણાલી અને તેની ફલશ્રુતિ જાણ્યા વિના, જે તે સ્થાનનો ઈતિહાસ અધૂરો રહે છે. તેથી આવી સંસ્થાઓ તથા તેનાં કાર્યો વિશે જાણવું અતિ આવશ્યક છે. ગોધરા નગર પણ એક અંતરિયાળ પ્રદેશનું વડુ મથક હતું. તેની આધુનિક ગોધરા સુધીના વિકાસની સફરમાં અનેક સંસ્થાઓએ ભાગ ભજવ્યો છે. જેમાં શૈક્ષણિક સંસ્થાઓ, લાઈબ્રેરીઓ, નગરપાલિકા, ધાર્મિક સંસ્થાઓ, મંદિરો, ટ્રસ્ટો, સરકારી સંસ્થાઓ, રાજકીય સંગઠનો તેમજ આગેવાનોએ સ્થાપેલ આર્થિક સંગઠનો મુખ્ય છે. ગોધરા ખાતે વેપારી પ્રજાનો નિવાસ રહેતો હતો. ઉપરાંત તેમાં પછાત કહેવાતી ઘણી જાતિઓનો મોટો ભાગ રહેતો હતો. તેમના વિકાસ માટે ગોધરા ખાતે સુયોગ્ય પ્રદાન આપનારી એક મુખ્ય સંસ્થા ગાંધીઆશ્રમની અહીં ચર્ચા કરવામાં આવી છે.

૨. ગાંધીઆશ્રમ ગોધરા

ભારતમાં પ્રાચીનકાળની ઋષિપરંપરાથી માંડીને, આધુનિક યુગના શિક્ષણ સુધીની વિકાસયાત્રા ઘણી રોચક રહી છે. વૈદિકકાલનું શિક્ષણ સમાજના અમુક વર્ગ સુધી જ સીમિત હતું. મધ્યકાલમાં તેનો વ્યાપ થોડો વધ્યો. પરંતુ સમાજનો

નીચલો વર્ગ તો તેમાંથી બાદ જ રહ્યો હતો. અંગ્રેજોના આગમન બાદ અંગ્રેજી કેળવણી જ નહીં પણ ભારતીય ભાષાઓમાં શિક્ષણની પહેલ પણ કરવામાં આવી હતી. “ઈ.સ. ૧૮૫૪માં માતૃભાષાના વિકાસની ઉપયોગિતા પર ચાર્લ્સ વુડે ભાર મૂક્યો હતો. વિલ્સન કોલેજનાં સ્થાપક ડો. વિલ્સને પણ માતૃભાષાની હિમાયત કરી હતી.”^૧ લોર્ડ મેકોલ અને વિલિયમ બેંટિક જેવા અંગ્રેજ અધિકારીઓએ પણ શિક્ષણનાં વિકાસમાં મહત્વનું યોગદાન આપ્યું હતું. છતાં છેવાડાના માનવી સુધી શિક્ષણ પહોંચાડવું, ભારતમાં ખૂબ જ કઠીન હતું. આ ઉપરાંત જાતિપ્રથા અને વર્ણવ્યવસ્થા અડચણરૂપ હતી.

પછાત વર્ગના સાચા શિક્ષણની શરૂઆત ગાંધીયુગથી શરૂ થઈ હતી. ગાંધીજી સમાનતામાં માનતા હતા. તેમના મતે ભારતના તમામ લોકોની ઉન્નતિમાં જ સાચું સ્વરાજ છે. ભારતને આઝાદ કરાવવું હોય તો તે માટે સમાનતા, આવશ્યક અને અનિવાર્ય છે. તેમના પ્રયાસો આજીવન, પછાતવર્ગના લોકોની ઉન્નતિ અને વિકાસ માટે રહ્યા હતા. આ સંસ્થાની સ્થાપના પાછળ ગાંધીજીના ઉચ્ચ વિચારો નોંધપાત્ર છે. આ સંસ્થા વિશે વાત કરતાં પહેલા તેની રચના અને સ્થાપનાના સંજોગો જોવા અનિવાર્ય છે. આ સંસ્થા ગાંધીજીની અંત્યજ પરિષદનું પરિણામ કે કૃણશ્રુતિ કહી શકાય. ગાંધી આશ્રમ પછાત લોકોના શિક્ષણ માટે સ્થાપવામાં આવ્યો હતો.

૩. ગોધરામાં અંત્યજો માટેનું શિક્ષણ

આઝાદી પૂર્વે અંત્યજો અને સમાજના બધા વર્ગોના શિક્ષણની શરૂઆત થઈ ચૂકી હતી. “સન ૧૯૧૭ પહેલા ગુજરાતમાં કોઈ કોઈ ઠેકાણે અંત્યજ શાળાઓ ચલાવવામાં આવતી હતી પણ રાજકીય કામને અંગે, અંત્યજ ઉન્નતિનું કામ તો તે વર્ષના(૧૯૧૭) નવેમ્બર માસની ચોથી તારીખે જ ગોધરામાં શરૂ થયું.”^૨ ગાંધીજીના આગમન પછી દેશમાં સત્યાગ્રહની લહેર શરૂ થઈ. તેમણે ફક્ત આઝાદી મેળવી અંગ્રેજોની ગુલામીમાંથી મુક્ત થવાનું જ નહીં પણ તેની સાથે રચનાત્મક કાર્યક્રમો આપી, સમાનતાનો રાહ ચીંધ્યો. “ગાંધીજી રૅટિયામાં, હિંદુ-મુસલમાન ઐક્યમાં અને અસ્પૃશ્યતા નિવારણમાં સ્વરાજ જોતાં હતા.”^૩ ગાંધીજીની આગેવાની હેઠળ ગુજરાતની પ્રથમ રાજકીય પરિષદ ગોધરા ખાતે યોજવામાં આવી હતી. “ગોધરા ખાતે ઈ.સ. ૧૯૧૭નાં નવેમ્બર માસની ૩જી તારીખે બપોરે બે વાગ્યે ૫૦૦ સ્ત્રીઓ સહિત ૧૦૦૦૦નાં જનસમૂહ વચ્ચે ગાંધીજીના અધ્યક્ષસ્થાને, આ પરિષદ યોજાઈ હતી.”^૪

આ પરિષદની આડપેદાશરૂપે ‘સંસારસુધારા પરિષદ’ અને ‘અંત્યજ પરિષદ’નું ભરાવું તેના મહત્વને વિશેષ સાબિત કરે છે. ૫મી નવેમ્બર ૧૯૧૭નાં રોજ ગોધરામાં રાજકીય પરિષદ પૂર્ણ થયા બાદ,વાસમાં એક મેળાવડો ભરાયો જેને પાછળથી ‘અંત્યજ પરિષદ’ એવું નામ મળ્યું. મેળાવડામાં ગાંધીજીએ કહ્યું કે “છુતાછુત ત્યાં પરમેશ્વર હોય નહીં. અને રાજકીય પરિષદમાં ઈશ્વર હાજર જશે કે કેમ, તે હું કહી ન શકું પણ આ સભામાં તો અવશ્ય તે હાજર છે જ”. પછી ઠક્કરબાપાએ રજૂઆત કરી કે, ગોધરામાં એક લોકાસ્ટ સ્કૂલ ચાલે છે પણ તેમાં આ લોકોને પ્રવેશ આપવામાં આવતો નથી. તેથી આ પછાત લોકો માટે એક અલગ સ્કૂલ સ્થાપવામાં આવે તો આ લોકોનો કાંઈ ઉદ્ધાર થાય. આ જાહેરાતે એક અંત્યજ શાળા ખોલવાના દ્વાર ખોલ્યા.

૪. અંત્યજશાળા

અંત્યજ શાળાના બીજા રોપાયાં બાદ તેને આકાર આપવાની પ્રક્રિયા શરૂ થઈ. સભામાં જ એક સમિતિ બનાવવામાં આવી હતી. તે વિશે ઈન્દુલાલ યાજ્ઞિક નોંધે છે કે- “આ શાળાના સંચાલન માટે એક સ્થાનિક કમિટી નિર્માઈ, તેમાં પ્રાણલાલ દેસાઈ અને મ્યુનિસિપાલિટીના મંત્રી કૃષ્ણલાલ દેસાઈ સામેલ હતા.”^૫ આ કમિટીએ શાળાની શરૂઆત તથા નિભાવ માટે તખ્તો તૈયાર કરી ક્રમશઃ તેમાં ખર્ચ કરવાનું આયોજન કરવાનું નક્કી કર્યું હતું. શરૂઆતમાં આ “શાળા ગોધરાની પાંજરાપોળની પાછળ પાકી સડક ઉપર, કાચા ઝૂંપડામાં ચાલતી હતી. પણ થોડા મહિના પછી એ ભાડાના

પાકા મકાનમાં ગોઠવાઈ ગઈ હતી.”^૬ આ શાળાની શરૂઆત તો કરી દીધી પણ શિક્ષક લાવવામાં મુશ્કેલી પડતાં “અંત્યજ શાળાની શરૂઆતમાં એક મુસલમાન માસ્તર ચલાવતા હતા. તેઓ સોટીઓના માર સાથે શિક્ષણ આપતા હતા.”^૭ શાળાની શરૂઆતમાં તેની દેખરેખ રાખવાનું કામ ઠક્કરબાપાને સોંપાયું હતું. “અંત્યજશાળા અને અંત્યજ આશ્રમની સ્થાપના એ ગાંધીયુગનો ગુજરાતમાં પહેલો નિષ્ઠાવાન પ્રયાસ હતો.”^૮ આ પછી ગાંધીજીએ આ અંત્યજ શાળાના સંચાલન માટે ગોધરામાં મામા સાહેબ ફડકેની નિમણૂંક કરી.

નવેમ્બર ૧૯૧૭માં શરૂ થયેલી આ શાળામાં મામાસાહેબ ઈ.સ.૧૯૧૮થી જોડાયા હતા. મામાસાહેબે અંત્યજોની સ્થિતિ સુધારવા બનતા પ્રયત્નો શરૂ કરી દીધા. શાળા કાચા ઝૂંપડામાંથી પાકા મકાનમાં ફેરવવાથી સુધારો થયો. “મામા ફડકેએ અંત્યજશાળા હાથમાં લીધી. તેઓએ ગોધરાના અંત્યજોની માનસિકતાને ઓળખી, એ પ્રમાણે શિક્ષણની પદ્ધતિ અપનાવી હતી. આશ્રમમાં પ્રાથમિક શિક્ષણ, ગંદા આચાર-વિચારોનો ત્યાગ, મુડદાલ માંસ ન ખાવું જેવા પાઠો શીખવાવામાં આવતા હતા.”^૯ મામાસાહેબના આ કાર્ય વિશે ઈતિહાસકાર જયકુમાર શુક્લ નોંધે છે કે – “ગાંધીજીના અંતેવાસી મામાસાહેબ વિઠ્ઠલ લક્ષ્મણ ફડકેએ ગોધરામાં ૧૯૧૭માં હરિજનો માટે નવી અંત્યજ શાળાની સ્થાપના કરી ગુજરાતની રાજકીય તવારીખમાં, ગોધરાની રાજકીય પરિષદ સિમાચિહ્નરૂપ બની.”^{૧૦}

૫. અંત્યજશાળામાંથી ગાંધીઆશ્રમ

આ સંસ્થા, શરૂઆતમાં અંત્યજશાળારૂપે હતી. મામાસાહેબના પ્રયત્નો, સેવા અને નિષ્ઠાથી, ઘણી બધી મુશ્કેલીઓ પડવા છતાં પ્રગતિ કરતી રહી. ગાંધી આશ્રમના હાલના સંચાલક અને ગૃહપતિ શ્રી કાંતિભાઈ વણકરે તેમની મુલાકાત દરમ્યાન જણાવ્યું કે- “ગાંધી આશ્રમમાં હાલ થોડા રજીસ્ટરો તથા આશ્રમની વિઝિટ બૂક સચવાયેલા છે. આ અંત્યજ શાળામાંથી શરૂ થયેલી સફર આજે ગાંધી સ્મારક બની રહ્યું છે. આજે પણ આ આશ્રમમાં વિદ્યાર્થીઓ છાત્રાલયની સુવિધા મેળવી રહ્યા છે. અને અભ્યાસ કરી રહ્યા છે.”^{૧૧} “ગાંધીયુગની પહેલી અંત્યજશાળા ગોધરામાં શરૂ થઈ. ઈ.સ.૧૯૨૨થી આ શાળા, ગાંધીઆશ્રમ તરીકે ઓળખાઈ. આશ્રમનું પાકું મકાન બાંધવા, પારસી રૂસ્તમજી શેઠે રૂપિયા ૪૦૦૦૦ની સખાવત કરી.”^{૧૨} આશ્રમ વિશે મામાસાહેબ નોંધે છે કે- “દક્ષિણ આફ્રિકાના એક મિત્ર પારસી રૂસ્તમજીએ અમને રૂપિયા ચાલીસ હજારનું દાન આપ્યું. તેમાંથી ગામડાગામની શાળાઓ કાઢવાની હતી અને તે શાળાઓને દેશભક્તોના નામ આપવાના હતા. મેં (મામાસાહેબે) ગાંધી નામ પસંદ કર્યું. તેથી ‘ગોધરા ગાંધી આશ્રમ’ હિંદુસ્તાનનો પહેલો ‘ગાંધીઆશ્રમ’ થયો અને મકાન બાંધવાની શરૂઆત ૧૯૨૨માં થઈ હતી.”^{૧૩} એક અંત્યજ શાળાના રૂપમાં જેની સ્થાપના થઈ હતી તેવી આ દલિત શાળા, મામાસાહેબના પ્રયાસો અને તેમની અવિરત કામગીરીના પરિણામે ગાંધીઆશ્રમ રૂપે વ્યાપક બન્યો હતો.

૬. ગાંધીઆશ્રમનું શિક્ષણ

આશ્રમમાં શિક્ષણ લેવા આવનાર વિદ્યાર્થીઓની સામાજિક અને આર્થિક દુર્દશા વચ્ચે શિક્ષણ આપવું સહેલું જ હતું. “મામાસાહેબ દ્વારા નિશાળને ચાર દિવાલોના બંધિયાર શિક્ષણને બદલે ખુલ્લા વાતાવરણમાં, કનેલાવ તળાવને કાંઠે બેસી વિદ્યાર્થીઓને પ્રત્યક્ષ નિદર્શન દ્વારા શિક્ષણ આપવાના પ્રયત્નો કર્યા.”^{૧૪} ગાંધીઆશ્રમમાં અક્ષરજ્ઞાનની સાથે ખેતી, કાંતણ-વણાંટ, સુથારી કામ જેવા બુનિયાદી ઉદ્યોગોનું પણ શિક્ષણ આપવામાં આવતું હતું. “આજે પણ ગાંધીઆશ્રમના મુખ્ય પ્રાર્થના ખંડમાં વણાંટ માટેના લાકડાના આડાં ગોઠવેલા હયાત છે અને આ ખંડ વણાંટ માટે ઉપયોગમાં લેવામાં આવતો હતો.”^{૧૫} અંત્યજોના શિક્ષણ માટે મામાસાહેબને પડેલી મુશ્કેલીઓ અપાર હતી. મામાએ પોતાના પગારમાંથી પોતાના ખર્ચ કરતાં વધે તે તમામ હિસ્સો, આ બાળકો માટે વાપરી નાખવાનો નિર્ધાર કર્યો હતો. “મામાસાહેબ આશ્રમના શિક્ષણ માટે માસિક રૂપિયા ૩૦નો પગાર લેતા હતા. તેમાંથી વધતાં વીસ રૂપિયાનું શું કરવું ? તેની મૂંઝવણ

તેમને હતી. તેથી અંત્યજ બાળકો માટે નવી નવી વાનગીઓની રસોઈ બનાવવાનું શિક્ષણ, આ વધેલી રકમમાંથી આપવાનું શરૂ કર્યું.”^{૧૬} આમ મામાસાહેબ બાળકોની હરપ્રકારે સેવા કરવામાં પાછી પાની કરતાં નહીં. પોતાના આવા પ્રકારના જીવનવ્યવહારથી તેઓ ‘અવધૂત’ બની રહ્યા હતા. તેમનું આખું જીવન આ ગરીબ, અજ્ઞાની અને પછાત જાતિઓના વિકાસ અને ઉદ્ધારમાં ગાળ્યું અને તેના લાંબે ગાળે મીઠા ફળ જોવા મળ્યા હતા.

૭. ગાંધીઆશ્રમની ફલશ્રુતિ

કોઈપણ સંસ્થા કે સંગઠનના કાર્યનું પરિણામ તેના ઉદ્દેશ્યો, કાર્યરીતિઓ અને પ્રભાવથી આવે છે. ગાંધીઆશ્રમ એક મહાન ઉદ્દેશ્યથી સ્થાપિત સંસ્થા હતી. ડો.અરુણ વાઘેલા નોંધે છે કે- “ગોધરામાં સ્કૂલ અને આશ્રમ બન્યા પછી પણ અંત્યજશિક્ષણ એ મામા ફૂકે માટે કપરું ચઢાણ સાબિત થયું હતું. છતાં લાંબે ગાળે એ સંસ્થા વટવૃક્ષ બની. તેના ઉમદા પરિણામો મળ્યા. દા.ત. ગોધરા આશ્રમમાં ભણેલો વિદ્યાર્થી મોરાર, આશ્રમનો સંચાલક બન્યો હતો. આશ્રમના એક છોકરાએ ભણતર છોડી લડતમાં અંપલાવી જેલ પણ ભોગવી હતી. આશ્રમમાં ગાંધીવાદી સિદ્ધાંતો સફળ થઈ રહ્યા હતા.”^{૧૭} “દોરડું લટકાવી ઝપ માઈલ દૂર દાહોદ ભાગી જનાર લાલજી કુખણદાસ વણકર, સંગીતનો શિક્ષક બન્યો હતો.”^{૧૮} આ ઉપરાંત “ગાંધી આશ્રમનો એક છોકરો મૂળદાસ વૈશ્ય (૧૯૧૦), વડોદરા ધારાસભાનાં સભ્ય હતા અને પછીથી મુંબઈ સરકારમાં અને પાર્લામેન્ટમાં પણ સભ્ય બન્યા. ગાંધી આશ્રમમાંથી સાબરમતી આશ્રમમાં રાષ્ટ્રીય શાળા ચાલતી હતી, ત્યાં ત્રણ ચુનંદા વિદ્યાર્થીઓએ મોકલવામાં આવ્યા હતા.”^{૧૯} ગાંધીઆશ્રમ પોતે તૈયાર કરેલા વિદ્યાર્થીઓને કારણે પણ ઓળખાવા લાગ્યો હતો. ગાંધીઆશ્રમ આ સમયે એટલો બધો ખ્યાતિ પામ્યો હતો કે, ગોધરા અને આસપાસથી મુલાકાતે આવનારા ગાંધીઆશ્રમે જ રોકાતા. આશ્રમની મુલાકાતે મોરારજી દેસાઈ, સફેદ ઘોડાવાળી બગીમાં બેસી આવતા હતા. જેન્તીભાઈ ગોહિલે, ગોધરા આશ્રમને સાંદિપની ઋષિના આશ્રમ સાથે સરખાવી, મામાસાહેબ ફૂકેને ઋષિની ઉપમા આપી છે. શ્રી કાકાસાહેબ કાલેલકરે ગોધરા આશ્રમની તુલના ‘હેમ્પટનની નિશાળ’(જે નીચો આગેવાનોની ટંકશાળ કહેવાતી)સાથે કરી છે. ગોધરાની નિશાળ અંત્યજ સેવકો તૈયાર કરવાની ટંકશાળ તરીકે ઓળખાવી છે.

ભારત તથા દુનિયાની પછાત જાતિઓના ઉદ્ધારના ઈતિહાસમાં, જ્યારે પણ ભૂતકાળની અટારીમાં ડોકિયું કરવામાં આવશે, ત્યારે આ ગોધરાના આશ્રમરૂપી કાર્યની ગણના જરૂર કરવામાં આવશે.

પાદનોંધ

૧. ભાલોડીયા હિમ્મત(સંપા)શબ્દસૂચિ, અંક ૧૧, ગુજરાત સાહિત્ય અકાદમી ગાંધીનગર, ૨૦૨૦, પૃ. ૬૭
૨. નવજીવન, અંક-૪, પત્રિકા-૯, અમદાવાદ, તા. ૫-૪-૧૯૨૩
૩. વાઘેલા, અરુણ: પંચમહાલ જિલ્લામાં ગાંધીવાદી રચનાત્મક પ્રવૃત્તિઓ અને સ્વાતંત્ર્ય સૈનિકો, જ્યોતિ વાઘેલા અમદાવાદ, ૨૦૦૭, પૃ. ૩
૪. વાઘેલા, અરુણ: ઈતિહાસ દર્પણ, અક્ષર પબ્લિકેશન અમદાવાદ, ૨૦૦૮, પૃ. ૩૭
૫. યાજ્ઞિક ઈન્દુલાલ, આત્મકથા ભાગ-૨, અરુણાબેન મહેતા મેમોરિયલ ટ્રસ્ટ વડોદરા, ૧૯૭૪, પૃ. ૪૨
૬. ફૂકે, મામાસાહેબ- મારી જીવનકથા, નવજીવન પ્રકાશન મંદિર અમદાવાદ, ૧૯૭૪, પૃ. ૬૬
૭. એજન
૮. વાઘેલા, અરુણ: ઈતિહાસ દર્પણ, અક્ષર પબ્લિકેશન અમદાવાદ, ૨૦૦૬, પૃ. ૬૧

૯. વાઘેલા, અરુણ- પંચમહાલ જિલ્લામાં ગાંધીવાદી રચનાત્મક પ્રવૃત્તિઓ અને સ્વાતંત્ર્ય સૈનિકો, જ્યોતિ વાઘેલા
અમદાવાદ, ૨૦૦૭, પૃ. ૭૦
૧૦. શુક્લ, જયકુમાર-ગુજરાતની સ્વતંત્રતાની ચળવળ, નવભારત સાહિત્ય મંદિર અમદાવાદ, ૧૯૯૩, પૃ. ૭૩
૧૧. ગાંધી આશ્રમની મુલાકાતને આધારે, તા. ૧૦-૪-૨૧
૧૨. યાજ્ઞિક, ઈન્દુલાલ-આત્મકથા ભાગ-૩, અરુણાબેન મહેતા મેમોરિયલ ટ્રસ્ટ વડોદરા, ૧૯૭૪, પૃ. ૧૪૮
૧૩. ફડકે મામાસાહેબ, પૂર્વોક્ત, પૃ. ૬૮
૧૪. વાઘેલા, અરુણ-પંચમહાલ જિલ્લામાં ગાંધીવાદી રચનાત્મક પ્રવૃત્તિઓ અને સ્વાતંત્ર્ય સૈનિકો, જ્યોતિ વાઘેલા
અમદાવાદ, ૨૦૦૭. પૃ. ૭૦
૧૫. કાંતિભાઈ વણકર તથા ગાંધી આશ્રમની મુલાકાતને આધારે,
૧૬. ફડકે, મામાસાહેબ-પૂર્વોક્ત, પૃ. ૭૪
૧૭. વાઘેલા, અરુણ: ઈતિહાસ દર્પણ, અક્ષર પબ્લિકેશન અમદાવાદ, ૨૦૦૮, પૃ. ૬૧
૧૮. વાઘેલા, અરુણ: પંચમહાલ જિલ્લામાં ગાંધીવાદી રચનાત્મક પ્રવૃત્તિઓ અને સ્વાતંત્ર્ય સૈનિકો, જ્યોતિ વાઘેલા
અમદાવાદ, ૨૦૦૭. પૃ. ૭૦
૧૯. ફડકે, મામાસાહેબ-પૂર્વોક્ત, પૃ. ૬૭



An Analysis of Capital Structure and Financial Performance of Selected Listed Companies in India

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Abstract:

This study conducts an analysis of the financial performance of selected listed companies in India over a ten-year period. To find important relationship and pattern of dataset, the analysis uses both correlation and descriptive statistics. The results show that the debt equity ratio significantly negatively correlated with several performance metrics, including NPM, ROTA, ROSF and EPS. This shows that businesses with large debt-equity ratio have less profitability and shareholders return. The importance of effective assets utilisation in creating increased profitability and returns for shareholders, on the other hand, is shown by significant positive correlations between net profit margin and return on total assets as well as return on shareholders' funds. The debt-equity ratio, which is another indicator of moderate leverage in descriptive statistics. However significant variation is seen across important performance indicators especially in EPS, indicating a variety of financial characteristics in the sample.

Keywords: Capital Structure, Financial Performance, DER, NPM, ROTA, ROSF, EPS

1. Introduction

The exact ratio of debt to equity utilised to fund a company's assets and activities is referred to as its capital structure. It is the process through which a business uses a combination of equity and liabilities to fund its assets. Equity capital comes from claims to a company's future cash flows and earnings as well as ownership stakes in the latter. Bonds issuances and loans are examples of debt, whereas ordinary stock, preferred stock, and retained earning are examples of equity. Additionally regarded as components of the capital structure is short term debt.

The level to which a company is or has achieved its financial goals is referred to as financial performance. It serves as gauge of a company's overall financial health over a certain time period and may be used to compare enterprises in same industry or to compare whole industries or sectors. Based on a company's assets, liabilities, equity, costs, revenue and overall profitability, financial performance is assessed. A formal record of a company's financial activity and condition is provided through financial statement such the balance sheet, income statement, and statement of cash flows.

In order to fully identify the profitability and financial soundness of the business, financial performance analysis also includes the analysis and interpretation of financial statements. Indicators of financial performance are quantifiable metrics used to gauge a company's performance. Internal and external consumers both value financial performance. External users assess financial performance to discover prospective investment possibilities and whether a firm is worthwhile, while internal users do so to access the health and position of their individual organization.

India is the second largest producer of crude steel in the world, and its steel sector has seen substantial growth over the past ten years. The Indian steel market is divided into three categories: liquid steel, crude steel, and finished steel. For end- user industries, the market is divided into automotive and

transportation, building and construction, tools and machinery, energy, consumer goods, and other. About 2.5 million people directly or indirectly employs through steel sector. There is a player consolidation in the market, which has drawn in investors from other industries.

2. Literature Review

Chadha, S., & Sharma, A. K. (2015) investigated how capital structure or financial leverage affected the financial performance of companies. To examine the connection between leverage and business performance, 422 listed Indian manufacturing enterprises on the BSE. We're used as sample. The assess the leverage effect, a ten -year period from 2003-2004 to 2012-13 and yearly financial standalone data were taken into account. The empirical investigation was carried out using a panel data technique and ratio analysis. Tobin's Q, return on assets, and return Im equity are used as proxies to gauge the firm's financial performance. It was found that the firm's financial performance metrics of return on asset and Tobin's Q unaffected by financial leverage. However, have a negative and strong correlation with return on equity. In the Indian manufacturing sector, other independent variables including size age, Tangibility, sales growth, asset turnover and ownership structure play a key role in determining firm's financial success.

Singh, N. P., & Bagga, M. (2019) tried to analysis of the impact of capital structure on the profitability of the nifty 50 firms listed on the NSE of India from 2008 to 2017. Descriptive status, correlation and multiple panel data regression models have all been used to examine the data. The association between capital structure and profitability has been investigated using four distinct regression models. They looked at the specific impact of total debt and total equity ratios on profitability, or ROA and ROE, in these models. Fixed effects, random effects and pooled OLS have all been tried on all four models. They came to the conclusion that the capital structure has a considerable favourable influence on the firm's profitability.

Abdullah, H., & Tursoy, T. (2021), attempted to empirically examine the connection between capital structure and corporate performance. The non financial companies listed in Germany from 1993 to 2016 were used as sample of research. The adoption of IFRS by the European stock market in 2005 is another turning event that thought to have affected hoe strong association was. They noticed that, in contrast to other comparable nations, more than 60% of the total assets of German non-financial enterprises were funded by debt. The outcome supported the hypothesis that capital structure and company performance are positively correlated. Additionally, they found that the adoption of IFRS has improved the performance of sample firm's while weakening the link between capital structure and performance. The advantages of the tax shield and the reduced cost of issuing debt relatively to equity were two potential explanations for the positive relationship between capital structure and performance.

3. Research Objective

The main objective of this study is to find the relationship between Capital Structures and financial performance of selected iron and steel companies in India.

4. Research Methodology

The research methodology comprises the following.

Research design: In this study, a descriptive research design is performed. This research is completely related to quantitative data.

Sample type: It is only related to the Iron and Steel Industry of India.

Sampling technique: In this research deliberate sampling method was used. The selection is based on the non-probability sampling method.

The following samples were selected

1. JSW STEEL
2. TATA STEEL
3. HIDALCO

- 4. JINDAL STEEL & POWER
- 5. SAIL

Sources of data: This research depends on secondary data only. The websites, annual reports, financial statements, and other relevant information were used in this research.

Time period: The data was collected over a 10-year data period from 2012-13 to 2021-22. Those companies having consistent data were selected as samples.

Research tools: The data collected has been classified into tabular form.

Accounting tools: Ratio analysis was used to evaluate both capital structure and financial performance. The capital structure indicated by Debt-equity Ratio and the financial performance indicated by Net profit margin, return on shareholders funds, return on total assets, and earning per shares.

Statistical tools: Descriptive statistics and correlation are used in this study.

5. Data Analysis and Interpretation

Table 1: Descriptive Statistics

	Mean	Std. Deviation	N
Debt-Equity Ratio	.8454	.49930	50
Net Profit Margin	5.4257	8.44203	50
Return on Total Assets	3.6864	5.32169	50
Return on Shareholders' Funds	5.9042	8.53572	50
Earning Per Shares	29.5522	46.2793	50

Sources: From Author's computation

Interpretation

The above tables shows descriptive statistics of financial measures. A modest amount of leverage is indicating by average of debt equity ratio, which is at 0.85, while net profit margin varies significantly amongst companies, it typically around 5.4257, indicating varying levels of profitability. Return on total assets and return on shareholders' funds have average values of roughly 3.6864 and 5.9042, respectively, and both have a substantial amount of variability, indicating differing levels of efficiency in asset usage and returns to shareholders. The standard deviation of earning per share is a significant 46.2793, showing a broad range of values, although the average is about 29.55. with the help of these data, it is possible to make well informed financial decisions by getting a complete picture of the financial performance, leverage, and profitability of selected companies.

Table 2: Correlations

		Debt-Equity Ratio	Net Profit Margin	Return on Total Assets	Return on Shareholders' Funds	Earning Per Shares
Debt-Equity Ratio	Pearson Correlation	1	-.413**	-.473**	-.376**	-.250
	Sig. (2-tailed)		.003	.001	.007	.080
	N	50	50	50	50	50
Net Profit Margin	Pearson Correlation		1	.929**	.954**	.696**
	Sig. (2-tailed)			.000	.000	.000
	N		50	50	50	50
Return on Total Assets	Pearson Correlation			1	.976**	.716**
	Sig. (2-tailed)				.000	.000
	N			50	50	50

Return on Shareholders' Funds	Pearson Correlation				1	.653**
	Sig. (2-tailed)					.000
	N				50	50
Earning Per Shares	Pearson Correlation					1
	Sig. (2-tailed)					
	N					50
**. Correlation is significant at the 0.01 level (2-tailed).						

Debt-Equity Ratio and Net Profit Margin:
 Sources: From author's computation

Interpretation

•Debt-Equity Ratio and Net Profit Margin:

Correlation: -0.413 (negative correlation)

The negative association shows that when the debt-to-equity ratio rises, the net profit margin has a propensity to decline. This suggests that reduced profitability may result from debt levels that are higher than equity levels.

•Debt-Equity Ratio and Return on Total Assets:

Correlation: -0.473 (negative correlation)

This suggests that greater Debt-Equity Ratios are related to lower Return on Total Assets in a manner similar to the first association. This implies that the efficiency of asset usage may be impacted by greater debt levels compared to equity.

•Debt-Equity Ratio and Return on Shareholders' Funds:

Correlation: -0.376 (negative correlation)

Once more, this inverse relationship shows that a poorer Return on Shareholders' Funds is linked to a larger Debt-Equity Ratio. This suggests that larger debt levels in comparison to equity may have an impact on shareholders' returns.

•Debt-Equity Ratio and Earnings Per Share:

Correlation: -0.250 (negative correlation)

This relationship suggests that earnings per share are likely to decline when the debt-to-equity ratio rises. This shows that lower earnings per share may result from debt levels that are greater compared to equity.

•Net Profit Margin and Return on Total Assets:

Correlation: 0.929 (strong positive correlation)

According to this significant positive link, organisations with larger net profit margins also typically have better returns on total assets. This shows that better asset use and higher profitability are related.

•Net Profit Margin and Return on Shareholders' Funds:

Correlation: 0.954 (very strong positive correlation)

This extremely strong positive association shows that companies with larger net profit margins typically have higher return on shareholders' funds. This implies that better returns for shareholders are linked to improved profitability.

•Net Profit Margin and Earnings Per Share:

Correlation: 0.696 (positive correlation)

As per this positive correlation, companies with higher net profit margins are likely to have higher EPS. This suggests that higher earnings per share are linked to increased profitability.

•Return on Total Assets and Return on Shareholders' Funds:

Correlation: 0.976 (very strong positive correlation)

As per this extremely strong positive link, companies that have greater Return on Total Assets also typically have higher Return on Shareholders' Funds. This shows that improved shareholder returns are related to asset use efficiency.

•Return on Total Assets and Earnings Per Share:

Correlation: 0.716 (positive correlation)

A greater Return on Total Assets may lead to better Earnings Per Share, according to this positive association. This suggests that better earnings per share are linked to effective asset usage.

•Return on Shareholders' Funds and Earnings Per Share:

Correlation: 0.653 (positive correlation)

A higher Return on Shareholders' Funds may be associated with better Earnings Per Share, according to this positive association. This suggests that higher earnings per share are related to better returns for shareholders.

6. Findings and conclusion

This study tries to examine relationship between capital structure and financial performance. For this purpose 10 years data of 5 listed iron and steel companies of India are analysed. Some significant conclusion can be drawn from the correlation and descriptive tables. Firstly, there is a definite inverse relationship between the debt to equity ratio and number of financial performance measures, such as net profit margin, return on total assets, return on shareholders funds, and earnings per shares. This shows that the companies with a less debt to equity ratio typically have a worst profitability and shareholders returns. On the other hand there is a significant positive correlation between net profit margin and return on total assets as well as return on shareholders funds showing that higher profitability is linked to better returns for shareholders and more effective assets management. As per descriptive data, the companies generally retain a moderate amount of leverage. The key performance indicators play strong exhibit significant fluctuations, notably in earning per share, where value can worry greatly. Together this data highlight how crucial it is for organization to manage leverage while also maximising assets used, profitability, and return to shareholders.

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Impact of media usage on the youth of North Gujarat

RAMIZ MOHAMADSALIM PAWAR

Abstract:

The proliferation of social media platforms in recent years has revolutionized the way individuals interact, share information, and engage with the world around them. This study aims to provide a comprehensive analysis of social media usage patterns among the youth population in North Gujarat, shedding light on the impact of these platforms on their lives, behaviors, and attitudes. The research is motivated by the need to understand the evolving dynamics of social media in a regional context and its implications for the well-being and development of young adults. The data was collected through the questioner. This study contributes valuable insights into the unique social media landscape of North Gujarat and provides a foundation for understanding how the use of these platforms affects the social, academic, and psychological well-being of youth in the region. The result indicated that youth are highly addicted from social media platform.

1. Introduction

Communication with family & friends is one side or long-distance concern of humans for centuries. As social animals, people have always depended on the to create their relationships, when face to face discussions are impossible or inconvenient, humans have dreamed up to create solutions. The ancient method of communicating across great distances used written correspondence delivery by hand from one hand to another. In other words, letter writing. The root of social media stretches deep than you might imagine. In 1972, the telegraph was invented. The telegraph allowed messaging to be delivered over a long distance more quickly than traditional media. The telephone in 1890 & radio in 1891 both technologies is still in use today, but modern versions are much and more decant than their past forms. Telephone line and radio signals enable people to communicate across far distances promptly, something that human being had never experienced before. Technology began to change very rapidly in the 20th century.

2. What is social media?

Social media is a web-based technology to help social interaction between a large group of people through the social media network. Social media platform are for local as well as global networks. Social media are rising rapidly and become an unavoidable part of everyday life, because of the technology change. Social media usage rise more and more because of the increasing usage of Smartphone and revolution in technology. These smart phones make it easy to use and social media platform run from anywhere at any time. The mobile versions of these social media sites are so simple



to reach made its users friendly.

2.1 Youth

Youth is the time of life when one is young, and often means the time between childhood and adulthood. Youth are defined as those aged 15 to 29 in the national youth policy (2014). According to An “Official” definition of youth, created by the United Nations General Assembly in 1999 for the International Youth Year, and refers to youth as “all persons falling between the ages of fifteen and twenty- four inclusive”. In the National Youth Policy of the Indian government-2003, ‘youth’ was defined as a person of age between 13-35 years, but in the current Policy Document, the youth age-group is defined as 15-29 years to have a more focused approach, as far as various policy interventions are concerned.

2.2 North Gujarat

Gujarat is an enterprising state with a strong entrepreneurial vision and wit to spot a business occasion. It’s also home to some of India’s pioneers in industries like Pharma, Manufacturing, Textile, Diamond, Dairy, and FMCG brands. With changing times, it now incubates rapidly growing, new age mid-segments brands and start-ups. An interesting fact about digital marketing in Gujarat is the level of Smartphone penetration and internet usage in the state, which is more than the national average. While the national average is about 10 GB per month, Gujarat stands at about 13 GB per month. With a better infiltration of 4G services, rising usage of 4G handsets and rich content, there’s a massive push to the data using in the state.¹

3. Literature review

(Titto Varghese, 2013) Examined use of social media by teenagers. The objective of the study to check the habit and purpose behind the use of social media. 32.7% teenager like to log in social media account when alone at home. Girls preferred laptop while boys preferred mobile phone to access social media. Nowadays social media is the favourite tool for teenagers.

(G. Stephen, 2014) Studied use of social networking site among the students. In their study found 100% of students aware of the social networking site. 95% of them used social networking sites to interact with friends. 62% of respondents use social networking sites through mobile phone. Students used social networking sites daily 2 to 5 hours of a day. Sometimes social media negatively affect performance.

(Narula s, 2015) Contemplated study on the role of social media in cyber-terrorism awareness. Indian youth is the third-highest number of social media users after China and USA. Due to lack of awareness youth become the victim of cyber terrorism. 73% of youth used cyber media. Youth also lack knowledge about cyber laws.

(Desmond Upton Patton, 2014) In their study wanted to check social media leads youth towards the violence. High use of social media leads youth towards self-directed violence, gang violence, youth violence and bullying etc. Social media-based interaction is virtual so this may create violence.

(Vikramaditya Singh Bhati, 2019) In their study find co-relation between social media and youth. From the study reported that most Facebook users aged between 18-24 years. 70% of people believe that social media help them to stay connected with family and friends. India has high cyberbullying rate than the world. Due to regular use of social media like tiredness.

4. Objectives

- 1.To check relationship between gender and use of social media
- 2.To check relationship between marital status and use of social media
- 3.To check relationship between area and use of social media
- 4.To check most popular social media among youth

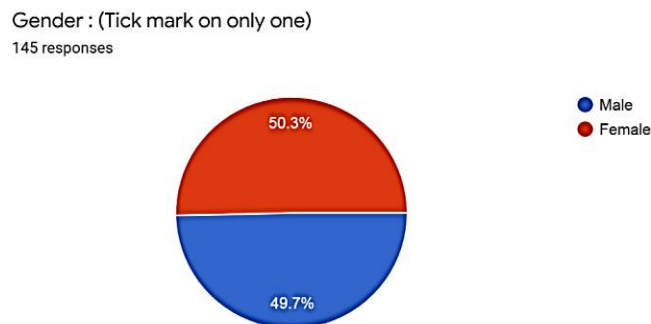
¹ <https://www.dnaindia.com/ahmedabad/report-internet-usage-in-gujarat-higher-than-national-average-2787335>, access 20 august 2020

5. Hypothesis

- H₀: Gender & Number of hours use of social media is related.
- H₁: Gender & Number of hours use of social media is not related.
- H₀: Marital status & Number of hours use of social media is related.
- H₁: Marital status & Number of hours use of social media is not related.
- H₀: Area & Number of hours use of social media is related.
- H₁: Area & Number of hours use of social media is not related.

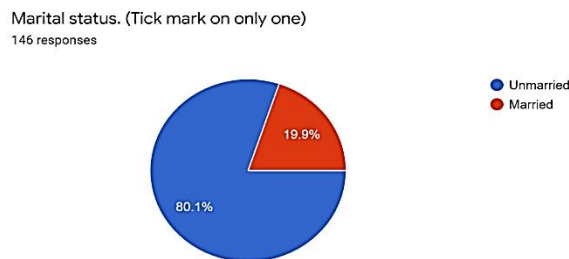
6. Data analysis & Interpretation

Figure 1: Gender wise distribution of respondents.



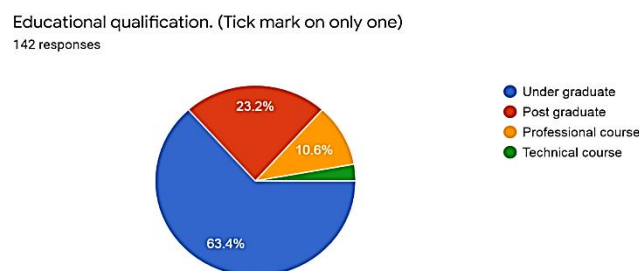
In the above figure represent that 50.3% of female participants and 49.7% are male participants. In this research approx equal participants of male and female participants.

Figure 2: Educational qualification wise distribution of respondents



In the above Figure undergraduate students are more dominant (63.4%) while Postgraduate (23.2%) & Professional course (10.6%) followed by it.

Figure 3: Marital status wise distribution of respondents.



In allocation according to marital status 81% of participants are unmarried category while 19.9% participants belong from the married category.

Hypothesis Testing

Hypothesis: 1

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Time_spend_Social.Media	140	93.3%	10	6.7%	150	100.0%

Gender * Time_spend_Social.Media Cross tabulation

		Time_spend_Social.Media					Total
		< 30 minutes	30-60 minutes	1-2 hours	2-3 hours	>3 hours	
Gender	Male	6	21	24	14	6	71
	Female	12	17	26	9	5	69
Total		18	38	50	23	11	140

H0: There is no significance difference between Gender and number of hours use of social media.

H1: There is a significance difference between Gender and number of hours use of social media

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.651 ^a	4	.455
Likelihood Ratio	3.699	4	.448
Linear-by-Linear Association	1.380	1	.240
N of Valid Cases	140		

Above table interpret that,

Interpretation: Above Chi-Square Table represents that the P-Value (0.455) is greater than significance value (0.05). Therefore, H0 is accepted. So, **there is no significance difference between Gender and number of hours use of social media.**

Hypothesis: 2

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Area * Time_spend_Social.Media	141	94.0%	9	6.0%	150	100.0%

Area * Time_spend_Social.Media Cross tabulation

		Time_spend_Social.Media					Total
		< 30 minutes	30-60 minutes	1-2 hours	2-3 hours	>3 hours	
Area	Urban	9	24	27	18	6	84
	Rural	8	15	23	6	5	57
Total		17	39	50	24	11	141

H0: There is no significance difference between area and number of hours use of social media.

H1: There is a significance difference between area and number of hours use of social media

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.505 ^a	4	.477
Likelihood Ratio	3.643	4	.457
Linear-by-Linear Association	.405	1	.524
N of Valid Cases	141		

a. 1 cells (10.0%) have expected count less than 5. The minimum expected count is 4.45.

Above table interpret that,

Interpretation: Above Chi-Square Table represents that the P-Value (0.477) is greater than significance value (0.05). Therefore, H₀ is accepted. So, **there is no significance difference between area and number of hours use of social media.**

Hypothesis: 3

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
M_Status * Time_spend_Social.Media	141	94.0%	9	6.0%	150	100.0%

M_Status * Time_spend_Social.Media Cross tabulation

		Time_spend_Social.Media					Total
		< 30 minutes	30-60 minutes	1-2 hours	2-3 hours	>3 hours	
M_Status	Married	16	34	38	16	9	113
	Unmarried	2	5	12	7	2	28
Total		18	39	50	23	11	141

H₀: There is no significance difference between marital status and number of hours use of social media.

H₁: There is a significance difference between marital status and number of hours use of social media

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.254 ^a	4	.373
Likelihood Ratio	4.322	4	.364
Linear-by-Linear Association	2.302	1	.129
N of Valid Cases	141		

3 cells (30.0%) have expected count less than 5. The minimum expected count is 2.18.

Above table Interpret that,

Chi-Square Table represents that the P-Value (0.373) is greater than significance value (0.05). Therefore, H₀ is accepted. So, **there is no significance difference between marital status and number of hour's use of social media.**

7. Conclusion

Social media like WhatsApp, Youtube and Instagram have become popular among youth. A study on social media usage among the youth of north Gujarat. The finding indicated that most of the youth are aware of the use of social media and youth are heavily use of WhatsApp, youtube and Instagram respectively. This is all because the use of technology is an essential part of youth lifestyle. Communication to each other and entertainment is the main purpose behind the use of social media by youth. Majority of youth frequency of use of social media 2-10 times in a day. Addiction and privacy issue are main threat face by youth while using social media. There is not an only threat but benefits are also got using social media. Majority of youth get motivation, happiness & inspiration by use of social media. In the context of satisfaction, most students are satisfied with the use of social media.

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Exploring Human Resource Accounting: Concepts, Methods, and Practical Applications

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Abstract:

The area of human resource accounting (HRA) is thoroughly reviewed in this research paper, including its essential concepts, various measuring techniques, and practical applications. For organizations seeking to evaluate and successfully manage their human capital, HRA is a crucial tool. The evolution of HRA, its place in corporate decision-making, and the challenges involved in implementing HRA into practice are all topics covered in this paper. In this paper, the theory and research in human resources accounting are reviewed, along with its meaning and various human resources accounting techniques.

Keyword: *Human capital, Human resource accounting*

1. Introduction

Effectiveness, HR capital, decision-making, financial repo, human resource accounting (HRA), and human resource management (HRM). The process of locating, evaluating, and disseminating data regarding human resources is known as human resource accounting (HRA). The main advantages of this type of accounting are that it fosters the development of efficient managerial decision-making, quality of management, which stops the misuse of human resources and boosts the output of human resources, raises spirits, job happiness, performance reviews, motivation, and creativity, among other things. The effectiveness of people is essential to every organization's development and growth. Human behavior traits such as group loyalty, skill, motivation, quality, and ability for efficient interaction, cooperation, communication, and decision-making serve as indicators of the original health of the organization. The resources needed by an organization include people, things, tools, cash, and methods. These resources can be roughly divided into two categories, such as physical and human resources. Men are regarded as animate resources, sometimes known as the human resources. Others are seen as inanimate or physical resources; these include things like materials, machinery, money, and procedures. A new accounting concept is human resource accounting (HRA). As it does not produce any physical assets, it adheres to the conventional principle that all expenses incurred for the development of human capital are charged to the period's revenue. However, the modern position is that costs associated with any asset, such as human resources, must be capitalized because they offer advantages that can be quantified in monetary terms. Measuring the cost and value of employees to firms is crucial; expenditures associated with hiring, training, and developing workers, as well as their economic values, are crucial for human resource accounting. All organizational operations are carried out by human resources, so valuing these resources is crucial. Financial statements should be used to educate investors, management, and other parties of the valuation. In essence, human resource accounting is an information system that informs management of changes in the company's human resources over time. Industries began to appreciate the worth and significance of human resources in the early 1990s. Just like an organization's physical assets and investments, skilled and specialized human resources are essential. In order to increase the effectiveness of the organization they are in charge of, managers spend a lot of money on training and educating their workers and employees. However, no organization has actually used the human resources accounting system that should be used for processing human resources information. An alternative to the conventional approaches to accounting for human worth has been put out in this study. To provide management with an accurate assessment of the worth of

people to the organization, the idea of human resource accounting was created. The HRA is being created to offer a system whose objectives are to characterize the organization's current human resource value and to predict its future human resource value. Five examples are given to show how the technology of HRA can be used. Each example deals with a fundamental management concept, such as return on investment (ROI) from human resources as program justification, evaluation of promotion policies, estimation of personnel costs related to organizational reorganization, and evaluation of detailing and assignment procedures. However, the balance sheet has not yet given Human Resources any credit. It is not being properly recorded in books of accounts by businesses. Despite the fact that the balance sheet does not reflect the worth of human resources, the auditor attests in the report that it accurately depicts the state of the company.

The pace of study in this area has been slow, and researchers have been unable to create a good model that is free from significant restrictions or to pinpoint two effects on the production of Human Capital, which is the foundation of accounting.

1.1 The Concept of Human Resource Accounting

The goal of the accounting technique known as human resource accounting (HRA) is to identify and quantify the value of human resources inside a business. It recognizes that a company's entire value and success are influenced by its human capital, which includes the abilities, skills, and knowledge of its workforce. HRA acknowledges the importance of human resources as a crucial resource for fostering entrepreneurial success in the context of business. In order to increase business performance and competitiveness, it emphasizes the necessity of adequately accounting for and managing human capital. It is thought to be the infant of production. Production can be defined as the process of making physical commodities or offering services to meet the needs of people. Land, labor, capital, and entrepreneurs are the main production variables. While labor and entrepreneurs are not given much attention and so merely serve as a charge to the organization's profit and loss account, every organization reports on and includes land and capital in its financial records. The organizations' human resources are the two factors—labor and entrepreneurship. The accounting literature has recently seen a rush of interest in the valuation of human resources, which seems undesirable.

The American Accounting Association (1973) defined HRA as the process of identifying, measuring and communicating information about human resources in order to facilitate effective management within an organization. This definition considers HRA as the process involving recognition and the quantification of human resources for the purpose of assisting the effective management of an organization. The definition is somehow crude as it is not specific as to what constitutes the human resources expenditure and how it is to be recognized.

HRA views the organization's human resources as comparable to its other assets. To become productive, they need to be invested in over time. This investment pertains to the hiring, training, and development expenditures, which are capitalized and amortized throughout the human resource's probable useful life, accounting for attrition and inevitable decline. which describes HRA as a procedure that requires calculating how much it costs businesses and other organizations to find, hire, train, and develop their human resources. This provides insight into the cost of investing in people. Resources must be acknowledged for valuing and reporting them. This is the definition that the evaluation of a person's economic contribution to an organization. For many businesses, human resource accounting consists, at best, of valuing each employee on the basis of recruiting, training, and development expenses while paying some attention to depreciation and expected length of employment. The asset value of labor and the quantity of asset production that can be assigned to personnel activities are both systematically measured by HRA. This definition acknowledges the financial implications of human resources while also taking into account the economic advantage linked to them. We define the concept as the measurement process that accounts for the cost and value of employees as an intangible asset in an organization's financial statements in order to determine the

true value of the business and help the various users of the financial statements in reaching their individual conclusions. This definition is based on the trend of definitions in the field of HRA that was previously mentioned. In a nutshell, human resource accounting is the skill of methodically valuing, recording, and reporting the value of human resources in an organization's financial records.

2. Rationale of the study

From an accounting perspective, managing human resources in every firm is crucial. The stakeholders want the valuation of human resources in order to improve managerial effectiveness and employee productivity. They also expect that the valuation be recorded in the accounts and that such information be fairly disclosed in the financial statements. Investment in human resource development is not a revenue expense. Benefits from its influence on staff capability development last for a very long time. There is a real demand for accurate and comprehensive data that can be applied to enhancing and assessing human resource management. HRA is a subset of social accounting, where accountants must use their specific skills to assist in finding answers to society's problems.

Accounting is a science of measurement, analysis, and communication, as is well known. Another challenging issue is coming up with an appropriate accounting system for informing the stakeholders. Conceptually, capitalizing human resource costs is more sound than using the expense method. Decisions made by both internal and external users can benefit greatly from information about human resources. Accounting for human capital is an explicit admission of this principle.

People are important organizational assets, and they are a crucial component in the mix of resources. This research will be beneficial for the many accounting information users for making decisions on a daily basis. For their daily decision-making, the many users of accounting information will find this study useful. Therefore, by critically evaluating the HRA concept, this study will help to show its advantages and disadvantages. The paper also discusses the potential effects of including human resources in company financial reports on their number and quality.

3. Objective of the study

1. To examine and evaluate HRA applications in various places of work as well as previous literature reviews on HRA plans and policies.
2. To make it easier to value human resources, record the value in the books of accounts, and disclose the value in the financial statement.
3. To make guidelines for establishing these accounting standards in our business and firms.

4. Literature Review

Hossain et.al. (2014) this study is to evaluate the significance of Human Resource Accounting (HRA) procedures for company financial reporting. This study, which combines theoretical and empirical research, aims to examine the prior literature review and make some recommendations for fresh ideas, approaches, and applications of HRA. Different MNCs in the HRM sector offer various schools of thought regarding the methods of human management with various systems and objectives for financial analysis and reporting. One of the most potent and significant concepts to have developed in the business and management world is human resource management, and it still is. Effective human resource management may provide long-term advantages for firms' personnel and also boosts quality, performance, values, and dedication to the future need.

Borah (2023) analyzing the importance of psychological factors in successful entrepreneurship, this theoretical research study attempts to explore the junction of human resource accounting, behavioral finance, and entrepreneurship. It aims to give readers a thorough grasp of how behavioral finance insights combined with human resource appraisal and valuation can affect an entrepreneur's performance and ability to make decisions. This study integrates these three domains in an effort to

shed light on the psychological factors that influence entrepreneurial outcomes and aid in the creation of successful entrepreneurial venture strategies.

Islam et al.(2013) the main goal of the study is to emphasize the key traits of HRA together with its practical advantages and implementation challenges. HRA is the process of finding, measuring, and distributing information about human resources to interested parties. The study is mostly composed of a thorough analysis of pertinent literature built on significant effort. The development of effective managerial decision-making, management quality, the prevention of the exploitation of human resources, the improvement of morale, job satisfaction, and creativity are only a few of the primary advantages of such accounting. The limitations are brought about by the fact that human resource assessment is unclear due to resource unpredictability.

Oluwatoyin (2014) the paper also aims to cover the goals of human resources accounting and the requirement for human resources accounting in businesses, as well as the recording and disclosure in financial statements. The study also identifies barriers to the adoption of human resources accounting in the business as well as prerequisites that must be met. It was suggested, among other things, that rather than adhering to imperfect convention, accounting should change to meet the perfections introduced by new ideas, such as human resource accounting and valuation, since the majority of businesses base their management decisions on customized management accounting information systems rather than conventional accounting rules or published statutory reports. The accounting for human resources must start here.

Enyi et.al. (2014) based on the premise that businesses in the post-industrial economy operate in a competitive economic environment and require timely, effective, and efficient decisions to ensure success and survival, this study was conducted to investigate the likely impact of human resource accounting on the decision-making process and business valuation method. Ex-post facto research design was used in the empirical examination of 16 Nigerian banks that are publicly traded. Based on these results, the study came to the conclusion that it is necessary to value human capital and account for it in the financial statements alongside other intangible assets. The only direct route to fully aligned company information goals is through strategy.

Pandey (2014) In today's knowledge-driven economy, human resource management has grown significantly in importance. What is measured is managed, according to a well-known proverb. The Human Resource Accounting (HRA) process aids in determining the value of an organization's human resources and makes an effort to reflect that value in the financial statements. Numerous studies have already established beyond a shadow of a doubt the value of HRA. Finding the gap between some of the top Indian firms' net worth and market value and researching the various HRA models that companies employ are the two main goals of this essay.

5. Methodology of the Study

Based on a thorough review of past relevant studies, the study is exploratory in nature. Only secondary data were used to conduct this study. The secondary sources of knowledge on human resource accounting have been compiled from a variety of HRA publications, journals, books, newspapers, magazines, and websites. the data that was put via statistical analysis. However, as the information of some well-known MNCs is highly secret, the participants chose not to share certain details. Therefore, the researcher has made an effort to preserve anonymity in the part of data analysis.

6. Models/Methods of Human Resource Accounting

The need for developing proper technique and procedures for determining the cost and value of people to the business became clear to accountants and economists around the world. A number of experts have worked on it for three decades and have created specific models for evaluating human resources, according to Marharshi (2004). Shultz (1960), William (1967), Flamholz (1971, 1972, and 1975),

Morese (1973), Lav and Schwartz (1971), Jaggi and Lau (1974), Kenneth (1978), and others are notable among them.

The first phase of approaches to human resource accounting was developed in 1691, the second phase occurred from 1691 to 1960, and the third phase began after 1960. The two methods for accounting for human resources are Flamholz and Bullen (1989) and Sudarsanam, Sorwar, and Mar (2003).

6.1 Cost or historical cost approach

Under human resource cost accounting method or model there are

1. Acquisition cost model/Historical cost model
2. Replacement cost model
3. Opportunity cost approach
4. Standard cost approach

6.2 Value approach

They Are;

1. Present value of future earnings method
2. Reward valuation model
3. Net benefit model
4. Certainty equivalent net benefit model

- **Acquisition cost model/Historical cost model**

This strategy is sometimes referred to as an acquisition cost model. The authors of this strategy are Brummet, Flamholtz, and Pyle (1971). Using the five criteria of acquisition; formal training and familiarization; informal training; informal familiarization; experience; and development, this method assesses the organization's investment in its workforce. This model suggests capitalizing the expense in the balance sheet rather than charging it to the profit and loss account. Capitalization is the process of granting an expense item the status of an asset. In the case of human resources, the capitalized amount must be depreciated over time. Therefore, one will consider the employee's age at the time of hiring and at the time of retirement. A small number of these employees may leave the company before they are eligible for superannuation. This is comparable to a tangible asset.

- **Replacement cost model**

The authors of this strategy are Likert and Eric (1985). The method calculates the expense of replacing an employee, which includes costs for hiring, choosing, paying, and receiving training (which includes lost wages during the training time). The information obtained using this strategy may be helpful in determining whether to fire or hire new employees. This strategy is comparable to the historical cost technique discussed above, with the exception that it permits adjustments in the cost of hiring, educating, and developing personnel rather than using their previous cost for capitalization.

- **Opportunity cost approach**

Hekimian and Jones (1967) suggested this strategy. This strategy bases an employee's value on his or her potential alternate uses. If an employee has no other purpose, he will not be given any value. This strategy notably eliminates the kinds of workers who are easily hired from outside. The strategy promotes a competitive hiring procedure for an organization's limited number of employees. It implies that there is a scarcity premium on the opportunity cost. The proposals (bids) made by other departments for a particular employee or group of employees are used to determine the opportunity cost of that employee or group.

The developers of this strategy believe that a bidding procedure like this one is a potential strategy for

- More optimum personnel allocation
- A quantitative foundation for planning, analyzing, and improving the firm's human resources.

- **Standard cost approach**

- David Watson has recommended this strategy. Using this strategy, annual average expenditures for recruiting, hiring, training, and developing each grade of personnel are established. The value of human resources for accounting purposes is the average cost determined in this manner for every employee in the organization.

- **Present value of future earnings method**

Lev and Schwartz (1971) provided a method for valuing employees economically based on the present value of expected future wages that was modified to account for the likelihood that they would die, leave their jobs, or retire. This approach aids in estimating the current value of a potential employee's contribution. This model states that the present value of a person's future earnings from employment represents the value of human capital that person embodies. This value may be estimated by applying the following formula:

- $\sum(Vy) = \sum Py (t + 1) \sum I(T) (1 + R)^{t-y}$

i.e. where $\sum(Vy)$ = expected value of a 'y' year old person's human capital T = the person's retirement age $Py(t)$ = probability of the person leaving the organization $I(t)$ = expected earnings of the person in period R = discount rate.

According to this model, the value of human resources is ascertained as follows:

Each employee is divided into distinct groups based on their experience level and age.

To calculate the median annual income for various age groups.

Each group's anticipated total earnings up until retirement age are determined.

The value so determined will be the worth of human resources and assets. The total earnings estimated as above are discounted at the rate of cost of capital.

- **Reward valuation model**

Flamholz (1971) made the suggestion for this model. This is an improvement over the present value of future earnings model because it accounts for the chance or probability that an employee would change roles in his career and leave the company before he dies or retires.

- The model states that an individual's expected realizable value is the best indicator of their value to an organization. The collection of future services he is anticipated to deliver during the time he is likely to continue with the business are used to assess the realizable value.

- **Net benefit model**

Morse (1973) has recommended this strategy. This method states that the present value of the net benefits the firm receives from the employment of the employees is equivalent to the value of human resources.

- **Certainty equivalent net benefit model**

Pekinogan (1976) suggested using this strategy. This is a development of the "net benefit approach" that Morse proposed. This method contends that when estimating the value of human resources, consideration should also be given to the certainty with which the net benefit in the future will accrue.

7. Applications of Human Resource Accounting

- **Workforce Planning and Recruitment:**

Employers use HRA to make educated choices about hiring and talent acquisition. HRA supports in selecting candidates who are in line with the strategic objectives of the company by evaluating the abilities, credentials, and potential contributions of prospective employees.

- **Training and Development:**

Training and development initiatives are significantly shaped by HRA. It assists businesses in identifying skill gaps and areas that require the most employee development funding. This guarantees that training funds are used wisely to increase worker productivity and capability.

- **Performance Appraisal and Compensation:**

To assess each employee's contribution, HRA is frequently tied to performance review systems. An employee's value-adding contribution to the company might help guide compensation decisions. Employees that do well may receive rewards in line with their merit.

- **Succession Planning:**

HRA is important for spotting potential leaders inside the company. Organizations can develop succession plans that enable a smooth transition of important jobs and lower the risk associated with leadership changes by evaluating the competencies and growth potential of their workforce.

- **Merger and Acquisition Decisions:**

HRA can assist in determining the worth of the human capital of both the target and acquiring organizations in merger and acquisition scenarios. This data informs choices on workforce integration and offers perceptions into potential synergies or cultural difficulties.

- **Resource Allocation:**

HRA assists businesses in successfully allocating resources. Management can shift money and resources to areas where human capital produces the highest returns by assessing the relative contributions of various departments or teams.

- **Strategic Planning:**

Accounting for human resources contributes to more comprehensive strategic planning. It helps to ensure that human capital investments support the business' strategic vision by coordinating HR initiatives with overall organizational goals.

- **Risk Management:**

Organizations utilize HRA to evaluate risks associated with human capital. This entails identifying important employees whose departure could have a big impact and creating backup strategies to lessen those risks.

- **Investor Relations and Reporting:**

Shareholders and investors can benefit from the knowledge that HRA offers. It enables businesses to explain the importance of their human capital expenditures, which contributes to a deeper comprehension of the company's worth.

- **Compliance and Regulatory Reporting:**

Information on human capital must be disclosed according to regulations in various sectors and locales. By offering standardized measurements and data, HRA assists enterprises in meeting these reporting requirements. These examples demonstrate how Human Resource Accounting may be used in a variety of ways to improve corporate decision-making, resource allocation, and the alignment of human capital management with strategic goals. When properly implemented, HRA not only recognizes people as significant assets but also equips firms to use their human capital more strategically for competitive advantage and sustainable growth.

8. Challenges and Controversies in Human Resource Accounting

- **Subjectivity in Valuation:**

The inherent subjectivity in valuing human capital represents one of the main difficulties in HRA. Human capital is difficult to objectively measure, in contrast to conventional assets with market valuations. Different valuation techniques may be applied, which could result in biases and inconsistencies.

- **Data Reliability and Accuracy:**

HRA significantly relies on information on employee productivity, abilities, and contributions. It might be difficult to ensure the integrity and trustworthiness of this data because it frequently includes self-reported data and subjective evaluations. Inaccurate information can produce false conclusions.

- **Ethical Considerations:**

There are ethical issues with treating employees as assets. Assigning monetary values to people, according to critics, may turn them into inanimate objects that can be exploited and dehumanized at work.

- **Lack of Standardization:**

HRA measurement and reporting are inconsistent since there is no established set of rules and norms. Comparability between organizations and industries is hampered by the lack of standardization.

- **Complexity and Resource Intensiveness:**

HRA methodology implementation can be difficult and time-consuming. Small and medium-sized businesses (SMEs) might not have the means and knowledge necessary to perform thorough HRA, which could lead to discrepancies in its application.

- **Short-Term vs. Long-Term Focus:**

HRA frequently places an emphasis on long-term human capital investments, which may contrast with incentives for immediate financial achievement. The creation of long-term human capital may be difficult for organizations to balance with short-term financial objectives.

- **Resistance to Change:**

Organizations have been firmly entrenched in conventional accounting procedures for many years. Stakeholders who are used to traditional financial reporting techniques may oppose the use of HRA.

- **Lack of Legal Framework:**

Some governments do not have a legislative framework in place to recognize and disclose data on human capital. This may make it more difficult for some regions to implement and standardize HRA policies.

- **Measurement of Intangible Factors:**

HRA tries to quantify the value of intangible assets including workplace culture, staff morale, and knowledge exchange. Accurately measuring these intangibles continues to be difficult. A fair and critical evaluation of human resource accounting must take these issues and problems into account. The strategic management of human capital can be better understood with the use of HRA, but it has its limitations and ethical issues. It is essential to address these issues if HRA is to be used responsibly and productively in contemporary businesses.

9. Accounting Treatment of Human Resources Accounting

The accounting treatment of human resources under various methods can be done in three parts

- **Real Capital Cost**

i. Every capital expense related to the human resources, such as the cost of training, should be capitalized by-

Human resources capital (HRC) Dr.
Bank Cr.

ii. And the cost should be written off during the working life of the employee, as-

Income statement Dr.
Human resources capital (HRC) Cr

- **Present Value of Future Salary/ Wage Payment**

i. Whenever we hire human resources or a corporation wants to start accounting for them, we capitalize their value according to Lev & Schwartz valuation (whether at year's end or during the year).-

Human resources capital (HRC). Dr.
Human Resources Cr.

ii. At the time of Salary Payment-

Salary Dr.
Cash Cr.

iii. We should compute the HRC value in accordance with the Lev & Schwartz model at year's end. Now, the difference between HRC in the books and HRC as it is currently calculated must be debited in the form of HRR, and the remaining amount must be debited in the income statement to complete the salary-

Human resources reserve Dr.
Income Statement Dr.
Salary Cr.

iv. If the difference is more than salary then balance should be credited to P&L A/C. Now amount debited in HRR should be charged in form of depreciation/amortization from income statement-

Income Statement Dr.
Human Resource Capital Cr.

● **Suggested use of Fund for HRC**

i. The HRC fund should only be utilized for certain defined purposes, such as employee training, offsetting unusual losses brought on by an employee's departure or death, providing for the welfare of employees to increase their satisfaction, etc. the entry for transferring will be-

Income Statement Dr.
Fund for HRC Cr.

ii. Entry for capitalization of human resource with the same amount will be-

HRC Dr.
Human Resource Adjustment Cr.

iii. If abnormal losses persist for a long time after an employee leaves or passes away, these losses may be deducted from the fund over the course of those years. There will be-

Fund for HRC Dr.
Income Statement Cr.

iv. Reverse entry at the time of leaving/death of employee will be-

Human Resource Adjustment Dr.
HRC Cr.

Amount capitalized in previous year (in this part) should be basis for incentive for current year

10. Conclusion

The energies, abilities, and knowledge of individuals used to the creation of goods or the provision of useful services are referred to as human resources. HRA is a technique for gathering, analyzing, and disseminating data about human resources to relevant parties. Human resource value is not covered by the Companies Act of 1994 in our country. As a result, our business management now voluntarily discloses such information.

The rules for valuing human resources and revealing information about investments in them, such as costs for training and development, salaries, and other benefits, need to be prescribed. This information should be disclosed through yearly reports. The concepts and beliefs that underlie the conception of HRA are no longer speculative.

The amount of money that corporate organizations often invest in their human resources and the effect that these expenditures have on the productivity level of people justifies treating and recognizing them as assets rather than expenses. Furthermore, there are major solutions to the objections raised against the idea of HRA and its implementation. The numerous users of the reports will receive more qualitative and quantitative information, which will improve their decision-making skills, when human resources are quantified and reported as assets in the balance sheet of business organizations. Reporting HRA will also reveal the organizations' genuine and fair value.

As a result, our business management now voluntarily discloses such information. The rules for valuing human resources and revealing information about investments in them, such as costs for training and

development, salaries, and other benefits, need to be prescribed. This information should be disclosed through yearly reports.

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Analysis of Regional Rural banks in Rajasthan: Bankometer Model

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Abstract:

The bankometer method was developed by the IMF to assess a bank's financial health. By taking into account the influence of each ratio in the framework following IMF (2000) guidelines, the Model assists in determining the banks' solvency ratings to avoid insolvency issues and to establish their financial stability. This study uses the bankometer approach to assess RRBs in Rajasthan over five years (2018–2022). The Baroda Rajasthan Kshetriya Gramin Bank (BRKGB) and Rajasthan Marudhara Gramin Bank (RMGB) are the two RRBs that this study has taken into account. The study's findings led to the conclusion that the BRKGB and RMGB banks are sound and can be addressed as "super sound" because their average scores are above 70. However, the BRKGB has a greater S-score than RMGB (97.41), showing that it is in a better overall financial condition.

Keywords: Financial Soundness, Bankometer Model, Baroda Rajasthan Kshetriya Gramin Bank (BRKGB), Rajasthan Marudhara Gramin Bank (RMGB)

1. Introduction

A long-standing goal of the Indian authorities is to improve citizens' access to official banking services. Till the 1970s, banking facilities in the rural areas were very little developed so the aspirations of farmers and urban dwellers for traditional banking were previously unfulfilled. Due to this need, RRBs were formed to support credit in rural and agricultural areas. Before the formation of RRBs, unregulated or co-operative banks were responsible for most of the credit in agriculture and rural areas. The Regional Rural Banks were established to offer the types of financial institutions required for enterprises to operate in rural areas. The Regional Rural Banks (RRBs) were established in 1975 as a result of the provisions of the Regional Rural Banks Act, 1976, and the Ordinance promulgated on September 26, 1975, to develop the rural economy by providing credit and other facilities, in particular to small and marginal farmers, agricultural laborers, artisans, and small business owners, for the development of trade, agriculture, commerce, industry, and other productive activities in the rural areas.

2. Literature Review

Chauhan and Kumar (2019) investigated the financial Soundness of Indian commercial banks from 2009 to 2018 by using the Bankometer model. It was discovered that foreign sector banks along with new private banks have good financial Soundness in terms of the Bankometer model, public sector banks show low performance, and old private banks as a group show moderate financial soundness.

Zahidur Rahman(2017) analyzed the financial soundness of 24 private commercial banks operating in Bangladesh from 2010 - 2015 by using the Bankometer model. The study discovered that the banks had financial strongly sound financial status during the study periods.

3. Objectives of the study

- 1.To evaluate the financial soundness of Rural Regional Banks (RRBs) operating in Rajasthan through the Bankometer model
- 2.To make a comparison of the Bankometer variables between the two RRBs in Rajasthan.

4. Research Methodology

Sample: The Baroda Rajasthan Kshetriya Gramin Bank (BRKGB) and the Rajasthan Marudhara Gramin Bank (RMGB) are the two banks chosen for the study's sample.

Data Source and Time Frame: The annual reports from the websites of the specified Rajasthan RRBs between 2018 and 2022 (five years) are used as secondary data in this study. A descriptive analysis is used to describe the assessment data in more detail.

5. Hypothesis

H₀: There is no significant difference between the mean value of the Bankometer parameters of the two banks.

H₁: There is a significant difference between the means value of the Bankometer parameters of the two banks.

6. Tools and Techniques for Data Analysis

Bankometer Model: There are numerous models readily accessible evaluating a bank's soundness, but Bankometer is a recently created and straightforward method that uses financial ratios derived from both the CAMELS framework and the CLSA-stress (Credit Leona's Securities Asia) test parameters with minor percentage changes to synthesize a bank's soundness. In this concept, a number known as the solvency score (S-score) is used to assess a bank's soundness. The internal management of the bank may find this technique useful in identifying insolvency issues and fixing the problems identified by the Bankometer approach. It can be used by both people and supervisory organizations to quickly assess the soundness or solvency of any bank. Following the guidelines made by the IMF (2000), the researcher took the initiative and employed a thorough method called Bankometer, which has the advantage of producing the most accurate results with the fewest possible parameters. However, the "Bankometer" model's expression is as follows (Rahman 2017)

$$S\text{-Score} = 1.5 (CA) + 1.2 (EA) + 3.5 (CAR) + 0.6 (NPL) + 0.3 (CI) + 0.4 (LA)$$

S represents the solvency score

Value of Score	Position
S<50	Insolvent
50<S<70	Grey zone
S>70	Financially Sound

IMF regulations and Bankometer variables

Variables	CA = Capital to Asset Ratio	EA = Equity to Asset Ratio	CAR = Capital Adequacy Ratio	NPL = Non-Performing Loan Ratio	CI = Cost to Income Ratio	LA = Loans to Asset Ratio
IMF regulations	higher than 4%	greater than 2%	between 8% to 40%	below 15%	less than 40%	below 65%

7. Statistical tools

T-TEST: A statistical test known as a t-test compares the average values of two samples. The t-test was applied to compare the mean ratio values for the two RRBs in the current study.

8. Analysis and interpretation

Table: A

Years	2018	2019	2020	2021	2022	Mean	S.D	C.V	T-Value	P-Value
Capital to Asset Ratio (CA≥04percent)										
BRKGB	6.38	6.28	6.33	6.65	7.83	6.69	0.65	9.72	4.11	0.00
RMGB	5.80	5.60	5.18	4.79	4.91	5.26	0.44	8.28		
Equity to Asset Ratio (EA≥02percent)										
BRKGB	1.93	1.72	1.54	1.30	1.16	1.53	0.31	20.30	1.37	0.21
RMGB	1.60	1.42	1.29	1.13	1.03	1.29	0.23	17.54		
Capital Adequacy Ratio (40percent≤CAR≥08percent)										
BRKGB	10.20	10.27	10.26	12.90	11.42	11.01	1.17	10.66	1.88	0.10
RMGB	10.21	10.05	9.70	9.82	10.23	10.00	0.24	2.36		
Non-Performing Loan Ratio(NPL ≤ 15percent)										
BRKGB	2.01	1.69	1.04	0.42	0.51	1.13	0.70	62.11	-3.67	0.01
RMGB	2.10	3.28	3.56	2.53	2.15	2.72	0.66	24.38		
Cost to Income Ratio(CI≤40percent)										
BRKGB	59.77	73.15	83.41	63.52	56.79	67.33	10.90	16.19	1.15	0.28
RMGB	59.80	77.45	94.93	74.38	72.90	75.89	12.60	16.60		
Loans to Asset Ratio (LA ≤65percent)										
BRKGB	62.08	64.75	65.26	66.29	68.03	65.28	2.19	3.35	7.27	0.00
RMGB	58.80	57.85	56.51	55.54	56.43	57.03	1.29	2.26		

Source: Author’s Calculations

Capital to Asset Ratio

The ratio demonstrates how much of an asset's funding comes from sources like funds, and external sources such as bank capital and long-term loans. To meet the standards set by the International Monetary Fund (IMF) the bank is required to maintain a Capital Asset Ratio of 4%. Table: A shows that during the study period, BRKGB's capital-to-assets ratio (6.69) was greater than RMGB's (5.26). In contrast to BRKGB (CV=9.72%), the rise of the ratio is observed to be more consistent in RMGB (CV=8.28 %). The t-test results (t=4.12, p=0.00) further demonstrated that the alternative hypothesis was accepted and that there was a significant difference between the mean values of the two banks. Here, BRKGB and RMGB have an appropriate capital-to-assets ratio following IMF guidelines.

Equity to Asset Ratio

The equity-to-asset ratio assesses the quantity of assets that are derived from owner investments by contrasting the bank's total equity to its total assets. Higher ratios indicate a more stable financial position for the bank because the majority of its assets are supported by equity capital, which means it depends less on outside funding. In compliance with IMF requirements, the bank must maintain equity to asset ratio that is higher than 2%. Table: A shows that throughout the study period, BRKGB's equity-to-assets ratio (1.53) was larger than RMGB's (1.29). However, RMGB's increase in the ratio is shown to be more steady (CV= 17.54%) than BRKGB's (CV=20.30%). Furthermore, the t-test results (t=1.37, p=0.21) demonstrated that the null hypothesis was accepted and that there was no discernible difference between the mean values of the two banks. In this case, neither bank complies with IMF regulations regarding the equity-to-assets ratio.

Capital Adequacy Ratio

Capital to risk-weighted assets is a way to express the ratio of a bank's capital to its risk. It shows how much money is saved in comparison to how much is at risk of going bankrupt. It guarantees that the bank has sufficient capital to serve as a safety net against any losses that might occur in the upcoming years. Following IMF guidelines, the bank should maintain Capital Adequacy Ratios of greater than 8% but less than 40%. Both can maintain their ratios over the 9% minimum set by the RBI, which shows greater financial stability. For the ratio to follow the bankometer model, it should be between 40% and 8%. Table: A shows that during the study period, the CAR ratio of BRKGB (11.01) was

higher than that of RMGB (10.00). However, RMGB's rise of the ratio is shown to be more steady (CV=2.36%) than BRKGB's (CV=10.66%). Furthermore, the t-test results (t=1.88, p=0.10) demonstrated that the null hypothesis was accepted and that there was a negligible difference between the mean values of the two banks. Here, both banks do have a CAR following IMF guidelines.

Non-Performing Loan Ratio

This ratio displays the percentage of loans that are considered non-performing advances (delays in interest recovery of more than 90 days). A bank distributes more non-performing advances when the ratio is greater. A maximum non-performing debt ratio of 15% is allowed, according to IMF guidelines. Table: A shows that during the study period, BRKGB's non-performing loan ratio (1.13) was lower than RMGB's (2.72) value. Additionally, BRKGB's rise of the ratio is observed to be less steady (CV= 62.11%) than RMGB's (CV= 24.38%). The t-test's findings (t=-3.67, p=0.01) also demonstrated that the null hypothesis was rejected and that there was a significant difference between the mean values of the two banks. According to IMF guidelines, both banks in this situation have a non-performing loan ratio.

Cost to Income Ratio

The calculation of income and expenses is done together. If there is more value it suggests lower profitability. On the contrary if there is less value it indicates profitability. According to the recommendations of the IMF, it is advisable to keep the cost, to revenue ratio below 40%. Table: A shows that during the study period, the cost of income ratio for BRKGB (67.33) was lower than that for RMGB (75.89). Additionally, BRKGB (CV= 16.90%) exhibits a more steady rate of ratio growth than RMGB (CV= 16.60%). Further evidence that the null hypothesis was accepted and that there was a negligible difference between the mean values of the two banks came from the t-test results (t=1.15, p=0.28). According to IMF regulations, no bank in this situation has a cost-to-income ratio.

Loans to Asset Ratio

The ratio shows what percentage of a bank's assets is financed by debt as opposed to equity. The ratio is used to determine a bank's level of financial risk. More loans with a good influence on the bank's revenue but a negative impact on its liquidity are present when the ratio is higher. IMF guidelines state that the loan-to-asset ratio must be 65% or below. Table: A shows that during the study period, the loans to assets ratio of BRKGB (65.28) was larger than that of RMGB (57.03). However, RMGB's rise of the ratio is shown to be more steady (CV=2.26%) than BRKGB's (3.35%). The findings of the t-test (t=7.27, p=0.00) also supported the alternative hypothesis and demonstrated that there was a substantial difference between the mean values of the two banks. Here, both banks have a loan-to-asset ratio that complies with IMF guidelines.

S score

S score of RBKGB and RMGB

Table: B

Banks	Calculation	Score	Rank
BRKGB	1.5(6.69)+1.2(01.53)+3.5(11.01)+0.6(1.13)+0.3(67.33)+0.4(65.28)	97.41	1
RMGB	1.5(5.26)+1.2(1.29)+3.5(10)+0.6(2.72)+0.3(75.89)+0.4(57.03)	90.18	2

According to the outcome shown in Table B, it is discovered that the S scores of the RBKGB and RMGB over the study period were 97.41 and 90.18, respectively, which points to extremely healthy regional rural banks in Rajasthan. Furthermore, if we compare the scores, the Bankometer model parameters place BRKGB at the top and RMGB at the bottom.

9. Conclusion

The Bankometer's t-test results reveal a significant gap between the two banks' Capital-to-asset and Loans to Asset ratios. However, the two banks' capital adequacy, equity-to-asset, non-performing loan, and cost-to-income ratios don't significantly differ from one another. According to the Bankometer approach's specifications, BRKGB and RMGB have S score values of 97.41% and 90.18%, respectively, which are higher than 70% and place them in the super sound group. The "S" scores

indicate that BRKGB has a higher score than RMGB, which is why BRKGB is rated first and RMGB is placed second.

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ऋग्वेद सातमा मंडलना 'मैत्रावरुणादि सूक्त'मां केटवाक रोगोपचार

करमाभाई लल्लुभाई परमार

१. प्रस्तावना

समस्त मानवजन्ममां जन्म अने मृत्यु तेमज सुख अने दुःखनी घटमाण अक सिक्कानी अने बाण्डु रडेवी छे ते समयांतरे मानवजन्ममां यका आराओनी जेम इरती रडे छे. इरता आराओ इपी दुःखना यकनो पडधो पाडतां सांभ्यदर्शनकार 'दुखपत्र' कडे छे दुःखना त्राण प्रकार छे. आध्यात्मिक, आधिभौतिक अने आधिदैविक आध्यात्मिक दुःख अे प्रकारनुं छे शारीरिक अने मानसिक वात, पित अने कइ नामना त्रिदोषनी विषमनाथी जन्मनुं ताव वगेरे शारीरिक दुःख छे. ज्यारे काम, क्रोध, मोडना संयोगथी जन्मनुं दुःख मानसिक छे. आ दुःखो आंतरिक उपायो ह्वारा साध्य होवाने लीधि आध्यात्मिक कडेवाय छे. आधिभौतिक दुःख 'चतुर्विधभूतग्राम निमित्तम्' जेमके प्रतिकूल मनुष्य, पशु, पाणी अने साप वगेरेथी उत्पन्न थतां दुःखने आधिभौतिक दुःख कडेवाय छे. आ दुःख बाह्य उपयोग ह्वारा निवारी शक्य तेवुं छे. आधिदैविक दुःख प्रतिकूल देव, अग्नि, वायु, ग्रह अने भूतादिथी जन्मे छे. आम मानवजन्म असंभ्य दुःखोना सागरथी छलकाय छे ते दुःख इपी रोगोथी माणस पीडाय छे. जेम के आधिभौतिक अे साप वगेरेना जेरथी उत्पन्न थतां दुःखो छे. तेने श्रुति 'अजकाव' जेवा विशिष्ट नामना रोग तरीके ओणभावे छे. तो तेनो शुं उपाय ? तेने दूर करवा माटे शुं करवुं जोईअे ? अे प्रश्नो जवाब कदाय अक ज होई शके के मानवे कर्मनिष्ठ अनी तर्क करवो जोईअे के कार्य अने कारण अक बीज साथे संकणायेल होय छे. तो ते जणवानो आधार शुं ? ते सर्व दुःखो के रोगोना औषधोनुं मूण शुं ? अे प्रश्नार्थ उपर द्रष्टि करीअे तो.

एतत्पृथिव्याममृतमेतच्चक्षुरनुत्तमम् ।

यद ब्रह्माणोमुखाच्छाशत्रमिह श्रुत्वा प्रवर्तते ॥ (महाभारत १३/३६/१०)

आ जगतमां ब्राह्मणा मूषे शास्त्र सांभनीने प्रवृत्ति करवामां आवे छे. अे पृथ्वी पर रडेलुं अमृत छे. अे श्रेष्ठ दर्शन छे. प्रस्तुत समर्थनमां टेको पूरो पाडतां नीतिशतकार (नीतिशतक-१०) कडे छे के -

शख्यो वारयितुं जलेन हुतभुक्छत्रे सूर्यात्तपो ।

नागेन्द्रो निशितांकुशेन समदो दण्डेन गोगर्दभौ ॥

व्याधिर्भेषजसंग्रहैश्च विविधैर्मन्त्र प्रयोगे विषं ।

सर्वस्यौषधमस्ति शास्त्र विहितं मुखस्य नास्त्यौषधम् ॥

प्रस्तुत श्लोकमां अल्पज्ञानीओनो कटाक्ष करतां कवि कडे छे के सर्व उपद्रवोनु उपाय छे. परंतु मूर्खनी कोई दवा नथी तो मानवजन्ममां आधि, व्याधि अने उपाधि अधानो शास्त्रोक्त उपचार छे. कारण के रोगने दवाओना योग्य उपयोगथी अने जेरने मंत्रप्रयोगथी दूर करी शक्य छे. तो मैत्रावरुणादि सूक्तमां केटवाक जेरी रोगोपचार नीचे दर्शाववामां आव्या छे.

२. 'मैत्रावरुणादि सूक्त'मां केटवाक रोगोपचार

ऋग्वेद भारतीय संस्कृतिनो सौथी प्राचीन ग्रंथ छे. 'व्याकरण - महाभाष्य'मां पतंजलिअे ऋग्वेदनी २१ शाप्ताओनो उल्लेख कर्यो छे तथा शौनकना समयमां ऋग्वेद संछिता कुल पांय शाप्तामां सयवाई रडी लती. परंतु वर्तमान समयमां तो ऋग्वेदनी अक ज शाप्ता-शाकल शाप्ता अस्तित्व छे. आ शाकल शाप्तामां सयवाई रडेवी ऋग्वेद-संछितानुं संग्रथम अे प्रकारे करवामां आव्युं छे. अष्टकम अने मंडलकम. ऋग्वेद संछिता अष्टकम अध्यायोमां वलंयायेवी छे अने तेना

દ્વારા ગુરુ શિષ્યોને નિશ્ચિત કરેલી ઋચાઓ ભણાવતાં, જ્યારે મંડલક્રમે વિભાજિત કરવામાં આવેલી વ્યવસ્થા પણ પ્રાચીન છતાંય મહત્વપૂર્ણ જાણાય છે. આ વ્યવસ્થા અનુસાર ઋગ્વેદના લગભગ બધા મંત્રોને દશ મંડળોમાં વિભક્ત કરવામાં આવ્યા છે. આ દશ મંડળોમાં નાના નાના ૮૫ અનુવાકો આવેલા છે અને તે અનુવાકોમાં કુલ ૧૦૨૮ સૂક્તો આવેલાં છે. આ સૂક્તોમાં ૧૦૫૫૨ મંત્રો છે. તેમાં અનેક દેવોની ભિન્ન-ભિન્ન ઋષિઓ દ્વારા કરવામાં આવેલી ભાવવાહી સ્તુતિઓ છે. તે પૈકી ઋગ્વેદ સાતમા મંડળમાં ૧૦૪ સૂક્તો અને ૮૪૧ મંત્રો છે તો 'મૈત્રાવરુણાદિ સૂક્ત' એ ઋગ્વેદ સાતમા મંડળનું પચાસમું સૂક્ત છે તેના ઋષિ વસિષ્ઠ છે. આ સૂક્તમાં ચાર ઋચાઓ છે. પ્રત્યેક મંત્રમાં જુદા જુદા દેવતાઓની સ્તુતિ છે. પહેલામાં મૈત્રાવરુણ, બીજામાં અગ્નિ, ત્રીજામાં વિશ્વદેવા અને ચોથામાં ગંગાદિ નદીઓની સ્તુતિ કરવામાં આવી છે. પહેલા ત્રણ મંત્રોમાં જગતી છંદ ચોથા મંત્રમાં અતિજગતી અથવા શકવરી છંદનો પ્રયોગ છે. જેમાં જે પ્રાર્થના સૂર જોવા મળે છે તેને સાયણાચાર્ય કહે છે કે 'વિષાદિહરણેજસ્ય વિનિયોગઃ' વિષ, રોગ વગેરેને દૂર કરવા માટે આ સૂક્તનો ઉપયોગ થાય છે. આ સૂક્તમાં ઋષિએ જુદા જુદા નામના ઝેરના નિવારણાર્થે જુદા જુદા દેવતાઓની સ્તુતિ કરી માનવજીવનને અનુપમ પ્રેરણા પૂરી પાડી છે. જેમ કે કેવા ઝેરી રોગના નિવારણાર્થે 'કમૈ દેવાય હ્રિષા વિધમ્' (ઋ. ૧૦/૧૨૧/૧) નો પડઘો છે. કારણ કે માનવજીવનમાં અસંખ્ય ઝેરી રોગો હોય છે અને વળી દેવતાઓ પણ બહુધા છે. તો તેને ધ્યાનમાં લઈ ઋષિ કેટલાક ઝેરી રોગોને દૂર કરવા માટે કેવા રોગને માટે ક્યા દેવનું આસ્વાહન કરવું એ મંત્રરૂપ માનવજીવનને અનુપમ જે ભેટ ધરી છે. તે ઝેરી રોગો અને તે દૂર કરવાના આરાધ્ય દેવતાઓ નીચે પ્રમાણે છે.

'અજકાવ' એ એક પ્રકારનો રોગ અથવા વીંછીનું ઝેર, ઝેરમાંથી જન્મતો રોગ એટલે અજકાવ, આ રોગના નિવારણાર્થે ઋષિ વસિષ્ઠ (ઋ. ૭/૫૦/૧) કહે છે કે 'હે મિત્રાવરુણ ! મારું અહીં ચારે તરફથી રક્ષણ કરો. અડ્ડો જમાવાર અને ચારે તરફ ફેલાઈ જનારું આ (વિષ) અમારી તરફ ના આવે. ખરાબ દર્શનવાળા 'અજકાવ' (એક પ્રકારનો રોગ) ને (હું) દૂર હડસેલી દઉં છઉં. ત્સરુ (છાનોમાનો ફરનારો સર્પ) પગના અવાજથી મને જાણે નહીં. વિશેષ નોંધ સાયણે પ્રારંભે જ કહ્યું છે કે સર્પ વગેરેના ઝેરને દૂર કરવા માટે આ સૂક્તની ઋચાઓનો પાઠ કરવામાં આવે છે. (ક) વસિષ્ઠ કેવળ અગ્નિ, ઈન્દ્ર વગેરેની સ્તુતિ-પ્રાર્થનાઓ જ કરે છે એવું નથી. (ખ) તેમને સ્તુતિઓમાં એ વૈશિષ્ટ્ય છે કે જેથી દાશરાશ - યુદ્ધમાં સુદાસને વિજય અપાવવા માટે તેમણે ઈન્દ્રની વિશેષ કૃપા મેળવી હતી. એ જ પ્રમાણે (ગ) ૭૪૧ સૂક્ત રોગાર્ત વ્યક્તિના રોગને દૂર કરવાની ક્ષમતા ધરાવે છે. પ્રસ્તુત ૭-૫૦ ઝેર નિવૃત્તિ માટે રચાયું છે. વસિષ્ઠમાં આવી કેટલીક આથર્વણિક શક્તિઓ રહેલી હતી. એ એક વૈદિક ઋષિ તરીકે વસિષ્ઠમાં ઉપર ક, ખ, ગ, માં બતાવ્યા મુજબની, વશેષતાઓ જેના મંત્રોમાં પણ રહેલી છે તો પ્રસ્તુત મંત્રમાં ઋષિ વસિષ્ઠ અજકાવ ગોરને દૂર કરવા માટે મૈત્રાવરુણ દેવનું આસ્વાહન કરે છે.'

'વન્દન' આ એક વ્યાધિનું નામ છે. એક વિષ છે તો 'વન્દન' વિષને દૂર કરવા માટે ઋષિ વસિષ્ઠ (ઋ. ૭/૫૦/૨) કહે છે કે 'જે વન્દન' (નામનું વિષ) વિવિધ જન્મમાં (શરીરના) સાંધાઓમાં ઉદભવે છે અને (પગના) બે ઘૂંટણો અને ઘૂંટીઓમાં ફેલાતો જાય છે, તે (વન્દન) ને પ્રજવલિત થયેલો અગ્નિ આ (શરીર) માંથી દૂર કરે. ત્સરુ (છાનોમાનો ફરનારો સર્પ) પગના અવાજથી મને જાણે નહીં. વિશેષ નોંધ (૧) આ મંત્રના પૂર્વાધનો અન્વય આમ છે. યદ વન્દનં વિજામન પરુષિ ભુત, અષ્ટિવન્તૌ કુલ્ફૌ ચ પ રિ દેહત્ ॥ (દિહ્ ધાતુ 'વધવું, ફેલાવું' અર્થવાળો છે.) અહીં સાયણે અને વેંકટમાધવે વિજામન નો અર્થ વિવિધ જન્મની કર્યો છે. કેમ કે અન્યત્ર પરમે વ્યોમન જેવાં દો હોય ત્યારે પરમે વ્યોમ્નિ એવો સપ્તમીપરક જ અર્થ તેમણે લીધો હોય છે. તેથી અહીં પુરુષમાં સપ્તમી જોઈને, તેઓ આવો વિવિધજન્મનિ અર્થ લેવા પ્રેરાયા છે. આપણે તેનો અર્થ 'વિવિધ ઉંમરમાં' કરી શકીએ (?) પુરુષિ-પર્વણિ - સાંધામાં (૨) યદથી શરૂ કરેલું વાક્ય, ત્રીજા પાદમાં તત્ થી પૂર્ણ કરે છે. તત્ શોચન્ અગ્નિઃ ઇતઃ અપ બાધતામ્ । ચોથો પાદ ૭-૫૦-૧ માંથી અહીં

પુનરાવૃત્ત થયો છે. ત્સરુ અહીં સરકનારો કીડો કે સર્પ અર્થમાં વપરાયો છે. પણ પાછળથી તે 'ચમસ પકડવાનો હાથો' અર્થમાં વપરાવા લાગ્યો છે. (૩) આ મંત્રની દેવતા અગ્નિ છે. અગ્નિને પ્રાર્થના કરી છે કે સાંધામાં ફેલાતા વન્દન ઝેરને તમે દૂર કરો. (૪) આ મંત્ર વિશે પ્રા. વેલણકરે લખ્યું છે કે - 'વન્દન' એ કોઈ વિષ હોય એમ જણાતું નથી. વાસ્તવમાં ક્તે કોઈ સન્ધિ-વા (સન્ધિવાતીય) વેદના હોય એમ લાગે છે કે જે માણસને વાંકો વાળી દે છે અને તેને સીધો ટટ્ટાર ચાલવા દેતી નથી. તેના ઈલાજ રૂપે અગ્નિનો ઉલ્લેખ દવાનો શેક કરવા તરફ સંકેત કરે છે. મેકડોનલ કહે છે કે આ એક વ્યાધિનું નામ છે, કે જેમાં આખા શરીર ઉપર રીતશરના ફોલ્લા પડી જાય છે. અર્થાત્ મહાભૂત શરીર રચ્યા તરફ પણ આ મંત્ર ધ્યાન દોરે છે જેમ કે આકાશ, વાયુ, જળ, અગ્નિ અને પૃથ્વિરૂપી પાંચ મહાભૂતોનો એક એક અંશ શરીરમાં સમાહિત થયેલ છે તો શરીરરૂપી અંગોમાં ફેલાતા આ વિષને દૂર કરવા માટે ઋષિ શરીરરૂપી મહાભૂત અગ્નિને પણ પ્રજ્વલિત કરીને આ રોગને દૂર કરવાની સ્તુતિ કરવામાં આવી હોય એમ પણ અનુભવી શકાય છે.

'શલ્મલૌ' નામનું એક ઝેર છે. તેને 'શલ્મલિ' કહ્યું છે. કારણ કે તે શીમળાના વૃક્ષ ઉપર થાય છે. તેને દૂર કરવા માટે ઋષિ વસિષ્ઠ (ઋ. ૭-૫૦-૩) કહે છે કે 'જે (વિષ) શલ્મલિ (વૃક્ષ) ઉપર થાય છે, જે નદીઓમાં થાય છે અને જે વિષ વનસ્પતિઓમાંથી ઉદભવે છે તે (વિષ)ને, વિશ્વદેવો અહીંથી દૂર કરી દે, ત્સરુ (છાનોમાનો ફરનારો સર્પ) પગના અવાજથી મને જાણે નહીં. વિશેષ નોંધ આ મન્ત્રની દેવતા વિશ્વદેવા છે. તેમને પ્રાર્થના કરવામાં આવી છે કે જે વિષ શલ્મલિ (-શીમળા) વૃક્ષ ઉપર થાય છે, જે વિષ નદીઓમાં જન્મે છે, જે વિવિધ વનસ્પતિઓમાંથી ઉદ્ભવે છે. તે બધાને તમે અમારા શરીરમાંથી દૂર કરી દો, પ્રસ્તુત મંત્રમાં ઋષિ ઔષધિરૂપી વનસ્પતિઓમાંથી ઉદભવે છે તે બધાને તમે અમારા શરીરમાંથી દૂર કરી દો. પ્રસ્તુત મંત્રમાં ઋષિઔષધિરૂપી વનસ્પતિ નહીં પરંતુ ઝેર ફેલાવતી વનસ્પતિ તરફ પણ સામાન્ય જનસૃષ્ટિની સમક્ષ અજવાળે છે અને તેનું ઝેર દૂર કરવાના ઉપાયરૂપે વિશ્વદેવતા દેવતા ના સ્મરણાર્થ વિનવે છે.'

'શિપદા' નામનો એક રોગ છે. તે નિવરણાર્થ ઋષિ વસિષ્ઠ (ઋ. ૭-૫૦-૪) કહે છે કે 'જે નદીઓ પ્રવાણ - ઢાળવાળા પ્રદેશ ઉપર, નીચાણમાં કે ચઢાણવાળા પ્રદેશ ઉપર (વહે છે.) તથા જે (નદીઓ) જળવાળી કે જળ વગરની છે, તે કલ્યાણકારિણી દેવી (સ્વરૂપ) જળથી ઉભરાતી (નદીઓ) અમારે માટે અશિપદા (-અહિંસક) બનો. 'પ્રસ્તુત મંત્રી વિશેષ નોંધમાં (૧) યા: પ્રવત: નિવત: ઉદ્રત: (વહન્તિ), યા: ચ ઉદન્વતિ: અનુદકા: ચ સન્તિ, તા: શિવા: દવી: પયસા પિન્વમાનાઋ અસમભ્યમ અશિપદા ભવન્તુ । ભૂમિ ઉપર વિવિધ પ્રકારની નદીઓ વહી રહી છે તે બધાનો અહીં નિર્દેશ છે. પ્રયસા જળથી, પિન્વમાના: - પુષ્ટ થતી, ઉભરાતી. (૨) છેલ્લા પાદમાં એવી પ્રાર્થના કરી છે કેબધી નદીઓ 'અ-શિમદા' થાવ. (૩) સાચાણે અશિપદા: એટલે 'શિપદા' નામના રોગને મટાડનારી, અને અશિમદાનો અર્થ 'અહિંસક' એવો કર્યો છે. પ્રા. મેકડોનલ વૈદિક ઈન્ડેક્સ (ભાગ-૨) માં લખે છે કે શિપદ અને શબ્દ ઋગ્વેદ (૭-૫૦-૪) માં કેવળ એક જ વાર, અ-શિમિદની સાથે નકારાત્મક અ-શિપદ રૂપે આવ્યો છે. શિપદ અને શિમિદ એ બન્ને, સંભવત: અજ્ઞાત વ્યાધિઓનાં નામ છે. જેના નિવારણાર્થ જન સૃષ્ટિએ વિદિત કરતાં ઋષિ નદીઓ રૂપી દેવતાઓને સ્મરણાર્થ વિનવે છે. માટે કહે છે કે ઋષયો મન્ત્રદ્રષ્ટાર: ઋષિઓ તો મંત્રોના દર્શન કરનાર છે.

ઋગ્વેદ સાતમા મંડળના 'મૈત્રાવરુણાદિ સૂક્ત' માં જ નહિ પરંતુ વેદોના એક એક મંડળ, એક એક સૂક્ત કે એક એક અધ્યાયના એક એક મંત્રના એક એક વર્ણ કે અક્ષર માં અમોઘ શક્તિ રહેલી છે. કારણ કે વેદો અપૌરુષેય છે. ઋગ્વેદ એ ભારતીય સંસ્કૃતિનો પ્રાચીન ગ્રંથ છે. તે સર્વ વિદ્યાઓનું ઊંડું મૂળ છે. જેનાથી સૌ મનુષ્યો સત્યવિદ્યાઓને સઘળી જાણે છે અથવા જેમાં સઘળી સત્યવિદ્યાઓ રહેલી, અથવા જેનાથી સઘળી સત્યવિદ્યાઓ મેળવી શકાય છે. અથવા જેથી સઘળી

સત્યવિદ્યાઓ વિચારીને બધા-માણસો વિદ્વાનો થાય છે. તેને 'વેદ' કહેવાય છે. મૂળ વેદકાળમાંથી જ ઋગ્વેદ તથા યજુર્વેદમાં રોગો તથા ઔષધિઓના સંકેત જોવા મળે છે. જેમ કે -

યા ઔષધી: પૂર્વા જાતા દેવેભ્યસ્ત્રિયુગં પુરા ।

મનૈ તું બભ્રુણામહં શતં ધામાની સપ્ત ચ ॥

પ્રસ્તુત વેદ મંત્રમાં ઋષિ ભિષગાયર્વાણ (ઋ. ૧૦-૮૭-૦૧) કહે છે કે સૃષ્ટિના પ્રારંભે જ ઔષધિઓ અને રોગોના નિવારણનું જ્ઞાન દેવાતાઓના માધ્યમથી આપણે પ્રાપ્ય છે. તે જ ગુણકારી ઔષધિઓનું અને રોગોનું જ્ઞાન આપણને થયું છે. ઋગ્વેદમાં જ અશ્વિનીકુમારો નામના દેવવૈદ્યો અને તેમની ચિકિત્સા પદ્ધતિ વગેરેના અત્રત્ર ઉલ્લેખ જોવા મળે છે. તેમણે કરેલ શસ્ત્રક્રિયાઓનું વર્ણન પણ ધ્યાન ખેંચે તેવું છે. અશ્વિનોએ વૃદ્ધ, ચ્યવન ઋષિને પુનઃનવયૌવન પ્રાપ્ત કરાવ્યું. રાજા ખેલની પત્નીના પગ યુદ્ધમાં કપાઈ ગયા તેને લોખંડની જાંઘથી જોડી આપ્યા. આમ ઋગ્વેદનાં સૂક્તોમાં પ્રાચીન કવિતાના પ્રાણવાન ધબકારા સંભળાય છે. આ વેદનાં કેટલાંક સૂક્તો યજ્ઞયાગાધિ ક્રિયાકાંડોથી, અતિરિક્ત પણ સ્વતંત્ર રીતેજ રચ્યાં છે. અને તેમાં પ્રાચીન, ધાર્મિક કવ્યોનો પ્રાણ ધબકે છે. જ્યારે બીજા પણ કેટલાંક સૂક્તો છે કે જેની રચના માત્ર યજ્ઞક્રિયા માટે જ કરવામાં આવી છે અને તેવાં સૂક્તોને પૂરોહિત કવિઓએ કારીગરીપૂર્વક રચ્યાં છે. તદ્દુપરાંત ઔષધિઓ, વિવિધ રોગો અને રોગ નિવારણના ઉપાયો પ્રસ્તુત જેવાં સૂક્તોમાં વિસ્તારથી વર્ણવી, સમજાવી ઋષિમુનિઓએ સમસ્ત માનવજીનમાં વિદિત થાય એવી ધન્યતા અનુભવી માનવજીનને સરળ શાસ્ત્રોરૂપી અતુટ અને ભવ્ય કહી શકાય એવી ભેટ ધરી છે. મહાભારતમાં (૧.૧-૮૪ મહાભારતકાર કહે છે કે -

અજ્ઞાનતિમિરાન્ધસ્ય લોકસ્ય તું વિચેષ્ટતઃ ।

જ્ઞાનાક્ષનશલાકાભિનેત્રોન્મીલનકારકમ્ ॥

અજ્ઞાનરૂપી અંધકારથી નહીં દેખતા અને તરફડતા આ જગતને જ્ઞાનરૂપી આંજવાની સળી વડે આંખને તેજ આપનારા શાસ્ત્રો છે. આમ પ્રસ્તુત સૂક્તમાં અજકાવ, વન્દન, શલ્મલો અને શિપદા જેવા રોગો અને તેના નિવારણાર્થ ઉપાય વિદિત કરનાર વેદઋષિ અને તેના આરાધ્ય દેવોને નમસ્તસ્યૈ નમસ્તસ્યૈ નમસ્તસ્યૈ નમો નમઃ ॥

સંદર્ભ સૂચિ

૧. મંડળ 7 અને સૂક્ત 59 (7.59)

૨. અગ્નિહોત્રી, ડૉ. વી.કે. (2009). ભારતીય ઇતિહાસ (14th આવૃત્તિ). નર્દિ દિલ્હી: ઇલાઈડ પબ્લિશર્સ પ્રાઈવેટ લિમિટેડ. પૃષ્ઠ 108-109. ISBN 978-81-8424-413-7.



ગીતામાં કર્મયોગ એક અધ્યયન

માલજી એન. સોલંકી

૧. પૂર્વભૂમિકા

કર્મ એટલે શું? તો મનુષ્ય જન્મથી મૃત્યુ પર્યન્ત જે કર્મને વશ (બંધાયેલો) છે મનુષ્ય પોતાના જીવનકાળ દરમ્યાન જે કંઈ કર્તવ્યકર્મ કરે છે. તે જ સાદી ભાષામાં કર્મ કહેવાય છે. અને તેજ મનુષ્યનો ધર્મ પણ છે. પ્રાચીન વૈદિક ધર્મ પ્રમાણે યજ્ઞયાગને કર્મ કરે છે. જેમિનિના મત પ્રમાણે વૈદિક અથવા શ્વોતસ્માર્ત કર્મ કરવા તેજ આપણો મુખ્ય અને પ્રાચીન ધર્મ છે. તેથી મનુષ્ય જે કંઈ કહે છે તે યજ્ઞ માટે કહે છે. મનુષ્ય દ્રવ્ય મેળવે છે તે પણ યજ્ઞ માટે જતેમ સમજવાનું પક્ષકર્મ કરવો એવી વેદની આજ્ઞા છે. તેથી યજ્ઞને માટે કહેલું ગમે તે કર્મ હોય તે મનુષ્યને સ્વતંત્ર રીતે બંધન થતું નથી જગતના બધાજ ધર્મો પોતાની પ્રારંભિક અવસ્થામાં વિધિપ્રધાન હોય છે. માનવીની ધર્મ અંગેની સૂઝ જેમ જેમ વધતી જાય છે તેમ તેમ વિધિની પકડ ઘટતી જાય છે. અને માનવી વિધિ કરતા ભગવાનને મહત્વ આપવા લાગે છે.

સંહિતાઓમાં અહીં પક્ષાવિધિ હતી પરંતુ બ્રાહ્મણગ્રંથોમાં યજ્ઞવિધિનું મહત્વ વધ્યું કેટલી વખત તો આ યજ્ઞો વર્ષો સુધી ચાલતા અને ધીરે ધીરે પણ એ જ ધર્મ એવો ભાવ ઉત્પન્ન થયો તેથી આવા પક્ષો માટે પાછળના વૈદિક સાહિત્યમાં નક્કર જોવા મળે છે. પરંતુ ભગવદ્ગીતાએ યજ્ઞને અધ્યાત્મિકતા અર્પી પોતાના 'કર્મયોગ' સિદ્ધાંતનો દૃઢ પાયો નાખ્યો કહેવાય છે કે. આજથી પાંચ હજાર વર્ષ પહેલાં મહાભારતના યુદ્ધમાં યુદ્ધ કરવાના નિશ્ચયથી ઉભેલો અર્જુન સામા પક્ષે પોતાના વડીલો અને ગરુજનોને જોઈને આસક્ત થઈ રણભૂમિના મેદાનમાં બેસી જાય છે. ત્યારે તેને ઉભો કરવા અર્થાત યુદ્ધ માટે તૈયાર કરવા શ્રીકૃષ્ણ 'કર્મયોગ' ગાઈ સમજાવે છે. તેજ કર્મયોગ આજના આ આધુનિકરણના અર્જુનને ઉભો કરવા માટે પણ તેટલો જ ઉપયોગી નિવડે છે. જેનું વિશેષ અધ્યયન આ પ્રમાણે છે. ભગવદ્ ગીતામાં ત્રણ હેતુસર કર્યો કરવાનું કહેવામાં આવ્યું છે શરીરની યાત્રા માટે, યશ માટે તેમજ લોકસંગ્રહ માટે

૨. કર્મની અનિવાર્યતા (શરીરયાત્રા માટે)

માનવી અસંખ્ય જરૂરિયાતોવાળું પાણી છે. તે પોતાની જરૂરિયાતો સંતોષવા માટે કંઈકને કંઈક પ્રવૃત્તિઓ કરે છે. સામાન્ય રીતે જોઈએ તો માનવી પોતાના શરીરના નિર્વાહ(ખાવું પીવું) વગેરે માટે તો કર્મ કરવા એક ફરજ બને છે તેથી કોઈ પણ મનુષ્ય પોતાની કોઈ પણ અવસ્થામાં ક્ષણમાત્ર પણ કર્મ કર્યા વિના રહેતો નથી. તેથી ગીતાના 'કર્મયોગ' વડે આ મનુષ્યલોકને સતત કર્મ કરવા પ્રેરણારૂપ બની રહે છે. જેમ કે તે સુતેલાને બેઠો કરે છે. બેઠેલાને ઉભો કરે છે. ઉભેલાને દોડતો કરે છે, જે અત્યારના આ વર્તમાન સમયમાં યોગેશ્વર કાર્યમાં જોડાયેલા મનુષ્યો તેનું સાક્ષાત ઉદાહરણ છે. તેથી ભગવદ્ ગીતામાં કહેવામાં આવ્યું છે કે -

નિયતં કુરુ કર્મ ત્વં કર્મ જ્યાયોધકર્મણઃ ।

શરિરયાત્રાપિ ચ તે ન પ્રસિદ્ધ્યેદકર્મણઃ ॥ (ગીતા ૩-૮)

"હું (શરસ્તો) નક્કી કરેલા (સ્વધર્મરૂપ) કર્મને કહું : કેમ, કર્મ ન કરવા કરતાં કર્મ કરવું શ્રેષ્ઠ છે, અને કર્મ વગર તો તારો શરીરનિર્વાહ પણ સિદ્ધ થશે નહિ"

ભગવદ્ ગીતામાં કર્મયોગ શ્રેષ્ઠ છે. માટે મુમુક્ષુઓ જ્ઞાનેન્દ્રિયોનો નિષ્ક્રમ કરી નૈષ્કર્મી સિદ્ધ માટે આવશ્ય કર્મ કરવા જોઈએ કર્મ ન કરવા કરતાં કર્મ કરવું એ અધિક સારું છે. કારણ કે કર્મ ન કરવાથી તો મનુષ્યનો શરીર નિર્વાહ પણ શક્ય નથી તેથી શસ્ત્રોમાં નક્કી થયેલા કર્મો કરવા એ મનુષ્યનો ધર્મ છે. વળી તેથી જ તો 'ઈશાવાસ્યઉપનિષદ'માં પણ કર્મનો મહિમા ગતિમાં વર્ણવતાં કહેવામાં આવ્યું છે.

કુર્વન્નેવેદ હ કર્માણિજિજી વિશેચ્છતં સમાઃ।

एवं त्वयि नान्यथेतोडस्ति न कर्म लिप्यते नरेः॥ (ઈશાવાસ્યઉપનિષદ -૨)

"અહીં (આજગત)માં મનુષ્ય કર્મ કરતાં કરતાં એ (૧૦૦) વર્ષ જીવવાની ઈચ્છા રાખવી જોઈએ અને મનુષ્ય કર્મનો લેપ નહિ સ્પર્શે આનાથી બીજો કોઈ ઉપાય નથી"

૩. ગીતામાં યજ્ઞાર્થ કર્મો

આ જગતમાં બીજાઓને સુખ પહોંચાડવા તથા તેઓનું હિત કરવા માટે જે પણ કંઈ કર્મો કરવામાં આવે છે. તે બધાજ યજ્ઞાર્થ કર્મો છે. પક્ષ એટલે કર્તવ્યપાલન અને કર્તવ્યપાનથી યજ્ઞ થાય છે. અને કર્મ એ આ સૃષ્ટિચક્રનું મૂળ છે.

अन्नादभवन्ति भूतानि पर्जन्यादन्नसंभवः॥

यसाद् भवति पर्जन्यो यज्ञ : कर्मसमुद्भवः ॥

આમ આ જગતચક્રની પ્રવૃત્તિનું કારણ કર્મ છે માટે જ વેદવિહિત કર્મો પણ કરવા જોઈએ આ યજ્ઞાર્થ કર્મ કેવળ તિલ તડુંલ વગેરે અગ્નિમાં હોમવા માટે અથવા કેવળ સ્વર્ગની પ્રાપ્તિ માટે જ નથી હોતા પરંતુ યજ્ઞ કર્મ ઉપર આ આખું જગત કેવી રીતે અવલંબી રહ્યું છે તેનો અહીં ખુલાસો કરવામાં આવ્યો છે. જેમ મનુષ્યે ખાધેલા અન્નમાંથી રક્ત તથા વિષે ઉત્પન્ન થાય છે. અને તેમાંથી સમગ્ર પ્રાણીઓના સ્થૂળ શરીરો ઉત્પન્ન થાય છે. વૃષ્ટિથી અન્ન ઉત્પન્ન થાય છે. તેજ રીતે અગ્નિહોત્રી વગેરે યજ્ઞોથી (વૃષ્ટિ) વરસાદ ઉત્પન્ન થાય છે. અને ઋત્વિજ તથા યજ્ઞમાનના વ્યાપારરૂપી યજ્ઞક્રિયાથી અર્થાત યાગ, હોમ, ધન, વગેરે કર્મોથી જ યજ્ઞ ઉત્પન્ન થાય છે. આ પ્રમાણે આ સૃષ્ટિનું ચક્ર પણ 'કર્મયોગ' પર નિર્ભર છે.

મનુસ્મૃતિમાં પણ કહ્યું છે કે "અગ્નિમાં વિધિપૂર્વક હોમેલી ની આહુતિ સૂર્યને પ્રાપ્ત થાય છે. સૂર્યથી વૃષ્ટિ, વૃષ્ટિથી અન્ન તથા અન્નથી પ્રજા ઉત્પન્ન થાય છે." (મનુસ્મૃતિ-૩-૭૬) આમ, જ્યાં નિષ્કામ ભાવથી પોતાના કોર્મનું પાલન કરવામાં આવે છે. ત્યાં પરમાત્મા રહે છે પરંતુ મનુષ્ય યજ્ઞકર્મ કરતો નથી તેમજ પોતાના કર્તવ્યનું પાલન કરતો નથી તે ચોર છે. (ગીતા- ૩-૧૨)

૪. લોકસંગ્રહાર્થે કરેલા કર્મો

લોક શબ્દ સ્વર્ગ, પૃથ્વી અને પાતાળ આમ ત્રણેય લોકનો વાચક છે. આ ત્રણેય લોકની મર્યાદા સ્થિર કરવા માટે કર્મ કરવું તે લોકસંગ્રહ છે. આ લોકસંગ્રહ મનુષ્યને જ આધિન છે કેમ કે મનુષ્ય જીવનમાં કરેલા કર્મોના ફળરૂપે જ આ સ્વર્ગ મૃત્યુ અને પાતાળ ત્રણેય લોક થાય છે. જેને લોકો આદરથી જુએ છે. આદર્શ માને છે. જેના આચરણો તથા વચનોથી લોકો ઉન્માર્ગથી બચીને સન્માર્ગે ચાલે એવા શ્રેષ્ઠ કર્મો ભગવાન અર્જુનને કરવા કહે છે. જેથી જગત તેને આદરથી જુએ અને તેનું અનુકરણ કરે આવા કર્મો તેજ લોકસંગ્રહ છે.

૪.૧ સાધક વડે લોકસંગ્રહ

ગીતાના ત્રીજા અધ્યાયમાં અર્જુનને સાધકમાત્રનો પ્રતિનિધિ બનાવીને કહ્યું છે કે હે અર્જુન હવે અસંગ રહીને કર્મ કરનાર મોક્ષ પામે છે. એ અર્થ દેહ કરવા માટે જનક અજાતશત્રુ અશ્વપતિ, ભગીરથ વગેરે રાજાઓ નિષ્કામ કર્યું વડે જ મોક્ષ પ્રાપ્તિ માટે પ્રવૃત્ત થયા હતા. અથવા નિષ્કામ કર્મથીજ અંતઃકરણની શુદ્ધિ દ્વારા જ્ઞાનનિષ્ઠાને પામ્યા હતા. તેથી તેમના

જેવા શિષ્ટ પુરુષોના આચરણને પ્રમાણ માની તેના શ્રેય માટે તેમજ ઈશ્વરાર્થે વ્યકર્મો કરવા પોગ્ય છે. અર્થાત અન્ય લોકોના ઉદાહરણ રૂપે તેમને (લોકો)ને પોતપોતાના સ્વધર્મમાં પ્રવૃત્ત કરવા તથા તેમને ઉલટામાર્ગથી નિવૃત્ત કરવા માટે અર્જુનને કર્તવ્યો કરવા કહેવામાં આવ્યું છે. લોકસંગ્રહનું તાત્પર્ય છે. લોકમર્યાદા સુરક્ષિત રાખવા માટે લોકોને અસતથી વિમુખ કરીને સતની સન્મુખ કરવા માટે નિઃસ્વાર્થપૂર્વક કર્મ કરવું તેજ યજ્ઞાર્થકમ ગીતામાં કહ્યું છે.

૪.૨ સિદ્ધ વડે લોકસંગ્રહ

હવે લોકસંગ્રહ કોણે તથા શા માટે કરવો તેના વિશે ગીતાના કર્મયોગમાં કહેવામાં આવ્યું છે કે જાતિ, ક્ષત્ર, વિદ્યા, આચાર વગેરેથી શ્રેષ્ઠ ગણાતો પુરુષ જે જે કર્મ કરે છે. તે કર્મને બીજા સાધારણ મનુષ્યો પણ કરે છે. (ગીતા-૩.૨૧). માટે અર્જુન ક્ષત્રિયોમાં શ્રેષ્ઠ છે તેથી સર્વમાં પ્રધાનરૂપ એવા તારા આચરણને બધાજ ક્ષત્રીઓ સર્વકાળે પ્રમાણ માનીને તેનું અનુસરણ કરશે તેથી લોકસંગ્રહ તથા તારું શ્રેષ્ઠ એ બંને દૃષ્ટિથી અર્જુનને કર્મ કરવું હિતકારક અને શ્રેષ્ઠ છે.

૪.૩ ભગવાન વડે લોકસંગ્રહ

ભગવદ્ ગીતાના કર્મયોગમાં કર્મનો મહિમા ગાતા શ્રીકૃષ્ણ ભગવાને પોતે કરવાં લોકસંગ્રહ કર્મો વિશે કહે છે કે
ન મે પાર્થાસ્તિ કર્તવ્યં ત્રિષુ લોકેષુ કિચન।

નાનવાસમભવાસવ્યં વર્તે એવ ચ કર્મણિ । (ગીતા-૩, ૨૨)

ભગવતગીતાના કર્મયોગમાં કર્મનો મહિમા સમજાવતાં ભગવાને પોતે કરેલા લોકસંગ્રહ માટેના તર્કોનું નિર્દેશન કરતાં કહે છે. કે મારે કાંઈ પણ કર્તવ્ય નથી જેમ ઘરના સ્વામીને પરમાં રહેલા સર્વ પદાર્થો પ્રાપ્ત છે તેમ સમસ્ત બ્રહ્માંડના સ્વામી એવા મને બ્રહ્માંડમાં રહેલા સર્વ પદાર્થો પામ જ છે. કોઈ પણ પદાર્થ મને અપ્રાપ્ત નથી છતાં પણ લોકસંગ્રહરૂપ કર્મો વિશે પ્રવૃત્ત રહે છે અને કર્મનો પરિત્યાગ કરતો નથી તેમ અર્જુનને પણ ભગવાન પોતાનું અનુસરણ કરી કર્મ કરવાનું કહે છે, જેથી આ જગતના લોકો તને એટલે કે (અર્જુન) ને અનુસરીને કર્મ કરે એવો અહીં અભિપ્રાય વ્યક્ત કરે છે. આમ પોતાના માટે કર્તવ્ય ન હોવા છતાં પણ ભગવાન કેવળ બીજાઓના હિતને માટે અવતાર ધારણ કહે છે. અને સાધુ પુરુષોના ઉદ્ધાર, પાપી પુરુષોનો વિનાશ તથા ધર્મની સંસ્થાપના કરવા માટે કર્મ કરે છે, તેમ દરેક મનુષ્યે પોતાનું કર્તવ્ય કર્મ કરવું એ જ ધર્મ છે.

૫. નિસ્વાર્થ કર્મનો મહિમા

માનવીએ હંમેશા સ્વાર્થ હિન કેટલે કે નિસ્વાર્થ ભાવે જ કાર્યો કરવા અને એને ગીતાના કર્મયોગનો સિદ્ધાંત છે. માનવીએ કઈ પણ કર્મ કરતાં પહેલા, કર્મ કર્યા પછી કે કર્મ કરવાના મુખ્યમાં ક્યારે પણ પોતાના મનને કળાના વિષયમાં નાસકત કે પ્રીતિ ન કરવી જોઈએ તેથી મનુષ્યે હંમેશા કર્મમાંજ પોતાનો અધિકાર રાખવો જોઈએ તેથી ભગવાન શ્રી કૃષ્ણ કહે છે કે,

કર્મણ્યેવાધિકારસ્તે મા ફલેષુ કદાચન ।

માં કર્માકલહદેતુર્ભુમા તે સઢગૌંડસત્વકણિ ॥

અહીં કહેવાનું તાત્પર્ય એ છે કે મનુષ્ય પોતે ક્ષણનો કામનાવાળો થઈ કર્મના ફલને ઉત્પન્ન કરનારો નથી અર્થાત તુ ક્ષિણની અપેક્ષા ન કર તૃષ્ણા આ જન્મમરણરૂપ સંસારનું કારણ છે. વળી ક્ષણનો અભાવ હોય તો કર્મ કરવાનું શું પ્રયોજન છે ? અથવા કર્મ દુઃખ રૂપ છે એમ વિચારો અકર્મમાં અર્થાત કર્મ ન કરવામાં મનુષ્ય પ પ્રીતિ ન થવી જોઈએ કારણ કે સ્વધર્મનો ત્યાગ કરવાથી તુ પ્રત્યવાનને પ્રાણ હશે અને કર્મનો આરબ કરનારને ગો માનવામાં આવે છે.

આથી શ્રી તિલક કહે છે કે નિષ્કામ બુદ્ધિથી કરવાના યોગને કર્મયોગ' એવું નામ ગીતામાં આપેલું છે. વળી આથી જ તો સંસ્કૃત સાહિત્યના કવિ ભર્તુહરિ પોતાના નીતિશત નામના પુસ્તકમાં નિસ્વાર્થ ભાવે કર્મ કરનાર વ્યક્તિ વિશે કહે છે કે,-
एते सत्पुरुषा : परर्थाघटकाः स्वार्थ परित्यज्य ये

“ જોઓ (મનુષ્ય) સ્વાર્થ ત્યજીને પરોપકાર કરનાર છે તેઓ સજ્જનો છે.”

આમ, પોતાનો સહેજ પણ વિચાર કર્યા વિના જે માત્ર પારકાના હિતમાં જ જીવન વિતાવે છે તેવા સમ મહાત્માઓ પ્રથમ હોટિમાં આવે છે. આમ ભગવદ્ ગીતાના કર્મયોગનું અધ્યયન એ માનવજીવન માટે ખૂબજ પ્રેરણા રૂપ બની રહે છે.

૬. ઉપસંહાર

આમ આઠી ભગવદ્ગીતામાં કર્મયોગને ખૂબજ સારી રીતે આવરી લેવામાં આવ્યો છે. તેમાં વિવિધ પ્રકારના કર્મોની વાત કરવામાં આવી છે. મનુષ્ય કેવા કર્મો કરવા જોઈએ અને શા માટે કરવા જોઈએ કર્મયોગી મનુષ્ય કેવા હોવો જોઈએ વગેરે બાબતોનો ઉપરોક્ત અધ્યયનમાં આવરી લેવામાં આવ્યું છે જે યર્થાત છે.

સંદર્ભ સૂચિ

૧. શ્રીમદ્ભગવદ્ગીત પ્રથમ આવૃત્તિ ૨૦૧૧-૧૨
૨. “ઈશાવાસ્યપિનિષદ” પ્રથમ આવૃત્તિ ૨૦૦૬
૩. (નિતિશતકમ) પ્રથમ આવૃત્તિ ૨૦૧૧-૧૨
૪. મનુસ્મૃતિ બીજી આવૃત્તિ ૨૦૦૭



બાળકને વસ્તુઓથી નહીં પરંતુ વહાલથી જીતો

મુકેશભાઈ બી. પરમાર
(M.A, M.Ed., GSET)

આજના વર્તમાન યુગમાં દરેક બાળકના વાલિ બીઝી થઈ ગયેલા જોવા મળે છે. તેથી તે તેના બાળકને પણ ઈઝીલી રીતે લે છે તે સારી બાબત નથી. તેના પરિણામો ઈઝી આવી શકે તેમ નથી. વાલિને પોતાના બાળકને ઉછેરવા માટે પૂરતો સમય નથી, આવા પરિવારોની સંખ્યા દિન –પ્રતિદિન વધતી જાય છે. આવા પરિવારો આર્થિક રીતે ભલે સંધર હોય પરંતુ તેવા પરિવારોને ગરીબ ગણવા જોઈએ આજના યુગમાં કોઈ એક પરિવાર આર્થિક કારણોસર ગરીબ ગણાય છે. તો બીજો પરિવાર સંસ્કાર મૂલ્યોમાં ગરીબ ગણાય છે આવી ગરીબાઈના કારણે ઘોડિયાઘર અને વૃદ્ધાશ્રમની સંખ્યામાં દિન પ્રતિદિન વધારો થઈ રહ્યો છે આ ઘોડિયાઘરમાં ઘર જેવું વાતાવરણ હોય છે. વૃદ્ધાશ્રમના આપણાં વડીલોને કુટુંબ જેવી પ્રેમ –હૂંક મળતી હશે ? વગેરે જેવા પ્રશ્નો આજના સમયમાં સમાજ સામે આવીને ઊભા છે, તેના માટે જવાબદાર કોણ તે બાબતે ચિંતન કરવાની જરૂર છે.

વર્તમાન સમયમાં વાલિ પાસે પોતાના બાળક માટે પૂરતો સમય છે ? વાલિ પોતે ઓફિસ, મિત્રો, સામાજિક કારણો પાછળ એટલે સમય ફાળવે છે કે તેને પોતાના બાળક સાથે બેસીને વાત કરવાનો સમય નથી. મિત્રો પાછળ કલાકોના કલાકો વેડફતા આજના વાલિઓ પાસે પોતાના સંતાન પાછળ બે મિનિટનો સમય નથી. દેશની કેટલીક સ્માર્ટ સીટીઓમાં તો જાહેર રજા કે રવિવારના દિવસે જ બાળક તેના પિતાને જુએ છે. પિતા નોકરીથી રાત્રે દસ વાગ્યાથી ઘરે આવે ત્યારે બાળક સૂઈ ગયેલું જોવા મળે છે, અને સવારે બાળકના જાગતા પહેલા પિતા નોકરીએ જતા રહેતા હોય છે ત્યારે બાળક પોતાના પિતાને પણ જોઈ કે તેમની પાસે આનંદ માણી શકતું નથી. આવા પ્રકારની સ્થિતિ મોટા ભાગે શહેરી વિસ્તારોમાં જોવા મળે છે માટે જ તો વૃદ્ધાશ્રમો બાંધવાની જરૂરિયાત ગ્રામ્ય વિસ્તારોમાં ઊભી થઈ નથી, વૃદ્ધાશ્રમો બાંધવાની જરૂરિયાત કહેવાતા સભ્ય સમાજમાં ઊભી થઈ છે.

આજના યુગમાં ખૂબજ વ્યસ્ત રહેતા માતા પિતા પોતાના બાળકને ઉછેર માટે ઘોડિયા ઘરની વ્યવસ્થા કરે છે અથવા તો ઘરે જ બાળકોને સાચવવા માટે બાઈ પગારથી રોકી લે છે. આમ કરવાથી આધુનિક અને શહેરી જીવનધોરણ જીવતા માતા-પિતા પોતાના બાળક પ્રત્યેની ફરજ પૂરી કરી છે. તેવો ભાવ અનુભવે છે. આવી પરિસ્થિતિઓમાં બાળક ઉંમરમાં મોટું થતું જાય છે, પરંતુ દિલથી નાનું થતું જાય છે એવા ઘણાં બધા બાળકો છે કે જે મા કરતા આયાને વધારે પસંદ કરતા હશે. સમય આયા સાથે બાળક જમવાથી માંડીને તમામ પ્રકારની પ્રવૃત્તિઓ કરે છે તેની બાળકના કેન્દ્રમાં માતા-પિતા કરતાં આયા જોવા મળે છે. આપણાં બાળકને ભૌતિક સુવિધાઓ આપવી તે ખરાબ બાબત નથી, પરંતુ ભૌતિક સુગસગવડતા ભાર નીચે અન્ય બાબતો દબાઈ જાય છે તેની સામે વિરોધ છે. બાળક પાછળ પૈસાના રોકણની સાથે – સાથે પ્રેમનું પણ રોકાણ થાય તે ખૂબ જ જરૂરી છે. બાળકને ક્યારેય પૈસાથી જીતી શકાતું નથી, પરંતુ પ્રેમથી જીતી શકાય છે. બાળકના વાલિ બજાર માંથી બાળક માટે જુદા-જુદા પ્રકારના રમકડાં લાવશે, પરંતુ તે બાળકને સાથે બજારમાં લઈ જવાનો સમય નહીં ફાળવે અહી વાલિના મતે વસ્તુઓ આવી ગઈ એટલે બાળક ખુશ થઈ જશે એવું માને છે એવા વાલિ

બાળકના માનસને જાણતા નથી. વાલિએ લાવેલ રમકડાં બે-પાંચ દિવસ રમશે ત્યાર બાદ ફેંકી દેશે તેનો વસ્તુઓ પાછળનો આનંદ બે – પાંચ દિવસથી વધારે ટકતા નથી. જો બાળકને કાયમને માટે આનંદમાં રાખવા હોય તો વસ્તુઓને બદલે બદલે વહાલ આપો. આનંદિત બાળકોનો શારીરિક, માનસિક, સાંસ્કારિક વિકાસ થશે. આ વિકાસ જ આધુનિક સમયમાં વધતા જતા વૃધ્ધાશ્રમોને રોકશે.



નિતીશતકમાં સજ્જન પ્રશંસન્

પ્રભુભાઈ એમ. પારઘી
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નિતિશતક કવિશ્રી ભર્તુહરીએ લખેલ છે. ભર્તુહરિએ આપણને ત્રણ કૃતિએ આપી છે, (1) શુગારશતકમ્ (2) નિતિશતકમ્ (3) વૈરાગ્યશતમ્

ભર્તુહરિના જીવન વિશે વિચારીએતો તેમને સાત વાર સન્યાસ ગ્રહણ કર્યો, અને સાતવાર સંસાર ગ્રહણ કર્યો, તેવું કહેવાય છે. તેમની પ્રિયપત્ની પીંગલા હતી. તેઓ શ્રેષ્ઠ રાજા હોવાથી, એક વાર ગોરખનાથ નામના યોગીએ અમર ફળ આપ્યું, તેમણે પોતાની પત્નીને આપ્યું પત્નીએ પણ અશ્વપાલને આપ્યું, અશ્વપાલે ગણિકાને આપ્યું, અને ગણિકાએ પણ છેવટે પાછું રાજાને આપ્યું, ત્યારે રાજા ચક્રિત થઈ ગયા. ત્યારે રાજાએ પોતે આપેલા ફળને પોતાની પાસે કેવી રીતે આવ્યું તેની તપાસ કરી, કારણ કે પોતે આપેલ ફળ, પોતાની પાસે ફરીને કેમ પાછું આવ્યું? તપાસ કરતાં પત્ની બેવફા છે. તેમ ખબર પડી ! તો રાજાએ સંસારનો ત્યાગ કર્યો.

બીજી એકદંત કથા પ્રમાણે તેઓ વ્યાકરણ રુચિ હતા અથવા તો શિક્ષકના પુત્ર હતા. અને એકવાર ઠપકો આપતાં તેમણે સંસારનો ત્યાગ કર્યો, તેવી કથા મળે છે.

"ત્રીજી એક દંતકથા પ્રમાણે તેમણે ત્રીસ કે ૩૦૦ રાણીઓ હતી. અને તેઓ રાણીઓમાં રત રહેતા હતા. માટે પિતાજીએ ઠપકો આપતાં સંસારનો ત્યાગ કર્યો. તેવી પણ દંતકથા મળે છે.

"તેમણે તેમની પ્રથમ કૃતિ શુગારશતકમાં સ્ત્રીઓના હાવ-ભાવ, શ્રેષ્ઠા વિશેની માહિતી આપેલ છે. તેમણે નિતિશતકમાં મૂર્ખ માણસ, સજ્જન માણસ, મિત્ર કેવો હોવો જોઈએ, સત્સંગતિનો મહિમા પ્રારબ્ધ પુરુષાર્થ જેવા અનેક વિષયો પર પોતાની કલમ ચલાવી છે. પરંતુ વેરાગ્ય જ અભય છે, તેવું કહ્યું છે, માટે વૈરાગ્યને સ્વિકાર્યો છે, મહત્ત્વ આપ્યું છે.

વાચ્છા સજ્જનસંગમે પરગુણે પ્રીતિર્ગુરૌ નમ્રતા
વિધાયં વ્યસનં સ્વયોષિતિ રતિલોકાપવાદાદ્રયમ્
ભક્તિઃ શૂલિનિ શક્તિરાત્મદમને સંસર્ગમુક્તિઃ ખલૈઃ
રેતે યેષુ વસન્તિ નિર્મલગુણાસ્તેભ્યો મહદ્ભ્યો નમઃ

"આપેલા પ્રસ્તુત શ્લોકમાં મહાપુરુષોના પ્રશંસનીય ગુણોનું વર્ણન ખૂબ જ સરસ મજાનું આપેલ છે. બીજાના ગુણને પ્રત્યેનો પ્રેમ સારો હોય છે. શિક્ષકો પ્રત્યેની નમ્રતા, ભણવામાં રસ, પત્ની પ્રત્યેનો પ્રેમ, જાહેર ટીકાનો ડર, ભગવાન

શિવાના ચરણોમાં ભક્તિ, સ્વયં સક્ષમ બનવું, દુષ્ટ લોકોના સંગાથે નિયંત્રણ અને અવગણના એવા મહાપુરુષોને વંદન જેમના આ શુદ્ધ ગુણો હોય છે. ભક્તિ કરનાર માણસ હંમેશા સાત્વિક ગુણોનો માણસ બનેલો હોય છે.

करे क्षाध्यस्त्यागः शिरसि गुरुपादप्रणयिता
मुखे सत्या वाणी विजयी भुजयोवीर्यमतुलम्
हृदि स्वच्छा वृत्तिः श्रुतमधिगतं च श्रवणयो
विनाप्यैश्वर्येण प्रकृतिमहतां मण्डनमिदम्

"આપેલ પદ્યમાં મહાપુરુષોના સુંદર ગુણોનું વર્ણન કરેલ છે, હાથમાં દાન, માથા પર ગુરુ પ્રત્યે આદર, મુખમાં સત્ય વચન ભાઈ, બાહુમાં વિજય મેળવવાની અદ્વિતીય શક્તિ, હૃદયમાં સ્વચ્છ વર્તન અને કાનમાં પ્રાપ્ત શત્રોનું જ્ઞાન - આ બધાનું કુદરતી આભૂષણોની જરૂર નથી. કારણ કે સામાન્ય માણસ પોતાના શરીરને સોના ચાંદીના આભૂષણોથી શણગારે છે. પરંતુ મહાન લોકોના સારા કાર્યો એ અનન્ય શણગાર છે. જે તેમની સુંદરતામાં વધારો કરે છે. સ્ત્રી જેમ હાથમાં અંગૂઠી પહેરે છે. પણ દાન એ મહાપુરુષોના હાથનું ઘરેણું છે, ગુરુની ઉપાસના તેમના માથાનું આભૂષણ બની જાય છે. સત્યવાદી વાણી તેમના ચહેરાની સુંદરતામાં વધારો કરે છે. સામાન્ય માણસ પોતાના બાહુમાં કિયરું ધારણ કરે છે, પરંતુ મહાપુરુષોના બાહુમાં તેમની અદ્વિતીય વિજયી બહાદુરીનું આભૂષણ છે. સ્વચ્છ વર્તન તેમના હૃદયનું શાશ્વત રત્ન સમાન હોય છે. મેળવેલું જ્ઞાન પોતાના કાનની બુટ્ટી જેવું આભૂષણ સરખું હોય છે. અન્ય લોકો સંપત્તિ પ્રાપ્ત કરતાં હોય છે, પણ પછીજ ઝવેરાત પહેરતા હોય છે. પણ આગળ માહિતી મુજબ સત્કર્મ અને સદગુણો એ જ એશ્વર્ય વિના પણ તેમના સ્વાભાવિક રીતે આકર્ષણરુપ અને પૂરી જિંદગી ઝવેરાત જ સમાન ગણત હોય છે, તે નમ્રતાથી ઉન્નતિ પ્રાપ્ત કરતા હોય છે.



Transforming Commerce: Trends, Challenges, and Future Prospects

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Abstract:

The field of commerce has undergone profound transformations in recent years, driven by technological advancements, globalization, evolving consumer behaviors, and changing regulatory landscapes. This research article provides a comprehensive analysis of the current trends, key challenges, and future prospects within the realm of commerce. It highlights the impact of e-commerce, sustainability concerns, digital payment systems, and the advent of artificial intelligence on the commerce landscape. The study aims to elucidate the pivotal role of adaptability and innovation in navigating the complexities of modern commerce and achieving sustainable growth.

Keywords: *Commerce Evolution, E-commerce, Sustainability, Digital Payment, Systems, Artificial Intelligence in Commerce*

1. Introduction

The commerce sector, a fundamental pillar of the global economy, is witnessing a rapid evolution. Technological advancements, globalization, and shifts in consumer preferences are driving this transformation. This article delves into the changing landscape of commerce, focusing on emerging trends and the challenges that businesses face. Understanding these shifts is imperative for organizations to stay competitive and sustain growth in a dynamic and interconnected world.

2. Objectives

- 1.To Examine the Evolution of Commerce: Explore the historical journey of commerce, from ancient trade systems to the present, understanding key developments that have shaped its evolution.
- 2.To Analyze Contemporary Commerce Trends: Investigate current trends in commerce, focusing on the rise of e-commerce, sustainability, digital payment systems, and the integration of artificial intelligence.
- 3.To Assess the Impact of E-commerce: Evaluate the transformational impact of e-commerce on traditional commerce models, consumer behavior, and market dynamics.
- 4.To Investigate Sustainability and Responsible Commerce: Delve into the concept of sustainability within commerce, analyzing how businesses are incorporating sustainable practices and addressing social and environmental responsibilities.
- 5.To Explore Digital Payment Systems: Examine the revolution in financial transactions through digital payment systems, including mobile wallets, cryptocurrencies, and their influence on commerce and financial security.
- 6.To Understand the Role of AI in Commerce: Explore the applications of artificial intelligence in commerce, highlighting how AI is shaping customer experiences, supply chain management, and decision-making processes.
- 7.To Identify Challenges Faced by Commerce: Investigate the challenges confronting the commerce sector, including data privacy, regulatory compliance, competition, and technological disruptions.
- 8.To Present Future Prospects and Recommendations: Envision the future of commerce, discussing emerging trends and providing strategic recommendations for businesses to adapt, innovate, and thrive in the evolving commerce landscape.

The research article aims to provide a comprehensive understanding of the transformative changes occurring in commerce, offering insights that guide businesses, policymakers, and stakeholders towards informed decisions and successful adaptation to the modern commerce environment.

3. E-commerce Revolution

The proliferation of e-commerce has disrupted traditional commerce models. Online platforms provide a global reach, enhanced customer experiences, and cost-effective operations. This section analyzes the rise of e-commerce, its impact on consumer behavior, supply chain dynamics, and the future trajectory of online commerce.

4. Sustainability and Responsible Commerce

Sustainability is gaining paramount importance in commerce. Consumers and stakeholders are demanding responsible practices. This section explores the integration of sustainability into commerce, focusing on environmental, social, and governance (ESG) considerations. It discusses the role of businesses in promoting sustainable practices and meeting societal expectations.

5. Digital Payment Systems

Digital payment systems have revolutionized financial transactions. This section delves into the evolving landscape of digital payments, the role of mobile wallets, cryptocurrencies, and blockchain technology. It highlights the impact of digital payment systems on commerce, security concerns, and future trends.

6. Artificial Intelligence (AI) in Commerce

AI is reshaping the commerce landscape, optimizing operations, personalizing customer experiences, and predicting market trends. This section explores the applications of AI in commerce, including chatbots, recommendation systems, fraud detection, and data analytics. It delves into the transformative potential of AI and its implications for the future of commerce.

7. Challenges and Opportunities

Commerce is not without its challenges. This section discusses the key challenges faced by the commerce sector, including data security, regulatory compliance, competition, and adapting to technological advancements. Simultaneously, it presents opportunities for innovation, strategic collaborations, and market expansion.

8. Future Prospects and Conclusion

The future of commerce lies in embracing change and harnessing technological advancements. This section provides insights into the anticipated trends and future prospects of commerce, including the integration of immersive technologies, enhanced personalization, and the convergence of online and offline experiences. The article concludes by emphasizing the importance of continuous adaptation, innovation, and ethical practices in navigating the evolving commerce landscape.

9. Conclusion

The dynamic landscape of commerce is witnessing unprecedented transformation, driven by technological advancements, shifting consumer behaviors, sustainability imperatives, and globalization. E-commerce has emerged as a dominant force, redefining the way businesses operate and consumers interact. This digital revolution has brought both challenges and opportunities, necessitating businesses to adapt and innovate continually. Sustainability is no longer an option but a business imperative, demanding responsible practices and ethical considerations.

Digital payment systems have streamlined transactions, enhancing accessibility and security. Furthermore, the integration of artificial intelligence is reshaping commerce, optimizing operations and personalizing customer experiences. However, this transformation is not without hurdles, with data privacy, regulatory compliance, and competition posing significant challenges. Despite these obstacles,

the future of commerce appears promising, driven by innovation, strategic collaborations, and sustainable practices.

In conclusion, the key to navigating the future of commerce lies in embracing change, harnessing technology, and prioritizing sustainability. Businesses that are agile, innovative, and socially responsible will thrive in the evolving commerce landscape, contributing to economic growth and societal well-being.

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Exploring Feminism in Margaret Atwood's "The Edible Woman"

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Abstract:

Margaret Atwood's "The Edible Woman" is a powerful exploration of feminism in the 1960s. The novel follows Marian McAlpin, who grapples with societal pressures and gender roles. Marian's aversion to meat symbolizes her discomfort with her role as a woman in a patriarchal world, reflecting broader feminist themes of challenging traditional norms. Her engagement to Duncan represents resistance to conformity, and her transformation into the "edible woman" mirrors the erasure of her identity. Through Marian and the women in her life, Atwood provides a timeless examination of feminism, making the novel an insightful read for those interested in gender roles and societal expectations.

Keywords: *The Edible Woman, Feminism, Societal expectations.*

1. Central ideas of the Novel

The novel introduces us to Marian McAlpin, the protagonist, who appears to conform to societal norms and expectations of a woman in the 1960s. She is a market researcher living in Toronto.

At the beginning of the novel, Marian's aversion to eating meat becomes a central symbol. This aversion reflects her growing discomfort with the role of women in society, where they are often treated as consumable objects.

As the story unfolds, Marian's unease with her own identity within a patriarchal world becomes evident. Her struggles mirror the broader feminist movement of the time, which sought to challenge traditional gender roles and societal expectations.

Duncan, Marian's boyfriend, embodies the male-dominated society surrounding her. His attitudes and expectations of Marian reflect the patriarchal norms of the era. As their relationship progresses, Duncan's demands for conformity become increasingly suffocating.

When Marian becomes engaged to Duncan, it represents her resistance to conforming to societal expectations. She begins to assert her own desires and agency, pushing back against the prescribed roles for women.

A pivotal moment in the novel is Marian's transformation into the "edible woman." This symbolic change signifies the erasure of her identity and her growing sense of being consumed by the expectations and pressures of society.

Throughout the narrative, Marian's interactions with other women in her life, such as her roommate Ainsley and her friend Clara, reveal different facets of the feminist movement. Each character grapples with their own desires and frustrations within a world that demands conformity.

"The Edible Woman" continues to be relevant as it explores feminist themes, such as personal agency, societal expectations, and the struggle for identity. It serves as a reminder of the enduring significance of feminist discourse and challenges readers to reflect on the complexities of gender roles and societal pressures.

"The Edible Woman" by Margaret Atwood, while set in Canada in the 1960s, can still resonate with aspects of contemporary Indian culture and society. Here's how the themes explored in the novel can be related to the present Indian scenario:

India, like many societies, has witnessed significant changes in gender roles and expectations over the years. "The Edible Woman" challenges traditional gender roles, and in the context of India, this theme is highly relevant. Modern Indian women are increasingly asserting their independence, pursuing careers, and pushing back against societal expectations that restrict them to traditional roles.

In India, there can still be significant pressure on individuals, particularly women, to conform to societal norms and traditions. This pressure to conform is a central theme in the novel, as Marian feels increasingly alienated and suffocated by the expectations placed on her. Many Indian women may relate to the tension between personal desires and societal conformity.

Marriage is a significant aspect of Indian culture, and expectations surrounding arranged marriages and family dynamics are important. Marian's engagement and her resistance to societal pressures regarding her relationship with Duncan can parallel the challenges faced by Indian individuals who seek to marry for love and compatibility rather than solely for traditional reasons.

India has a vibrant feminist movement that addresses issues such as gender equality, women's rights, and empowerment. The novel's exploration of feminist themes aligns with ongoing discussions and activism in India. Women in India continue to advocate for their rights and challenge patriarchal norms, much like the characters in the novel.

India, like many countries, has experienced a surge in consumer culture and materialism. This parallels the novel's symbolism of consumption, where Marian's aversion to eating meat reflects her discomfort with a society that treats women as commodities. In contemporary India, consumerism and its impact on gender roles and identity can be explored in a similar light.

The novel's central theme of Marian's struggle for identity in the face of societal pressures resonates with individuals in India who grapple with questions of identity, individuality, and the tension between tradition and modernity.

While "The Edible Woman" is set in a different time and place, its exploration of universal themes related to feminism, societal pressures, and personal agency can certainly be related to the present Indian scenario. The novel invites readers, including those in India, to reflect on the complexities of gender roles and societal expectations and to consider how individuals navigate these challenges in their own lives.

2. Conclusion

"The Edible Woman" by Margaret Atwood is set in 1960s Canada, its themes and exploration of feminism, societal pressures, and the struggle for personal agency hold relevance in the present-day Indian context. India, like many societies, has experienced significant shifts in gender roles, the dynamics of marriage and relationships, and the pressure to conform to traditional norms. The novel's themes align with contemporary discussions in India surrounding gender equality, women's rights, and the empowerment of women. It reflects the ongoing feminist movement in the country, where women continue to challenge patriarchal norms and advocate for their rights. Moreover, the novel's examination of consumer culture and the symbolism of consumption can be seen as a reflection of the impact of materialism in modern Indian society.

Overall, "The Edible Woman" serves as a thought-provoking literary lens through which readers, including those in India, can examine the complexities of gender roles, societal expectations, and the

quest for personal identity in a rapidly changing world. It underscores the enduring relevance of feminist discourse and the universal nature of the challenges individuals face in navigating these issues, regardless of their cultural or temporal context.

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Psychological well being of married and unmarried woman With reference to their age group

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Abstract:

Many researchers and theorists have argued that a person's psychological health and well-being require that needs are met. If needs are not met, the result is distress and attempts to compensate, both of which may lead to psychological problems. Thus, psychologists and others whose goal is to help people with psychological problems require a theory of important psychological needs. The main purpose of this research was to examine the Psychological Well being among woman with reference to their marital status, sample consisted of 120 women i.e. 60 Married woman and 60 Unmarried woman, and these two group (Married and Unmarried) were further divided into age group i.e. 25-35 and 35-45. For measuring above mentioned variables some tools were administered to the subject, The name of the tools is G.P.I. General Well-being Measure The obtained data were analyzed by appropriate statistically method 't' test. The result shows that there is significant difference found between Married and unmarried woman.

Keywords: *Psychological well being, Married woman, Unmarried woman, Age group*

1. Introduction

The word 'Well-being' is mostly used for specific variety of goodness, for example, living in good environment, being of worth for world, being able to cope with life, enjoying life, etc. Psychological well-being is a malleable concept which is concerned with an Individual's feelings about his daily life experiences. These feelings extend from negative state such as stress, worry unhappiness to more positive states which are not simply states of absence of worry or unhappiness but are states which are related to sound mental health and include favorable self-esteem and success Warr (1978). Johoda (1958) have also stated that such feelings may range from negative mental states or psychological strains such as anxiety, depression, frustration, emotional exhaustion, unhappiness, dissatisfaction, to a state which has been identified as positive mental health. The concept of psychological well-being and mental health focuses on ideal state emphasizing "positive well-being" of the world health organization charter rather than on disease, statistical or conformity criteria.

Although Wilson's (1967) description of the happy individual was accurate in a number of respects, a few of Wilson's conclusion have been overturned by subsequent research. In his review, Wilson concluded that youth is one of the most important demographic factors influencing well-being-younger people report more happiness than older people. Since the time of Wilson's review, others addressed the question of age and well-being using sophisticated methodologies and large, representative, international samples. Interviews with representative samples of people of all ages reveal that no time of life is notable happier or unhappy than others (Latten, 1989). This conclusion is reinforced by a 1980s survey of 169,776 people representatively sampled in 16 nations.

The correlate between marriage and well-being significantly even when variables such as age and income are controlled (Gove & Shin, 1989; Gove, Style & Hughes, 1990. Mastekaasa (1995), White (1992) and have reported positive relation between marriage and subjective well-being. The effects of marriage may differ for men and women (Mroczek & Kolarz, 1998; Lee, Seccombe, & Shehan, 1991).

A kind of controversy over the question whether marital satisfaction is more important to overall well-being of men and women has been reported by Gove & Shin (1989), Wood, Rhodes & Whelan (1989). Diener, Sapyta & Suh (1998) found that marriage held greater benefits for men and women who did not differ in life satisfaction. Jayashree (2000), Coombs (1991), Gove, Style & Hughes, (1990) and Kessler & Essex (1982) have reported that marriage acts as a buffer against the hardships of life and the emotional and economics support and hence, induces positive states of well-being. Headey, Veenhoven, & Wearing (1991) found significant causal influence of marital satisfaction on global life satisfaction. The influence of culture on the relation between subjective well-being and marital status has also been reported (Gohm, Oishi, Darlington, & Diener, 1998). Factors such as social change, cultural characteristics and age-specific expectations might affect the marriage and well-being link.

2. Problem of the study

The purpose of present investigation was to find out the married and unmarried woman as regards the psychological well being level.

3. Objective of the study

The main objectives of the study were as under:

1. To find out the significant differences of psychological well being between Married woman and Unmarried woman.
2. To find out the significant difference of psychological well being among woman with refer their age group.
3. To find out the significant differences of psychological well being among Married woman of 25 to 35 and 35 to 45 age group
4. To find out the significant differences of psychological well being among unmarried woman of 25 to 35 and 35 to 45 age group

4. Hypothesis

1. There is no significant difference of psychological well being between Married woman and Unmarried woman.
2. There is no significant difference of psychological well being among woman with refer their age group.
3. There is no significant difference of psychological well being among Married woman of 25- 35 and 35-45 age group.
4. There is no significant difference of psychological well being among Unmarried woman of 25- 35 and 35-45 age group.

5. Method

5.1 Sample

Researcher has purposefully selected 120 as sample from Bilimora city of Gujarat. Out of 120. 60 are selected from Married woman and 60 selected from Unmarried woman. Again, out of 60, 50% are age group of 25-35 and 50% are age group of 35-45 have been selected for both categories.

5.2 Tool

For this purpose, the following test tools were considered.

P.G.I. General Well-being Measure:

P.G.I. General Well-being measure was developed by Dr. Santosh K. Verma and Ms. Amita Verma in (1989). It consists with 20 items to be enclosed in yes or no format. This can be self administered or can be verbally answered also. Items are such that they do not cause any embarrassment to the subject in the presence of others. This scale is available in Hindi language too. The authors of Hindi medium are (Moudgil, Verma, Kaur and Kaur, 1986). A score of 1 is given for 'yes' and 0 for 'no' response. Thus, the range of scores may vary from 0 to 20. High score indicates better well-being. Test-retest reliability was measured by K.R. -20 formula and was found to be .98 (Verma and Verma, 1989) while

test re-test reliability was .91 for English Version and .86 for Hindi version (Moudgil et al. 1986). The test was correlated with a number of tests in different studies. The scale has showed relative independence of other variable as expected but showed significant relations with another well-being scale, with quality-of-life scale, (Verma et al, 1983, 1989) Mudgil (1986) GPI General Well-being scale is appended in Appendix-(I)C.

5.3 Procedure

The collection of data was spread over a period of 30 days. The researcher personally visited the selected Married woman and Unmarried woman of Bilimora, Gujarat, and the researcher took the permission of persons for administering the scales and fixed dates. On the schedule date the researcher met them and made clear to them the purpose of administration. The researcher sought their cooperation.

The instructions were explained by the researcher and the doubts were clarified. They were assured that their response will be used for research purpose only and will be kept confidential. They were suggested to give free frank and honest responses without any hesitation. The scales were administered to the. The scales were collected only after they were responded by the subject. After the completion of the administration the investigator conveyed her gratitude and thanks to the persons

6. Result and Discussion

Table No: 1 Showing the Mean, SD and ‘t’ value of Psychological well being between Married woman and Unmarried woman

Marital status	No.	Mean	SD	‘t’	Sig.
Married woman	60	17.63	3.03	2.29	0.05
Unmarried woman	60	16.17	4.97		

Table t value level 0.05 = 1.671 level 0.01 = 2.390 Significant levels 0.05

The above result table No. 1 we can see that t’ test was used to know the psychological well being between Married woman and Unmarried woman, here mean of the psychological well being of 60 Married woman is 17.63 & SD is 3.03, similarly mean of the Psychological well being of 60 Unmarried woman is 16.17 & SD is 4.97 different between their ‘t’ values is 2.29 it is significant with 0.05 level. Here null hypothesis is not accepted and result shows that the marital status does play a defining role in the psychological well being of Married woman and Unmarried woman.

Table No: 2 Showing the Mean, SD and ‘t’ value of psychological well being among woman with refer their age group.

Age Group of women	No.	Mean	SD	‘t’	Sig.
25-35	60	18.75	2.75	2.12	0.05
35-45	60	15.44	6.28		

Table t value level 0.05 = 1.671 level 0.01 = 2.390 Significant levels 0.05

The above result table No. 2 we can see that t’ test was used to know the psychological well being of woman among age of 25-35 and 35-45, here mean of the Psychological well being of 60 woman of age group 25-35 is 18.75 & SD is 2.75, similarly mean of the Psychological well being of 60 age group 35-45 is 15.44 & SD is 6.28, different between their ‘t’ values is 2.12 it is significant with 0.05 level. Here null hypothesis is not accepted and result shows that the age group does play a defining role in the psychological well being of woman

Table No: 3 Showing the Mean, SD and ‘t’ value of psychological well being among Married woman of 25- 35 and 35-45 age group

Married woman with refer their age group	No.	Mean	SD	't'	Sig.
25-35	30	15.54	4.82	0.99	N. S.
35-45	30	16.30	3.86		

Table t value level 0.05 = 1.697 level 0.01 = 2.247
 Significant levels 0.05

The above result table No. 3 we can see that t' test was used to know the Psychological well being among age of 25-35 of married woman, here mean of the Psychological well being of 30 married woman of age group 25-35 is 15.54 & SD is 4.82, similarly mean of the psychological well being of 30 married woman age group 35-45 is 16.30 & SD is 3.86 different between their 't' values is 0.99 it is not significant level. Here null hypothesis was accepted and result shows that the marital status of age group does not play a defining role in the psychological well being of Married woman age group of 25-35 and 35-45.

Table No: 4 Showing the Mean, SD and 't' value of psychological well being among Unmarried woman of 25- 35 and 35-45 age group

Unmarried woman with refer their age group	No.	Mean	SD	't'	Sig.
25-35	30	16.95	4.75	0.34	N. S.
35-45	30	17.25	3.39		

Table t value level 0.05 = 1.697 level 0.01 = 2.247 significant levels 0.05

The above result table No. 4 we can see that 't' test was used to know the psychological well being among Unmarried woman of age groups of 25-35 and 35-45. Here mean of the psychological well being of 30 women of 25-35 ages is 16.95 & SD is 4.75 similarly mean of the psychological well being level of 30 woman of 35-45 ages is 17.25 & SD is 3.39 and difference between their 't' values is .034. It is not significant with 0.05 levels. Here null hypothesis is accepted and result shows that the age group in unmarried woman does not play a defining role in the psychological well being of Unmarried woman age group of 25-35 and 35-45. Thus, the null hypothesis 4 which states "There is no significant difference of Psychological well being among Unmarried woman" is accepted.

7. Conclusion

Major findings of the present study are:

1. There is significant difference of psychological well being between Married woman and Unmarried woman.
2. There is significant difference of psychological well being among woman with refer their age group.
3. There is no significant difference of psychological well being among Married woman of 25- 35 and 35-45 age group.
4. There is no significant difference of psychological well being among Unmarried woman of 25- 35 and 35-45 age group.

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Emotional Intelligence: Essential for Sustainable Development In Higher Education

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Abstract:

This paper aimed at Emotional Intelligence is Essential for sustainable development in Higher Education. The main purpose of education is holistic development of student as discussed in NEP 2020. NEP 2020 is also included SEL (social and emotional learning) as a key tool in education system. So, to fulfill this purpose our future of nation our students should be emotionally intelligent. Hence the role of emotional intelligence is very important in educational field specially in higher education. Education is the fundamental pillar of human rights, democracy, peace, and sustainable development. Development of sustainable individuals and thereafter sustainable communities should be one of the major goals of Higher Education system both nationally and globally. The present paper explores how emotional intelligence play important role in higher education for sustainable development.

Keywords: *Emotional intelligence, Higher education, and Sustainable development*

1. Introduction

Over the past several years, it is believed that success in life or at work place depends upon the individual level of intelligence or Intelligence quotient (IQ) as reflected in individual academic achievement. but now research is on emotional intelligence (EI) reveal that emotional quotient (EQ) is most important determinant of professional and personal success in life.

National educational policy 2020 includes social and emotional learning (SEL) as key tool in education system to develop good human beings, capable of rational thought and action, possessing competition and empathy. social and emotional learning is the real gap in Indian education system. Seminars, conferences, workshops etc. are fine and important but it is vital that these must result into some concrete actions and deeds. Development of sustainable individuals and thereafter sustainable communities should be one of the major goals of Higher Education system nationally and globally both.

2. What is Emotional Intelligence?

Emotional intelligence is the ability to perceive, express, understand and regulate emotions.

1. Salovey and Mayer (1997) defined emotional intelligence as “the ability to perceive emotions, integrate emotions to facilitate thought, understand emotions and to regulate emotions to promote personal growth.”
2. Goleman (1998) defined Emotional intelligence as ‘the capacity for recognizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in ourselves and in our relationships.’
3. Reuven Bar-on (1997) described EQ as “an array of personal, emotional and social abilities and skills that influence one’s ability to succeed in coping with environmental demands and pressures”.

3. Importance of higher education in sustainable development:

Education is basic component by which growth and development of animation is assessed level of education decide the status of the country higher education is an integral part of education System India. it is not only an institutional based training today but, it is source of social and national reconstruction and regeneration. There is no doubt that Higher Education must be among the most prominent players in moving society to a more sustainable path. The academics have in the past played a pivotal role in the theoretical debates and practical experimentations concerning the best route towards Sustainable Development. Higher Education is vested by society with the mission of discerning truth, imparting knowledge, skills, and values and preparing responsible citizens and competent workers who will contribute to a sustainable world. Through their learning experiences, future graduates would embrace interdisciplinary strategies and system thinking approach to address sustainability issues.

Indian higher education system is growing very fast irrespective of various challenges but there is no reason that these challenges cannot be overcome. With the help of new-age learning tools, it is easy for country like India to overcome these problems and bring a paradigm shift in the country's higher education sector. With such a vibrant country with huge population properly educated, the possibilities are endless. If knowledge is imparted using advanced digital teaching and learning tools, and society is made aware of where we are currently lagging behind, our country can easily emerge as one of the most developed nations in the world. Indian Higher Education is at a crossroad and must change if it has to contribute more effectively in support of the public good, and in doing so, helps to alleviate many of the inequalities and inequities in the society. Re-visioning the role of Higher Education for Sustainable Development involves changing the means and processes of knowledge production and the way in which students are trained, making students more socially responsible, critical, and sensitive towards sustainability issues life-long.

4. Role of emotional intelligence in higher education for sustainable development:

There are numerous benefits of EQ to students in higher education. Some of them are listed below:

- **Managing Emotions:** Students can face the toughest circumstances with emotional intelligence by adjusting to people of different natures and temperaments. And most importantly they can control their emotions and make practical decisions.
- **Better Communication:** Emotional intelligence helps students to express their views and opinions more effectively without being dominated by their emotions.
- **Build new relations:** Students with good emotional intelligence can easily blend with new people and build strong relationships by exchanging thoughts with each other.
- **Stress reduction:** Students who can manage their emotions effectively are less prone to emotional breakdowns, stress, and anxiety.
- **Performance at work:** Emotional intelligence can help navigate the social complexities of the workplace, lead and motivate others, and excel in career. In fact, when it comes to gauging job candidates, many companies now view emotional intelligence as important as technical ability and require EQ testing before hiring.
- **Physical health:** If we are unable to manage stress levels, it can lead to serious health problems. Uncontrolled stress can raise blood pressure, suppress the immune system, increase the risk of heart attack and stroke, contribute to infertility, and speed up the aging process. The first step to improving emotional intelligence is to learn how to relieve stress.
- **Mental health:** Uncontrolled stress can also impact mental health, making vulnerable to anxiety and depression. If we are unable to understand and manage emotions, it will also be open to mood swings, while an inability to form strong relationships can leave feeling lonely and isolated.
- **Relationships:** By understanding emotions and how to control them, we are better able to express how we feel and understand how others are feeling. This allows communicating more effectively and forging stronger relationships, both at work and in personal life.

5. Conclusion

From the present study it has been found that Indian Higher Education is at a crossroad and must change if it must contribute more effectively in support of the public good, and in doing so, helps to alleviate many of the inequalities and inequities in the society. For that emotional intelligence plays a vital role in all this process of sustainable development. Re-visioning the role of Higher Education for Sustainable Development involves changing the means and processes of knowledge production and the way in which students are trained, making students more socially responsible, critical and sensitive towards sustainability issues life-long. Higher education is the fast growing service industry exposed to the 'liberalization, privatization and globalization' processes in recent times. In order to attract students and cater to their needs and aspirations higher education providers have been actively involved in the process of understanding students' expectations and their perceptions about quality in the system. They are expected to adopt techniques of measuring quality of the inputs and process of education just like any other business sector. Measuring quality of the services is, therefore, an important task to provide feedback on the dimensions of quality that needs to be taken care of in the future.

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સામાજિક-શૈક્ષણિક ગતિશીલતા (અમદાવાદ શહેરની વણકર જ્ઞાતિના સંદર્ભમાં)

ડૉ. તરલીકા ચાવડા

૧. પ્રસ્તાવના

દરેક સમાજમાં ગતિશીલતાની માત્રા અલગ-અલગ જોવા મળે છે. દરેક સમાજ કોઈને કોઈ પ્રકારે ભિન્ન ભિન્ન માત્રામાં ગતિશીલ તો હોય જ છે. ગતિશીલતાના પરિબલો જેવા કે શિક્ષણ, આર્થિક, સામાજિક વગેરે હોઈ શકે છે. ગતિશીલતાને સામાન્ય શબ્દોમાં જોઈએ તો, કોઈપણ વ્યક્તિ, જૂથ કે સમાજનું એક સ્થાનથી બીજા સ્થાનમાં પરિવર્તિત થવું. ગતિશીલતાને સામાજિક, શૈક્ષણિક, આર્થિક એમ વિવિધ સ્તરે માપી શકાય છે. સામાન્ય રીતે ગતિશીલતાના બે પ્રકાર જોવા મળે છે. (૧) આડી ગતિશીલતા (૨) ઉભી ગતિશીલતા.

૧.૧ આડી ગતિશીલતા

સમાન સ્તરમાં જ વ્યક્તિ સ્થળાંતર પામે છે, જેમાં વ્યક્તિના સ્થાન, મોભા માં કંઈ ખાસ ફરક પડતો નથી.

૧.૨ ઉભી ગતિશીલતા

નિમ્ન સ્તરમાંથી ઉપરના સ્તરમાં વ્યક્તિ કે જૂથ સ્થળાંતરિત થાય ત્યારે તેને ઉભી ગતિશીલતા કહી શકાય છે. તેમાં એક વ્યક્તિ કે સમગ્ર જૂથનો પણ સમાવેશ થઈ શકે છે.

અમદાવાદ શહેરમાં વસવાટ કરતી અનુસૂચિત જ્ઞાતિમાં સમાવિષ્ટ 'વણકર' જ્ઞાતિની મહિલાઓની ગતિશીલતા સામાજિક તેમજ શૈક્ષણિક દ્રષ્ટિએ તપાસવામાં આવી છે.

૩. હેતુઓ

૧. અનુસૂચિત જ્ઞાતિમાં સમાવિષ્ટ વણકર જ્ઞાતિ ની મહિલાઓની સામાજિક ગતિશીલતા તપાસવી.
૨. અનુસૂચિત જ્ઞાતિમાં સમાવિષ્ટ વણકર જ્ઞાતિ ની મહિલાઓની શૈક્ષણિક ગતિશીલતા તપાસવી.

૪. સંશોધનનું ક્ષેત્ર

પ્રસ્તુત અભ્યાસ માટે 'અમદાવાદ શહેર' ની પસંદગી કરવામાં આવી છે.

૫. માહિતીનું એકત્રીકરણ

પ્રસ્તુત અભ્યાસ માટે માહિતીના એકત્રીકરણ માટે મુલાકાત અનુસૂચિનો ઉપયોગ કરવામાં આવ્યો છે. ત્યારબાદ તેનું વર્ગીકરણ કરીને માહિતી તારવવામાં આવી છે.

સામાજિક ગતિશીલતા અને શૈક્ષણિક ગતિશીલતાને આધારે કેટલાક તારણો તારવવામાં આવ્યા છે જે નીચે મુજબ છે:

- શૈક્ષણિક ગતિશીલતા તપાસવા માટે ત્રણ પેઢીના શિક્ષણને તપાસવામાં આવ્યું. જેમાં ઉત્તરદાતાના નાની નું શિક્ષણ તપાસતા નિરક્ષરતાનું પ્રમાણ ૫૪%, પ્રાથમિક કક્ષા સુધીનું શિક્ષણ ૪૨%, માધ્યમિક કક્ષા સુધીનું શિક્ષણ ૦૩%, ઉચ્ચતર માધ્યમિક કક્ષા સુધીનું શિક્ષણ ૦૧%, ઉપરાંત સ્નાતક, અનુસ્નાતક તથા અન્ય પ્રકારના શિક્ષણનું પ્રમાણ શૂન્ય જોવા મળે છે.
- ઉત્તરદાતાના માતા નું શિક્ષણનું પ્રમાણ તપાસતા જાણવા મળે છે કે, માતાની પેઢીમાં નિરક્ષરતાનું પ્રમાણ ૧૯%, પ્રાથમિક કક્ષા સુધીનું શિક્ષણ ૩૩%, માધ્યમિક સુધીનું શિક્ષણ ૩૦%, ઉચ્ચતર માધ્યમિક સુધીનું શિક્ષણ ૦૮%, સ્નાતક કક્ષા સુધીનું શિક્ષણ ૦૭%, અનુસ્નાતક સુધીનું શિક્ષણ ૦૨% તેમજ અન્ય પ્રકારના શિક્ષણનું પ્રમાણ માત્ર ૦૧% જોવા મળે છે.
- ઉત્તરદાતાના શિક્ષણ નું પ્રમાણ તપાસતા તેમાં નિરક્ષરતાનું પ્રમાણ ૦૧%, પ્રાથમિક કક્ષા સુધીનું શિક્ષણ ૧૫%, માધ્યમિક સુધીનું શિક્ષણ ૧૧%, સ્નાતક સુધીનું શિક્ષણ ૨૯%, અનુસ્નાતક કક્ષા સુધીનું શિક્ષણ ૧૬%, અને અન્ય પ્રકારના શિક્ષણમાં ૦૬% નો સમાવેશ થાય છે.

ઉપરોક્ત શૈક્ષણિક માહિતી પરથી ત્રણ પેઢીમાં શિક્ષણ ક્ષેત્રમાં ઉદ્યોગી ગતિશીલતા આવી છે તે સ્પષ્ટપણે કહી શકાય છે.

સામાજિક ગતિશીલતા તપાસતા જાણવા મળે છે કે, સ્ત્રીઓના શિક્ષણના વધતા પ્રમાણને લઈને સ્ત્રીઓ જાગૃત થઈ છે અને પોતાના પગભર થવા પર વધુ વિશ્વાસ કરે છે. જેથી ૯૩% ઉત્તરદાતાઓના કુટુંબમાં નોકરી કરવા અંગેની છૂટછાટ મળે છે. તેમજ માત્ર ૦૭% ઉત્તરદાતાના કુટુંબમાં વિવિધ કૌટુંબિક જવાબદારીને કારણે નોકરીની છૂટછાટ મળી નથી.

વર્તમાન સમયમાં પુત્રીઓને પણ પુત્રની સમકક્ષ ગણવામાં આવે છે. જેથી માતા-પિતાની મિલકતમાં પુત્રીઓને પણ હિસ્સેદાર માનવામાં આવે છે. ૯૨% ઉત્તરદાતાઓ પુત્રીઓનો મિલકતમાં હિસ્સો હોવો જોઈએ તેમ માને છે.

બાળકોની સંખ્યા નિશ્ચિત રહે તેવી માન્યતા વર્તમાન સમયમાં જોવા મળે છે. જેમાં બાળકોની સંખ્યા માત્ર એક જ હોય તેવું ઈચ્છતા ઉત્તરદાતા ની સંખ્યા ૩૨% બે બાળક ઈચ્છતા ઉત્તરદાતા ની સંખ્યા ૬૬%, તેમજ ત્રણ બાળક ઈચ્છતા ઉત્તરદાતા ની સંખ્યા ૦૨% જોવા મળી. એટલે કે બાળકોની સંખ્યા ઓછી હોય તેવું ઉત્તરદાતાનું માનવું છે.

આ ઉપરાંત ઘણા બધા પરિબલોમાં જેવા કે પહેરવેશ, માન્યતા, રિત-રિવાજો વગેરેમાં સામાજિક ગતિશીલતા જોઈ શકાય છે.

સૂચનો

- વિવિધ ક્ષેત્રે ગતિશીલતા આવી શકે તે માટે સરકારી યોજનાઓ અંગેની માહિતી લોકો સુધી પહોંચે તેવા પ્રયાસો કરવા જોઈએ.
- સરકારી યોજનાનો મહત્તમ ઉપયોગ થઈ શકે તેવા પ્રયાસો થવા જોઈએ.
- સમાજના અગ્રણીઓ દ્વારા વિવિધ પ્રકારે મદદરૂપ થઈ શકાય તેવા પ્રયત્નો કરવા જોઈએ.
- અહીં માત્ર સામાજિક અને શૈક્ષણિક મુદ્દાને સાંકળવામાં આવ્યા છે. તે ઉપરાંત સમાજને સ્પર્શતા ઘણા બધા મુદ્દાઓને લઈને અભ્યાસ કરી શકાય છે.

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नयी सदी का हिन्दी दलित साहित्य : एक विमर्श

डॉ. धर्मेन्द्रकुमार जे. वडेरा

आज दलित साहित्य का युग है। भारत के सभी भाषाओं में दलित रचनाएँ हो रही हैं। साहित्य के सभी विधाओं में इसका बोलचाल चल रहा है। ऐसा कहने में अतियुक्ति न होगी कि इक्कीसवीं सदी हिन्दी साहित्य दलित साहित्य की सदी है। आज यह साहित्य सबकी मान्यता प्राप्त कर रहा है। बकौल हिन्दी दलित साहित्य के प्रमुख स्तंभ डॉ. जयप्रकाश कर्दम जी आज के दलित साहित्य की स्थिति यह है कि "दलित लिरोधी होकर कोई साहित्यकार साहित्य जगत में अपना सम्मान जनक स्थान नहीं बना सकता।"¹ हिन्दी दलित साहित्य के औचित्य, अवधारणा, सोच, कलात्मकता आदि को लेकर कई विचार-विमर्श हुए हैं। दलितों का सब कुछ गैर-दलितों से भिन्न है, उनका साहित्य भी लभन्न है। यह परंपरागत साहित्य का विरोधी होने के कारण विद्रोही साहित्य भी कहा गया है। दलित शब्द किसी एक जाति सूचक मानकर आपत्ति उठायी गयी है। कुछ राज्यों में इस शब्द के प्रयोग पर निषेधाज्ञा भी जारी की गयी हैं। दलित लेखकों को जातिवादी होने का आक्षेप हुआ है। ऐसी हालत में दलित शब्द पर दलित साहित्य के उद्देश्यों पर दृष्टिपात करना जरूरी है। हिन्दी दलित साहित्य के वरिष्ठ रचनाकार मोहनदास नैमिशराय ने दलित शब्द को मार्क्स प्रणीत सर्वहारा शब्द का समानार्थी बताया गया है। दलित शब्द किसी एक जाति का सूचक नहीं है। दलित शब्द की व्युत्पत्ति 'दल' धातु से हुई, जिसका अर्थ है पिछड़ा, शोषित, रौंदा हुआ, दबाया गया, कुचला हुआ, अविकसित, अछूत आदि। डॉ. भरत धोंडीराम सगरे लिखते हैं कि "स्पष्ट है- शोषित मानि दलित है। शेड्यूल्ड कास्ट, डिप्रेस्ड क्लास को भी दलित माना है। जाति व्यवस्था का एक समूह, विशिष्ट वर्ग, वाचक शब्द, उपेक्षित जन, विद्रोही मानव दलित है।"² दलित हाशिये की जनता का पर्यायी शब्द है। दलित शब्द का प्रयोग फुले, डॉ. बाबा साहब अंबेडकर और कई समाज सुधारकों ने इसी व्यापक अर्थ में किया है। इसमें दलित चेतना का आभास होता है। दलित शब्द सर्वहारा जाति के अस्मिता का द्योतक है।

सामाजिक उत्खनन की तीव्रता ही हिन्दी दलित साहित्य के जन्मधात्री है। दलित साहित्यकारों ने स्वयं अपनी वेदना, पीड़ा एवं जीवनानुभवों को अपनी रचनाओं में चित्रित किया है। यह शोषित, पीड़ित, हाशिये पर ढकेल दिये उस जनता का साहित्य है, जो सदियों से वंचित, कुचला रखा है। यह स्वानुभूति का साहित्य है। सदियों से सहते आये हुए दर्द की कराह इसमें है। हाशिये की जनता के दुःख, दर्द, पीड़ा और संघर्ष का चित्रण हमें गैर-दलित लेखकों में भी देखा जाता है, किन्तु उनकी संवेदना में सहानुभूति की है। दलितों के प्रति दया दिखायी गयी है। यह सहानुभूति दलितों की किसी काम की नहीं है। इनके लेखन में दलितों के दर्द-पीड़ा की मुक्ति का उपाय नहीं सूझता है। बकौल हिन्दी दलित साहित्य के सशक्त हस्ताक्षर मोहनदास नैमिशराय जी "समाज में युग-युगों से आम और खास लोग रहते आ रहे हैं। पहले के साहित्य में कभी राजा-रानियों का चित्रित और प्रशंसित किया जा रहा तो कभी भूत-पिशाच, गुरु-चेला, मंत्र जादू को। साहित्य के नाम पर उच्च

कुलोत्पन्न नायक और नायिकाओं का बढ़ा-चढ़ाकर गुनगान किया गया। आम आदमी के दुःख, सुख, सम्मान, आवश्यकता, अनुभूति और सनातनी ब्राह्मणवादी साहित्य में स्थान नहीं पा सके; सामाजिक परिवर्तन में जब आम आदमी मुखर और गतिशील हुआ तब दलित साहित्य आम आदमी के सुख-सम्मान, दुःख-दर्द, आवश्यकता, अनुभूति का बिगुल बजाता हुआ पैदा हुआ।³ हिन्दी दलित साहित्य परिवर्तनगामी साहित्य है। इसका मूल प्रेरणा स्रोत बाबा साहब डॉ. बी. आर. अंबेडकर और बौद्ध दर्शन है। कोई भी रचना इन मानदंडों के आधार पर हो वह दलित साहित्य कहलाता है। यह हाशिये की जनता का जिवंत दस्तावेज है। यह अपना अलग इतिहास का पात्र बनता जा रहा है। दलित की चिंता आज न केवल भारत में की जा रही है बल्कि विश्व में है। मान्य प्रो. टी.वी. कट्टीमनी जी लिखते हैं कि “आजाद के बाद दलितों को क्या मिला ? यह प्रश्न प्रश्न ही रह गया है। क्योंकि आजादी के बाद भी दलित आजाद नहीं हो पाए हैं , राष्ट्रीय स्तर पर भी नहीं, अंतर्राष्ट्रीय स्तर पर भी भारतीय दलितों की समस्याओं के प्रति चिंता व्यक्त की जा रही है।⁴ दलित साहित्य का स्वर विक्षुब्ध है। इसमें आक्रोश, विरोध और नकार है। कभी-कभी यह विध्वंसात्मक होता दिखाई देता है। विद्रोही स्वर इसकी रीढ़ है। दलित साहित्य का केंद्र बिंदु न राजा है, न रानी और न उच्च कुलोत्पन्न महापुरुष है। यह आम आदमी के जीवन का दर्पण है। पीड़ित, शोषित, दीन-हीन, आम जनता के सुख-दुःख, अभाव, रीना-झींकना और दलितों की आवश्यकताओं का दर्द, बिछोरता, साहित्य का रास्ता बदलता, इक्कीसवीं सदी में दलित साहित्य प्रवाहमान है। आम आदमी के सुख-सम्मान को ऊँचे शिखर तक ले जाने में बेचैन है। दलित साहित्य के उद्देश्यों के बारे में डॉ. जयप्रकाश कर्दम जी लिखते हैं कि “दलित साहित्य का उद्देश्य शोषित और सुषुप्त मानस को अपने अमानवीय अधिकारों के प्रति सजग बनाना और संघर्ष के लिए प्रेरित करना है।....साहित्य का असली उद्देश्य समाज का निर्माण करना तथा उसमें एकता और सद्भाव बनाये रखना है। जबकि देवभाषा की संस्कृति और इसमें लिखा साहित्य समाज का निर्माण करने में असमर्थ है। समाज समानता पर आधारित होता है, जबकि वर्ण व्यवस्था को जन्म देनेवाली तथा स्पृश्यता का विधान बनानेवाली देवी-संस्कृति का आधार अमानता है।⁵ दलित साहित्य जनवादी साहित्य है। सामाजिक अमानताओं को दूर कर भ्रातृत्व की भावना एवं मानवीय मूल्यों की स्थापना करने की दिशा में दलित साहित्य अग्रसर है। हिन्दी दलित साहित्य के अपवाद है कि हिन्दी में दलित साहित्य मराठी का नकल है। मोहनदास नैमिशराय जी इसका विरोध करते हिन्दी दलित साहित्य का अस्तित्व मराठी से पूर्व मानते हैं। दलित साहित्य का विमर्श तो इसी सदी का है लेकिन इस साहित्य का लेखन बहुत पहले का है। गौतम बुद्ध के समय से गिना जाता है। कबीरदास, रैदास, नामदेव, तुकाराम, नाथ, सिद्धों की रचनाएँ इसी कोटि के हैं। प्रो. चमनलाल लिखते हैं कि “डॉ. एन सिंह दलित चेतना पहला विस्फोट मध्यकाल के संत साहित्य में मानते हैं। आधुनिक काल में स्वामी दयानंद, विनोबा भावे तथा गाँधी के दलित संबंधी चिंतन को एक धारा में मानते हैं, रैदास, अंबेडकर और महात्मा फुले को दूसरी धारा में मानते हैं। पहली धारा दलितों को हिन्दू धर्म व सम्मान के दायरे में रखते हुए जीवन की स्थितियों में सुधार की आकांक्षी है, जबकि दूसरी धारा समाज में अपना सम्मानजनक स्थान एक अधिकार के रूप में लडकर प्राप्त करना चाहती है।⁶ आज दलित साहित्य को विश्व के मानवतावादी साहित्य के अभिन्न अंग के रूप में देखा जाता है। इसकी अवधारणा एक व्यापक अवधारणा है। इसे जातिगत दायरे में रखना एक तरीके से साहित्यिक धारा के वस्तुगत रूप को नुकसान पहुँचना ही ठहरता है।

दलित साहित्य में बाबा साहब डॉ. अंबेडकर की विचारधारा की व्यापकता है और मुख्य धारा भी। इसे देख यह विमर्श किया जाता है कि दलित साहित्य में राजनीति ज्यादा है, साहित्य बहुत कम है। साहित्य समाज का प्रतिबिम्ब है। जिस तरह की सामाजिक, राजनैतिक, आर्थिक एवं सांस्कृतिक परिस्थितियाँ होती हैं वैसे ही साहित्य का लेखन होता है। साहित्य में विभिन्न प्रकार के परिस्थितियों का समर्थन और विरोध दोनों स्वर मौजूद होते हैं। दलित साहित्य की बात भी यही है। दलित साहित्य की भाषा गाली-गलौच की है। यह इस साहित्य की अपनी एक विशेषता के रूप में देखना ही सही है।

दलित साहित्य कल-कल बहती नदी की तरह गतिशील है। उसकी दिशा भी दलित समाज की दिशा है। मोहनदास नैमिशराय लिखते हैं कि "दलित पहले ही जातिवाद और छुआछूत के खिलाफ अपने अस्तित्व के लिए संघर्ष कर रहा था। अब उसे निजीकरण, उदारीकरण और भूमंडलीकरण की आर्थिक, सामाजिक गुलामी के खिलाफ दोहरे संघर्ष गुजरना पड़ रहा है।"7 दलित साहित्य आज हिन्दी साहित्य की सशक्त धारा है। साहित्यिक गरिमा इसमें देखी जाती है। साहित्य में हजारों सालों से उपेक्षित समाज का दूसरा पक्ष है। इससे हिन्दी साहित्य गरिमा बढ़ गयी है और समृद्ध भी हुई है। स्वामी विवेकानंद जैसे महान धार्मिक चिंतकों की भविष्यवाणी सत्य साबित होते नजर आ रही है कि 'दलित जागरण से ही भारत की मुक्ति संभव हो पाएगी।' देश के कोने-कोने से दलित जागरण की आहटों का प्रभाव साहित्य में दलित साहित्य की विशिष्ट प्रवृत्ति के रूप में उभरा है। इक्कीसवीं सदी के दलित साहित्य दलित वर्ग द्वारा बौद्ध धर्म को दलित अस्मिता का सांस्कृतिक प्रतीक बनने की दिशा में और मानवीय मूल्यों की स्थापना करने की आर्य साधना में क्रियाशील दिखाई देता है।

सन्दर्भ सूची

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चयनित नाटकों का रंगशिल्प

डॉ. महेश पंड्या

१. प्रस्तावना

आधुनिक नाटककारों में हिन्दी रंगमंच को समृद्ध करने में मोहन राकेश का महत्वपूर्ण स्थान है। उनके सभी नाटक अभिनेयता की दृष्टि से पूरे सफल हुए हैं। रंगमंच नाटक का अभिन्न अंग है। नाटक के प्रदर्शन की सफलता में अभिनेताओं के साथ दर्शकों की क्षमता और अभिरूचि का भी महत्व होता है। इसके अलावा दृश्यबंध, प्रकाशयोजना, ध्वनियोजना और वेशभूषा आदि के उचित प्रयोग से नाटक प्रभावशाली बनता है।

नाटक तथा रंगमंच का सम्बन्ध शरीर तथा आत्मा जैसा है। दोनों परस्पर पूरक बनकर सर्जनात्मक अभिव्यक्ति करते हैं। नाटक की अंतिम कसौटी रंगमंच है। जैसे व्यक्ति की पहचान उसके कर्मों द्वारा होती है। वैसे ही नाटक की पहचान रंगमंच द्वारा संभव है। राकेश ने कहा है – “एक कृति के रूप में नाटक सभी सफलता प्राप्त कर सकता है जबकि उसमें रंगमंच पर अभिनीत होने की संभावनाएँ निहित हों। लिखा गया नाटक एक हड्डियों के ढांचे को तरह है, जिसे रंगमंच का वातावरण ही मांसलता प्रदान करता है।”¹ जब तक नाटक का मंचीकरण नहीं होता नाटक अपूर्ण माना जाता है। किसी नाट्य कृति का एकान्त कक्ष में बैठकर रसास्वादन करने में जो आनंद मिलता है। उससे कई गुना ज्यादा आनंद रंगमंच पर दर्शकों के साथ बैठकर देखने से मिलता है। अतः नाटक का प्रकाश उसकी मंच प्रक्रिया के बाद ही होना चाहिए। क्योंकि नाटक साहित्य तथा क्रियाकलाप दोनों का समन्वित रूप है। इसके बारे में गिरीश रस्तोगी के मतानुसार “नाटक न केवल साहित्य है और न केवल कला यह उसकी जटिलता है। वह एक स्वतंत्र साहित्य विधा के रूप में और विशिष्ट के रूप में पहचानी जानी चाहिए।”² इससे स्पष्ट होता है कि नाटक भावगत माध्यम होते हुए भी कहानी, उपन्यास या काव्य की भ्रांति नहीं है।

२. रंगमंच का स्वरूप

रंगमंच शब्द की उत्पत्ति रंग और मंच के योग से हुई है। अभिनव गुप्ताचार्य ने रंग शब्द का प्रयोग “मंडप अर्थात् रंगमंचीय” या नाट्यमंडप के अर्थ में लिखा है। “मंच” एक अर्वाचीन शब्द है जिसका अर्थ है, वह मंडप या कार्य स्थान जहाँ कोई प्रयोग अर्थात् नाट्याभिनय किया जाय। इस प्रकार “रंग” और “मंच” दोनों का अर्थ एक ही है। नाटक के लिए एक सुव्यवस्थित और सुनियोजित रंगमंच का होना बहुत आवश्यक है।

नाटक का माध्यम रंगमंच है। नाटककार को इसी रंगमंच के आधार पर अपने नाटक की रूपरेखा बनानी पड़ती है। उसकी चेतना में रंगमंच की संभावनाओं और शक्तियों का स्पष्ट रूप रहना आवश्यक है। अन्य वह भाषा को ही अपना माध्यम समझकर प्रस्तुतीकरण की दृष्टि से शक्तिहीन रचना कर बैठेगा। नाटककार रंगमंच की परिकल्पना में परिवर्तन परिवर्धन और विकास कर सकता है। “वास्तव में रंगमंच नाटककार के लिए यह शक्ति और तत्व है जिनके द्वारा नाटक मूर्त और जीवंत रूप धारण करता है और जो रंगमंच की सभी शैलियों से निश्चित रूप से वर्तमान रहता है।”³ डॉ. अज्ञात ने रंगमंच की परिभाषा देते हुए लिखा है - “रंगमंच शब्द की उत्पत्ति बड़ी रोचक है। वह दो शब्दों ‘रंग’ और ‘मंच’ के योग से बना है। अभिनय गुप्ताचार्य ने रंग शब्द का प्रयोग ‘मंडप’ अर्थात् ‘रंगमंडप’ या ‘नाट्यमंडप’ के अर्थ में लिखा है। ‘मंच’ एक अर्वाचीन शब्द है जिसका

अर्थ है वह 'मंडप' या कार्य स्थान जहाँ कोई प्रयोग अर्थात् नाट्याभिनय किया जाए। इस प्रकार 'रंग' और 'मंच' दोनों का अर्थ एक ही है।⁴ रंगमंच की परिकल्पना को हम इस प्रकार उपस्थित कर सकते हैं। नाटककार को इन शक्तियों से घनिष्ठ परिचय रखना पड़ता है। इन सभी तत्वों का सम्पर्क विश्लेषण करने के लिए इसका वैज्ञानिक वर्गीकरण उपर्युक्त किया गया है। रंगमंच नाटककार का अनिवार्य साधन है, वह उसकी तनिक भी उपेक्षा नहीं कर सकता।

३. रंगशिल्प

रंगशिल्प के अन्तर्गत दृश्यबंध मंच पर प्रयुक्त प्रकाश योजना, ध्वनि संयोजन, वेशभूषा आदि का समावेश होता है। नाटक के प्रदर्शन में ये सारे साधन मूक होते हुए भी नाटक को अधिक प्रभावशाली और सफल बनाते हैं। शिल्प का अर्थ देते हुए डॉ. विश्वनाथ शर्मा के मतानुसार - "शिल्प का अर्थ है शिल्प हस्तकला आदि कर्म मंच शब्द से जुड़ जाने से मंच सम्बन्धी कला अथवा कार्य का बोध। इसे अंग्रेजी में स्टेज अथवा टेकनीक स्टेज क्राफ्ट कहा जाता है।"⁵ कुछ विद्वान किसी भाव अथवा अनुभूति को निश्चित स्वरूप देनेवाले पक्ष को शिल्प विधान मानते हैं। कुछ विद्वान शिल्प को शैली, ढाँचा, तौर-तरीका आदि अर्थों में मानते हैं।

४. दृश्यबंध

दृश्यबंध में निष्प्राण वस्तुओं का विशेष महत्व होता है। मोहन राकेश के नाटकों में अंक विभाजन बड़ी सफलता के साथ हुआ है। "आषाढ का एक दिन" में तीन अंक हैं। तीनों अंकों का दृश्यस्थान एक ही है। समय के अनुसार दृश्य में परिवर्तन आता है। जैसे - "एक साधारण प्रकोष्ठ दीवारें लकड़ी की हैं, परन्तु निचले भाग में चिकनी मिट्टी से पोती गई है। बीच बीच में मेरू से स्वस्तिक चिन्ह बने हैं जहाँ से बीच बीच में बिजली काँपती दिखाई देती है।"⁶ इस प्रकार छाज में धान कटकती हुई अम्बिका, गवाक्ष से बाहर जाकर आषाढ की वर्षा को निहारना आदि दृश्यबंध सामने आते हैं।

'लहरों के राजहंस' में सुन्दरी का कक्ष में झुला, एक मत्स्याकार आसन, आगे और पीछे के भागों में दो दीपाधार पूरे नाटक में यही दृश्य बना रहता है। वह नाटक भी तीन अंकों में विभाजित है। 'आधे अधूरे' में एक भी अंक नहीं है। सभी घटनाएँ एक ही स्थान और एक ही दृश्य में दिखाई जाती हैं। "सब रूपों में इस्तेमाल होनेवाला वह कमरा जिसमें उस घर के व्यतीत स्तर के कई एक टूटते अवशेष, सोफासेट, डार्निंग टेबल, कबाड और ड्रेसिंग टेबल आदि किसी न किसी तरह अपने लिए जगह बनाये हैं।"⁷ सारा परिवार को टूट चुका है, उसके घर का दृश्य ही संपूर्ण नाटक में विभाजन है। अतः कहा जा सकता है कि यह नाटक दृश्य योजना की दृष्टि से अत्यंत सफल है।

'पैर तले की जमीन' नाटक दो अंकों में विभाजित है। इसमें क्लब का दृश्य दिखाया गया है। जहाँ झूली प्लेटों, खाली और भरे हुए गिलासों तथा बिखरे हुए ताश के पते नज़र आते हैं। इस प्रकार दृश्यबंध की दृष्टि से मोहन राकेश के नाटक सफल रहे हैं।

५. प्रकाश योजना

अभिनय कला तथा उसके माध्यम से गीत तथा कार्य को पूर्णतः व्यंजित करने के लिए पर्याप्त तथा समुचित प्रकाश व्यवस्था की आवश्यकता होती है। रंगमंच पर अभिनेता तथा दृश्यों को उनके नाटकीय महत्व के संदर्भ में प्रस्तुत करना प्रकाश व्यवस्था का पहला दायित्व है। 'आषाढ का एक दिन' में प्रकाश योजना का निरूपण सुंदर ढंग से हुआ है। विलोम के प्रवेश के समय अम्बिका के मुख पर देख सकते हैं। "अम्बिक, आँचल से मुँह

उठाती है। अग्निकाष्ठ के प्रकाश में उसके सुख की रेखाएँ गहरी और आँखें धंसी सी दिखायी देती हैं।”⁸ इस प्रकार इस नाटक में मल्लिका के घर में प्रकाश-योजना का आयोजन किया गया है।

‘लहरों के राजहंस’ नाटक में मोहन राकेश ने प्रकाश के विषय में विशेष निर्देश नहीं दिया है। नाटक का आरंभ अंधकार से होता है, फिर तीनों अंकों में क्रमशः रात उतरने का समय, रात का अंतिम पहर, दीपाधार का प्रकाश फिर सुबह आदि में प्रकाश का थोड़ा संकेत दे दिया है।

‘आधे अधूरे’ नाटक में स्त्री, लड़का और बड़ी लड़की तीनों के संवाद के समय प्रकाश योजना का आयोजन किया गया है। “लड़का अपनी काटी तस्वीर पल भर हाथ में लेकर देखता है, फिर चक् चक् उसे ब्रे बड़े टुकड़ों में करतने लगता है जो नीचे वहाँ पर बिखरते जाते हैं।”⁹

‘पैर तले की जमीन’ नाटक के बारे में मोहन राकेश चाहते थे कि “मंच का थोड़ा सा ही हिस्सा दिखाया जाए और पूरा मंच कभी न प्रकट हो।”¹⁰ इस नाटक में दूसरे अंक के प्रारंभ में प्रकाश योजना दिखाई देती है। जैसे बिजली को बत्तियाँ गुल होने से बार छः जगह बड़ी बड़ी मोमबतियों जला दी गई है। अंगुठी में लड़कियाँ सुलग रही हैं। उनकी आँच से भी हल्की रोशनी है इस प्रकार प्रकाशयोजना की दृष्टि से मोहन राकेश के नाटक सफल रहे हैं।

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