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***Dr. R. V. Bhole***



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## **Contribution of Khayal Gharanas to Indian Classical Music**

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### **Abstract-**

Indian classical music is an integral part of Indian music. The tradition of Indian classical music goes back to Bharat Muni's Natyashastra and before that the singing of Samaveda. Bharat Natya Shastra, written by Bharat Muni, is considered to be the first written evidence of the history of Indian music. There are many differences of opinion regarding the time of its composition. Many aspects of today's Indian classical music are mentioned in this ancient text. After Bharat Muni's Natyashastra, Matanga Muni's Brihaddeshi and Sharangdev's Sangeet Ratnakar are considered to be the most important texts from the historical point of view. Later Sufi movement also had its influence on Indian music. Later, many new systems and gharanas were born in different parts of the country. During the British rule, many new instruments came into vogue and Indian music was also introduced to Western music. The harmonium, the instrument popular today among the general public, came into use at the same time. In this way, every era had its important contribution in the rise and change of Indian music. Instruments commonly used in Hindustani music include sitar, sarod, surbahar, israj, veena, tanpura, bansuri, shehnai, sarangi, violin, santoor, pakhwaj and tabla. Instruments commonly used in Carnatic music include Veena, Vinu, Gotavadam, Harmonium, Mridangam, Kanjir, Ghamat, Nadashwaram and violin.

**Key words:** - Indian classical music, Gharana system, Khayal, Dhruvapada.

### **Introduction:-**

The Hindustani classical music has a rich tradition of Gharanas. In the music world, the word 'gharana' means 'Ghar' means lineage and Gharana means lineage-musical characteristics. When a talented musician with the influence of his creative power introduces a new vocal skill or style which his descendants and disciples follow, then those characteristics become a symbol of the rasa of that family. It gradually becomes established as a family. The meaning of Gharana is the passing on of certain characteristics from generation to generation, that is, the Guru-disciple tradition is called Gharana. It is believed that the formation of Gharana through singing is like a singer made some disciples and he made some more disciples, in this way the generations of disciples continued, which was called Gharana. The popular Gharanas that have become famous are Gwalior Gharana, Kirana Gharana, Agra Gharana, Jaipur Gharana. Patiala Gharana, Bhendbazar Gharana, Rampur Gharana, Mewati Gharana. Indian Music was divided into two parts, North Indian Music and South Indian Music. North Indian is called Hindustani Music and South Indian as the Carnatic Music. Pt. Bhatkhande said, 'There is no denying that the North Indian music of that time needed some important changes and these were provided by the advent of foreign music.'<sup>1</sup> 'During British reign, Indian Classical music got no support from British Government, due to which quality and quantity of Indian classical music started decreasing. Britishers were never interested in promotion of art and culture of India hence they never gave any patronization to any artist, due to which, lots of good artists get discouraged.'<sup>2</sup>

### **Contribution of Khayal Gharanas to Indian Classical Music:**

Word 'Khayal' is derived from Persian means "idea or imagination". Origin of this Khayal style was attributed to Amir Khusrau. It is also referred to as a 'Bandish'. Khayal is composed in a particular raga and tala and has a brief text. Texts mainly include Praise of kings, Pranks of Lord Krishna, Divine love & Sorrow of separation. Major Gharanas in Khayal are Gwalior, Kirana, Patiala, Agra, and Bhendibazaar Gharana. Gwalior Gharana is the oldest and considered the mother of all other gharanas. The word Gharana means Ghar which means 'of the house'<sup>4</sup>. The word Gharana has many meanings Ghar, Kutumb, Parivar, Sampardaye, Vansh Prampara etc. It refers to a family of musicians, a school of music or a musical lineage connected by the name of a particular person or place. The characteristic feature of a Gharana is the special style of teaching. According to Dr. Krish "A tradition of the intellect of Gurus, and generations of guru shishya parampara all of these together make a Gharana.'<sup>3</sup> Gharana, in Hindustani music stands for 'A community of performers and who share a distinctive musical style to a particular instructor or region. The emergence of Gharana system has its roots in the Guru-Shishya Parampara which is the hallmark of learning traditional art. A gharana indicates a comprehensive musicological ideology. This ideology changes from one gharana to another. It directly affects the thinking, teaching, performance of music.

The Khayal was the next step of evolution in Indian classical Music after Dhruvad. Dhruvad came into existence in the 14th century. Legendary Gopal Nayak, Baiju Bawara, Swami Haridas and Tansen are considered to be its main personalities. Khayal,

classical form of modern times is a unique form of Hindustani Classical Music. The word Khayal means, whim, imagination or Kalpana.<sup>4</sup> this word came to India with the Persian Language. Khayal implies the idea of verse which is imaginative and conceptual in its nature. The term Khayal suggests the ideas of imagination and imaginative composition and from the meaning it can further be inferred that the Khayal is imaginative in conception, artistic and decorative in execution and romantic in appeal. "The Khayal of today, though based on Dhrupada, was a revolt against the Dhrupada itself which was too rigid, mechanical and losing its aesthetic appeal."<sup>5</sup> Beginning of the earliest times, there have always different schools of music in our country. 'In the ancient period, the word used for gharana was 'samuday'. During the times old dhrupad, the word 'bani' came into vogue and after the advent of the Khayal, the concept of Gharana came into light. In this way the presence of different classes originated in Hindustani Music.'<sup>6</sup> "During the medium ages, singers got allocated in various kingdoms like Gwalior, Rampur, Udaipur, Lucknow, Baroda, and they practiced and propagated their own style of music. But due to lack of awareness they considered themselves to be the greatest. They instructed their disciples not to share the knowledge to the other people and keep it to themselves. This led to the formation of various Gharanas over time.'<sup>7</sup>

Gwalior Gharana was created by Natthan Pir Baksh who was patronized by Gwalior-Naresh Jayaji Rao, the king of Gwalior State. This Gharana originated from Abdullah Khan and Kadir Bux Khan, who were brothers. They were deemed singers of Khayals and considered Ustads. In the singing of Gwalior Gharana, the progression of notes is simple. Serious type of singing is the big identity of this gharana. Behind the serious type of identity is to play with traditional restrictions. The taans introduced in the middle of any raga are also presented with great variety in this gharana. Music emperor Vishnu Digambar Paluskar was from this gharana. The Gharana system has played a great role in the creation and maintenance of our musical tradition. Gharanas existed all over India. Prominent Artists of this Gharana are Pandit Balkrishan Ichalkaranjkar, Pandit Vishnu Paluskar, Nissar Hussain Khan, Shri. Shankar Rao Pandit, Shri. Krishna Rao Shankar, Shri. Rajabhaya Punchwale, Bhaiya Ganpat Rao, Shri. B.R. Deodhar, and Shri. Natayan Rao Vya.

Agra Gharana has given an extremely evolved legacy of music. The Agra gharana's Ustad Ghulam abbas Khan was master of Alapa, Dhruvapada, Dhamar and Khayal. He was also a very hardworking teacher and trained three people mainly. They were Nathan Khan, his younger brother Kallan Khan and Faiyaz Khan, who

established himself as one of the finest musicians and made the Agra Gharana widely recognized as one of the best in the country. Nathan Khan's two sons namely Abdullah Khan and Vilayat Hussain Khan made a name in the field of Classical Music. After them Ustad Faiyaz Khan was gifted with a majestic yet melodious voice. He was a unique artist as he combined most of the righteousness of a vocalist. The Agra gharana absorbed attractive features from other gharanas and yet maintained its own inherent characteristics. 'It must be remarked that this particular gharana pertains to vocal music only, and has no counterpart in instrumental music, and that it has had a specific style in Dhrupad, Dhamar and Khayal.'<sup>8</sup> Pandit Bhimsen Joshi, who was awarded Bharat Ratna, was from a kirana family. Singer Abdul Qarib Khan is considered to be the representative of Kirana Gharana. The great artist Sawai Gandharva also belonged to the Kirana family. In the singing of this gharana, Meend and Gamak are produced like the notes of Veena. The practice of tunes is the identity of the artists of this gharana. This is the identity of Kirana singing. Renowned and world renowned artists like Heerabai Barodkar, Gangubai Hangal and Prabha Atre have taken the tradition of Kirana Gharana far ahead. Kirana gharana have been influenced by Sufism as well as Carnatic music. The Kirana gharana were essentially Sarangi players which laid huge leverage in their style of performance. Ustad Abdul Karim Khan who can be called the most substantial member to have contributed wholeheartedly to make Kirana gharana stand where it is today. The Jaipur Gharana is a Khayal-based Gharana founded by Ustad Alladiya Khan in the late 19th century. This Gharana is also nearly 150 years old. 'By the sole effort of Ustad Alladdiya Khan, the Jaipur- Gharana has also incorporated further facets to their style. This school of music however, strictly goes by the book, with implementation of Laya and rhythm, with elaboration, intricateness and complexity being stressed on all the three octaves.'<sup>9</sup>

Ustad Dilawar Hussain Khan and his three sons, Ustad Chhajjoo Khan, Ustad Nazeer Khan and Ustad Khadim Hussain Khan are the Founders of Bhendi bazaar Gharana. The three brothers developed their own style and gained reputation as singers from "Bhendibazaar" and their style was called "Bhendibazaar Gayaki"<sup>10</sup> Patiala Gharana has come into exist by excelled Ustad Bade Ghulam Ali Khan. The prominent Artists of Patiala Gharana are Ustad Bade Fateh Ali Khan, Ustad Ali Baksh Khan, Ustad Bade Ghulam Ali Khan, Munawwar Ali Khan, Abbas Ali Khan, Shri. Ajoy Chakraborty. Rampur Sahaswan also has special importance among the gharanas of Indian classical music. Singer Ustad Inayat Hussain Khan is considered to be its representative. In this gharana, the artists take

the lead in singing with each note. The artists of Rampur Sahaswan, who started the Aalap with Bandish, have paid a lot of attention to the literature of Bandish. Apart from Ustad Inayat Khan, Ustad Ghulam Mustafa Khan, Ustad Nisar Hussain Khan and Rashid Khan are the prominent singers of this gharana. Rashid Khan is one of the most renowned classical singers of the country at present. He has taken classical singing to great heights. Rampur Gharana, was established by Inayat Hussain Khan. Inayat Hussain Khan was the son of Ustad Mehboob Khan, a Khayal singer and Veena player of the Rampur court. Inayat Hussain Khan was a disciple of Bahadur Hussain Khan. This gharana is regarded as an offshoot of the Gwalior Gayaki. The Mewati Gharana was founded by Ustad Ghagge Nazir Khan Sahib. From its foundation 6 generations have contributed for the progress of Mewat Gharana.

**Conclusion:-**

A Gharana is a system of social organization linking musicians to a particular musical style. Although there are stylistic differences, the basic elements of swara, raga and tala as the foundation of both Carnatic and Hindustani. Hindustani music originated in the Vedic period and Carnatic music originated during the Bhakti movement. The Agra gharana is associated with Ustad Faiyaz, the Gwalior gharana is associated with Ustad Haddu Khan and Ustad Alladiya Khan. Haddu Khan, the Jaipur gharana is associated with Ustad Alladiya Khan's disciple Ustad Nathu Khan and his son Ustad Mallikarjun Mansur, the Kirana gharana is associated with Ustad Abdul Karim Khan and these musicians and teachers continue to inspire and influence musicians around the world. The Gharana system has a great contribution to the Hindustani Classical Music. It becomes clear that Gharana proved to be very important in keeping our cultural and social traditions strong and in furthering the development and usefulness of the society and in teaching human discipline, restraint and reverence for ancestors etc. In each gharana, the style of singing and playing was especially preserved in the form of disciples, whose utility/imprint is clearly visible like a seal on every disciple of that gharana. It was only through these disciples or musicians that the glimpse of ancient music could reach us.

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## Study of linear and areal aspects of the upper Kundalika River Basin, Raigad, Maharashtra.

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**DOI- 10.5281/zenodo.10299633**

**Introduction:**

**Stream Ordering:**

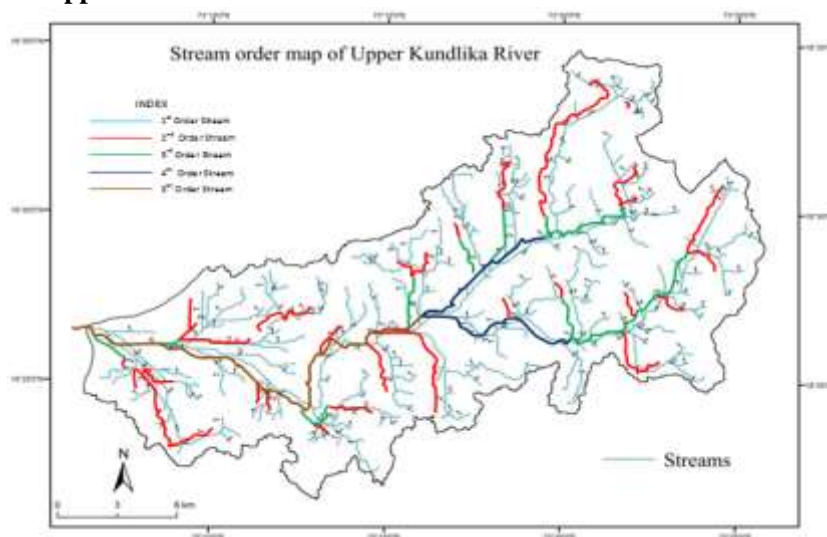
These numbers were first developed in hydrology by Robert E. Horton (1945) and Arthur Newell Strahler (1952, 1957); in this application, they are referred to as the Strahler stream order and are used to define stream size based on a hierarchy of tributaries. Algorithmically, these numbers may be assigned by performing a depth-first search and assigning each node's number in post order. Another equivalent definition of the Strahler number of a tree is that it is the height of the largest complete binary tree that can be homeomorphically embedded into the given tree; the Strahler number of a node in a tree is similarly the height of the largest complete binary tree that can be embedded below that node.

Any node with Strahler number  $i$  must have at least two descendants with Strahler number  $i - 1$ , at least four descendants with Strahler number  $i - 2$ , etc., and at least  $2^{i-1}$  leaf descendants. Therefore, in a tree with  $n$  nodes, the largest possible Strahler number is  $\log_2 n$ . However, unless the tree forms a complete binary tree its Strahler number will be less than this bound. In an  $n$ -node binary tree, chosen uniformly at random among all possible binary trees, the expected index of the root is with high probability very close to  $\log_4 n$ .

**About Study Area:** The latitudinal extent of the study area of Kundalika basin is 18°20'North to 18°35'North and longitudinal extent is 73°40'East

to 73°11'East. The Upper Kundalika maintains fairly straight course in E - W direction up to Roha and then follows as SE-NW trend.

**Stream order map of Upper Kundalika river basin:**



**Fig no: 01**

**Objectives of the study:**

- 1) To identify the stream ordering of the river.
- 2) To analysis the linear and areal aspects of the river

Work done carried with following points

- 1) S.O.I. Toposheet 1:500000
- 2) ARC G.I.S
- 3) Field work

**Methodology;**

**2) Bifurcation ratio( $R_b$ ):**

Strahler order	No. of streams	Bifurcation Ratio
1	345	2.42
2	142	1.6
3	86	43
4	2	2
5	1	-----

**Table no: 01**

The ratio of number of segments of a given order  $N_u$  to the number of segments of the higher order  $N^{u+1}$  is termed the bifurcation ratio.

$$R_b = \frac{N_u}{N^{u+1}}$$

The Rb values of study area (Table 01) indicate that there is a uniform decrease in Rb values from the first order streams to the second order streams. But an increase in the Rb values is noticeable from the third order streams. The Rb values then suddenly decrease from the fourth and fifth order. Because there are slope play very important role at NE, E, SW side of that Upper Kundalika watershed found very vast area high elevation and steep slope, these parameters control on bifurcation ratio of the present study area. These differences are depending upon the geological

and lithological development of the drainage basin (Strahler, 1964). In the study area, the higher values of Rb indicate a strong structural control in the drainage development whereas the lower values indicate that some of the area in the basin is less affected by structural disturbances (Strahler, 1964; Nag, 1998; Vittala et al., 2004 and Chopra et al., 2005). The Rb values in the study area from 2.00 to 43 indicating that the basin is largely controlled by structure (Strahler, 1957). The Average **Rb** value of the Upper Kundalika river is **9.08**.

**3) Law of stream numbers :  $N_i = R_b^{k-i}$**

Number of Stream	Values of Law of Stream Number
1	34.29
2	4.09
3	1849
4	2

**Table no: 02**

The law of stream number relates to the definite relation between the orders of the basins and stream numbers. R.E.Horton's law of stream number states (1945) " that the number of stream segments of successively lower orders in a given basin tend to form a geometric series beginning with the single segment of the highest order and

increasing according to constant bifurcation ratio. The Upper Kundalika River basin has fourth order bifurcation ratio, then the number of stream segments from higher to lower orders is **34.29, 4.09, 1849, and 2** respectively which show in above table no 02.

**4) Stream Length ratio (RL):**

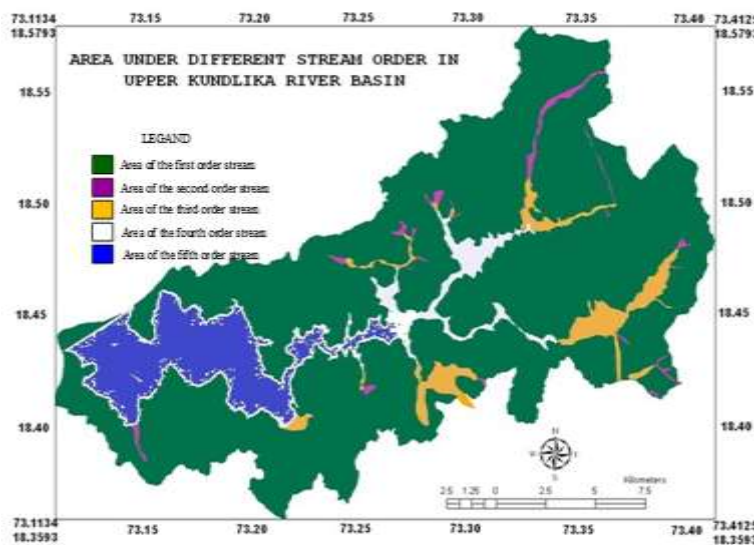
Strahler Order	No. of Streams	Length in km	Length ratio
1	345	197.42	1.94
2	142	101.59	2.00
3	86	50.55	1.69
4	2	29.86	1.28
5	1	23.27	-----

**Table no: 03**

Stream length ratio (RL) is the ratio of the mean length of the one order to the next order of the stream segments. This change might be attributed to variation in slope and topography, indicating the youth stage of geomorphic development in the

streams of the study area (Singh and Singh, 1997 and Vittala et al., 2004). The length ratio of the Upper Kundalika river basin is **1.94, 2.00, 1.69, 1.28** respectively which is show in table no 03.

**Stream Order and Area of the Upper Kundalika river basin:**



**Fig no: 02**



**5) Morphometric data of Upper Kundalika River Gullies (2014).**

Strahler Order	No. of Streams	Length in km	Cumulative mean length (m)	Basin area in sq km
1	345	197.42	197.2	263.01
2	142	101.59	298.79	44.4
3	86	50.55	349.34	15
4	2	29.86	379.2	34.33
5	1	23.27	402.47	30.73

**Table no: 04**

First order stream is the largest stream which length is 197.42 km and Fifth order stream is the shortest stream which length is 23.37 km. Highest stream area covered by First order stream and lowest area covered by second order stream which show in table no 04.

**6) Sinuosity indices:**

**Sinuosity, sinuosity index, or sinuosity coefficient** of a continuously derivable curve having at least one inflection point is the ratio of the curvilinear length (along the curve) and the distance (straight line) between the end points of the curve. This dimensionless quantity is obtained by the following report:

$$\frac{\text{Actual Path length}}{\text{Shortest Path length}}$$

The value ranges from 1 (case of straight line) to infinity (case of a closed loop, where the shortest path length is zero) or for an infinitely-long actual path. the conventional classes of sinuosity, SI, are:

- SI < 1.05: almost straight
- 1.05 ≤ SI < 1.25: winding
- 1.25 ≤ SI < 1.50: twisty
- 1.50 ≤ SI: meandering

In the zones of Upper Kundalika river the sinuosity index can be explained, then, as the deviations from a path defined by the direction of maximum down slope. For this reason, bedrock streams that flow directly downslope have a sinuosity index that is greater than 1. In the present study actual path length is 42.5 km and shortest path length is 32.2 km. The sinuosity index of the the Upper Kundalika river is **1.31** means this river is twisty in there conventional class.

**Segments of the basin :**

Sr no	Segments of the basin	Sinuosity index
1	A	1.12
2	B	1.36
3	C	1.60
4	D	1.14
5	E	1.05
6	F	1.11
7	G	1.25

**Table no: 05**

In the above table no 05 the data consist the Sinuosity index values of the various segments of the Upper Kundalika river basin segment A, D, F, G is 1.12 SI means this basin is windning. Segment B consist twisty drainage basin because its SI is 1.36. segment C consist meandering drainage because its SI is 1.6, and last E segment consist almost straight drainage because its SI value is 1.05.

**Areal aspects of the Basin:**

Areal aspects (Au) of a watershed of given order u is defined as the total area projected upon a horizontal plane contributing overland flow to the channel segment of the given order and includes all tributaries of lower order.

**1) Horton's form factor ( f ) (1932) :**

According to Horton (1932), 'form factor' may be defined as the ratio of basin area to square of the basin length. The value of form factor would always be less than 0.754 (for a perfectly circular watershed). Smaller the value of form factor, more elongated will be the watershed. The watershed with high form factors have high peak flows of shorter duration, whereas elongated watershed with low

form factor ranges from 0.42 indicating them to be elongated in shape and flow for longer duration.

$$F = \frac{A}{L^2}$$

The Upper Kundalika river basins value of (F) is **0.2755** i.e. consider as elongated type of basin shape.

**2) Stoddard's (1965) ellipticity index ( E ) :**

$$E = \frac{\Pi L^2}{4A}$$

Where E = ellipticity index

$$\Pi = 3.14$$

A = Basin area

L = Basin length

The value of E varies from 1 to 0. It is apparent from these two equations that E is inversely proportional to F. The present study of the Upper Kundalika river contains there elipticity value is **3.65**. This value is not match to Stoddard's elipticity index range.

**3) Circularity Index ( V.C. Miller's 1953 ):**

Circularity ratio is the ratio between the area of watershed to the area of circle having the same

circumference as the perimeter of the watershed (Miller, 1953). The value ranges from 0.2 to 0.8, greater the value more is the circularity ratio. It is the significant ratio which indicates the stage of dissection in the study region. Its low, medium and high values are correlated with youth, mature and old stage of the cycle of the tributary watershed of the region, and the value obtained. For the present study area circularity ratio is obtained as **0.68**.  $R_c = 4\pi A/P^2$  Where  $R_c$  =Circularity ratio, A = Watershed area, P = Perimeter of watershed.

**4) S.A.Schumms (1956) elongation ratio (R):**

According to Schumm (1965), 'elongation ratio' is defined as the ratio of diameter of a circle of the same area as the basin to the maximum basin length. Strahler states that this ratio runs between 0.6 and 1.0 over a wide variety of climatic and geologic types. The varying slopes of watershed can be classified with the help of the index of elongation ratio, i.e. circular (0.9-0.10), oval (0.8-0.9), less elongated (0.7-0.8), elongated (0.5-0.7), and more

**5) Area ratio (Ra) :**

Strahler Order	Area in sq km	Area ratio
<b>1</b>	<b>263.01</b>	<b>5.92</b>
<b>2</b>	<b>44.4</b>	<b>2.96</b>
<b>3</b>	<b>15</b>	<b>0.436</b>
<b>4</b>	<b>34.33</b>	<b>1.11</b>
<b>5</b>	<b>30.73</b>	-----

**Table No: 06**

Area ratio denotes proportion of increase of basin areas between two successive orders and can be calculated by the following equation as suggested by A.N.Strahler (1969 ).

$$A_u = \frac{A_u}{A^{u-1}}$$

**Stream frequency (SF )**

Stream order	Stream number(N)	Area in sq km(A)
1	345	263.01
2	142	44.4
3	86	15
4	2	34.33
5	1	30.73
<b>Average ratio</b>	<b>576</b>	<b>387.5</b>

**Table no: 07**

Stream frequency is the measure of number of streams per unit area. For the computation of the stream frequency, the basin conveniently divided into grid squares depending on map scale and areal coverage of the basin and the number of streams in each grid is counted, tabulated and quantified. In the present study the stream frequency is **1.48 streams/sq km<sup>2</sup>**.

$$SF = \sum \frac{N}{A}$$

$$= 576/387.5 \text{ km}^2$$

$$= 1.48 \text{ streams/km}^2$$

elongated (< 0.5). Elongation ratio is the ratio between the diameter of the circle having the same area as the watershed and maximum length of the basin (Schumm, 1956). The value obtained (drainage density) was **1.03 Km/Sq.km** for the present study. From this, it was inferred that the area is very coarser watershed. The drainage density obtained for the study area is low indicating that the area has highly resistant or highly permeable sub-soil material.

**4) Lemniscate method (K) :**

Chorely (1957) express the Lemniscate's value to determine the slope of the basin. In the formula  $k = Lb^2 / A$ . Where,  $Lb$  is the basin length (Km) and A is the area of the basin (km<sup>2</sup>). The lemniscate (k) value for the watershed is **0.90**, which shows that the Upper Kundalika watershed occupies the maximum area in its regions of inception with large number of streams of higher order.

Area ratio of the 1st, 2nd, 3rd, 4th ,and 5th orders are 5.92, 2.96, 0.436, and 1.11 respectively. The average area ratio of the Upper Kundalika river basin is **2.08**.

**Drainage density:**

**Drainage density** is the total length of all the streams and rivers in a drainage basin divided by the total area of the drainage basin. It is a measure of how well or how poorly a watershed is drained by stream channels. It is equal to the reciprocal of the constant of channel maintenance and equal to the reciprocal of two times the length of overland flow. Drainage density depends upon both climate and physical characteristics of the drainage basin. Drainage density can affect the shape of a river's hydrograph during a rain storm. Rivers that have a high drainage density will often have a more

'flashy' hydrograph with a steep falling limb. High densities can also indicate a greater flood risk.

According to Kale and Gupta (2001) in the underlain by resistant and hard rock such as basalt, granite, gneiss, quartzite, sandstone etc. In the Upper Kundalika river basin area drainage density is very low in the streams order 1,4, and 5 and there

drainage density is 1.31, 0.058, and 0.032 respectively. Greater the drainage density and stream frequency in a basin, the runoff is faster in the study stream order no 2 and 3 having more density and there drainage density in 3.19 and 5.73 respectively.

Sr.No	Stream order	Area insq km	Number of Streams	Drainage density
1	1	263.01	345	1.31
2	2	44.4	142	3.19
3	3	15	86	5.73
4	4	34.33	2	0.058
5	5	30.73	1	0.032
Total :				2.06

**Table no: 08**

High drainage densities also mean a high bifurcation ratio.

$$D_d = \frac{Lk}{Ak}$$

Lk = total length of all stream segments of a basin

Ak = total area of the basin

The total calculated value of  $D_d = 1.03$  which is characterized by low categories drainage density is found in the Upper Kundalika river basin.

**Relief aspects :**

**Various relief parameters calculated for the basin are**

**1. Total basin relief ( H ) = ZH – ZL**

= Height of the highest point – Height of the basin mouth

$$= 1343 \text{ m} - 6.7 \text{ m}$$

$$= 1336.3 \text{ m}$$

**2. Relief ratio ( R ) =  $\frac{H}{Lb}$**

= Total basin relief – length of the basin

$$= 1336.3 \text{ m} / 42.5 \text{ km}$$

$$= 0.031 \text{ m}$$

**3. Ruggedness number ( RN ) =  $D_d \times \frac{H}{5280}$  ( for one inch map )**

$$= \frac{1.60 \times 1336.3}{5280}$$

$$= 0.4049$$

**Analysis of the Morphometric Parameters:**

Sr.No.	Name of the Morphometric Parameters ( Linear aspects )	Analyses Value
1	Average bifurcation ratio	9.08
2	Law of Stream number	34.29, 4.09, 1849, 2
3	Stream length ratio ( RL )	1.94, 2.00, 1.69, 1.28
4	Sinuosity Index	1.36
<b>( Areal aspects )</b>		
1	Horton's form factor ( f ) 1932	0.2145
2	Stoddert's ( 1969 ) Elipticity Index	2.84
3	Circularity Index ( V.C.Miller 1953 )	0.68
4	S.A.Schumms ( 1956 ) elongation ratio ( R )	
5	Lemniscate Method ( Ra )	0.90
6	Average Area ratio ( Ra )	2.08
7	Drainage density	1.03
<b>( Relief aspects )</b>		
1	Total basin relief ( H )	1336.3
2	Relief ratio ( R )	0.031
3	Ruggedness number ( RN )	0.4049

**Table no: 09**

**Conclusion:**

In the present study of Linear and areal aspects of the river basin analysis. It is a quantitative measurement and mathematical analysis of landforms. It plays a significant role in understanding the geohydrological and geostructural characteristics of a drainage basin in relation to the terrain feature and its flow patterns.

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## **Indian women's participation, problems and remedies in Corporate Sector in India**

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### **Abstract:-**

Gender in equality which is sometime called sex discrimination mean's receiving unequal treatment based solely on gender. Women are most commonly the subject of gender inequality in the workforce. The contribution of women in corporate sector is essential for the success and prosperity of nations across the world. While gender barriers have softened to a large extent at the workplace, India Inc. still has a fair bit of ground to cover when it comes to ensuring a supportive environment for women at work. For all the talk around gender equality, most women in corporate India, even today, have to battle biases and stereotypes at the workplace, and often do not get the same opportunities, work profile and remuneration as their male counterparts, even when they are fully deserving. While the overall representation of women in the private sector has most definitely gone up in recent times, the number of women in leadership positions is far from satisfactory. On their part, corporate will tell you how it is often an uphill task to recruit women candidates, even with the best of intent, due to a minuscule pool to choose from. On the other hand, these are several cases where women recruited struggle to stay on and prolong their stint, in the absence of a supportive environment.

In India, the participation of women in the workforce is a paltry 26% (2018), which is lower than what we have in Sri Lanka and Bangladesh. As per the Prime database, in 2019, out of 1,814 chief executives and MDs of NSE-Listed companies in India, only 67, or 3.69% are women. This shows that the percentage of women CEOs/MDs, 40, or 3.2%, were women. According to the latest Monster Salary Index survey, women in India earn 19% less than men, reflecting the high gender pay gap in our country. At 17% of GDP, the economic contribution of Indian women is less than half the global average and compares unfavorably to 40% in China. Even in an advanced economy like the U.S., women constitute only around 45% of the workforce. All these data points clearly show that we are a long way off from achieving Sustainable Development Goal (SDG) 5 pertaining to gender equality. An IMF report says that India's GDP would increase by 27% if women participation equaled that of men and as per a study by McKinsey, just a 10% increase in women participation in the labor force could add \$700 billion to India's GDP by 2025, which is a testament to the untapped reservoir of talent women could unleash upon the workforce.

**Key words:-** Gender, inequality, Women, Corporate Sector

### **Introduction:-**

A major obstacle that comes in the way of women rising up the corporate ladder is when they return to work post starting a family. The government can create an enabling environment for women, by extending POSH & maternity Benefit Act to the informal sector, and facilitate in measures like flexible leave/work hours, enhanced childcare support and the other steps incentivize shared care giving between both parents. Women can also help their own cause by up skilling or resetting their skills while they are on long breaks or sabbaticals. The government also should also consider mandating equal pay for equal work and offering incentives like tax benefits or preferential business to those employers having women employees above a certain threshold. It must also encourage more women to take up science, technology, engineering, and mathematics (STEM) subjects, which would help expand the pool of available female talent in STEM-focused jobs, where currently women are thoroughly under represented. This can be achieved through a well-conceived awareness campaign targeted at school-going girls and their parents coupled with

mentoring from teachers to alter socio-cultural perceptions.

### **Objective of the Study:**

- 1) To Study the trend of women participation in corporate sector in India
- 2) To study of inequalities in India in different areas.
- 3) To study problem and remedies of Indian Women's participation in corporate sector

### **Methodology:-**

This present research is paper is based on secondary data. This data has been collected from, different annual reports and other websites.

### **Sector Trends of Women Participation in Corporate:-**

Women make 70% of the purchasing decisions at home., women entrepreneurs get only 1% of the global procurement business. They are missing in the supply chain. They need to understand the need of the market better (Elizabeth Vazquez, CEO of We Connect International) In 2021, an international consulting and management firm called Booz and Company released "The Third Billion, a global ranking of the level of economic

empowerment attained by women on 128 countries. The Indicators used included equal pay for equal work, non-discrimination policies, the male-to-female employee ratio, and equality in terms of female managers and Senior business leaders. India rated quite poorly at spot 115. Further, the International Labor Force recently reported that the rate of female participation in the total labor force in India had fallen from 37% in 2004-05 to 29% in 2009-10, leaving India at the lowest spot out of 131 countries.

Gathering of quantitative and qualitative data from the six largest publicly-traded Indian Software

companies, provide insight into state of female employment in one of the most important and rapidly growing economic sectors in the country. Using NASSCOM's annual industry rating from 2007-2012 the study has put together a list of the six software companies headquartered in India that appeared in the top five spots at least twice between the years 2007-2012. These.. These companies are Tata Consultancy Services Ltd. Infosys Ltd., Wipro, Wipro Ltd., HCL Tech. LTD., Tech Mahindra and Mahindra Satyam.

**Table No.1: Representation of Women in Indian IT Industry**

Sr.No.	Name of IT Industry	Number of Women on Board	Number of Women Holding Executive Management Position
1.	Tata Consultancy Services Ltd.	1/14	2/30
2	Wipro Ltd.	0/12	2/23
3	Infosys Ltd.	1/15	1/14
4	HCL Tech.Ltd.	1/19	0/18
5	Tech.Mahindra	0/11	1/7
6	Mahindra Satyam	1/16	0/6

**Source:** NASSCOMs, Annual Report

Women's Participation in the organized workforce in India is lower than in other countries due to historic traditional and cultural reasons, says Subhash A. K. Rao, director of human resources at Cisco's India arm. The (the other countries) have had their women participate in the organized workforce earlier than us (Indians). It is a journey and we are only going up.

The percentage of women in junior management in the 11 multinational firms surveyed is at least 30, but drops to less than 10 at the senior level. In a study on four countries the Gender Diversity Benchmark for Asia was done, the proportion of women in multinationals across junior, middle and senior management levels was the lower in India. The proportion of women employees in Japan and Singapore is 33.8% and 43.8% respectively.

**Table 2: Gender wise Estimates of Employment in India:-**

Sr.No.	Employment Measures	Men	Women	Total
1	Workforce (in thousands)	3,36,592	1,29,678	4,66,270
2	Workforce Participation Rate (%)	81.1% Population aged over 15 Years	33.1% of Population aged over 15 Years	57.8% of population aged over 15 years
3	Employment in organized Sector (in thousand)	45,784	10,716	56,450
4	Gender Composition of organized Sector (%)	81%	19%	100%
5	IT Workforce in (in thousands)	1629	671	2300
6	Gender Composition of IT workforce (%)	70% of IT workers	30% of IT workers	100%

**ILO EAPEP (Estimate and Projections for Economically active population for 2008**

\*National Informatics Centre, Ministry of Labor, Government of India, (2009), the above estimates are for the year 2006, published in 2009. Estimates for 2008 based on (NASSCOM, 2010a) and (NASSCOM, 2009) Women exist from corporate sector due to family pressure and child rearing which is one of the biggest problems, says Jessie Paul, chief marketing officer and member of the diversity council at Wipro Technologies Ltd. the global arm of India's third largest software firm by revenues. It is not so easy to come back after passing a long time at home. The other people (Whom you worked with) would have reached a

certain place. (poornima Mohandas, 2009) Motherhood is traditionally the fulcrum of an Indian women's identity her highest achievement (Kakar 1988). It confers on her a sense of respectability and authority, thus strengthening her conjugal home. Chaplin, (1985) stated that due to restructuring and retrenchment many multinational companies are offloading complex managerial tasks to secretarial staff. In spite of having their management degrees many secretarial and administrative staff find it difficult to join the management degrees many secretarial and administrative staff find it difficult to join management track due to their lack of cultural

capital. They remain in administrative jobs which are usually associated with short term contracts and after at risk of retrenchment. The above Table 2 states the proportion of adult women in paid employment in India is only about 33%. The unorganized sector itself accounts for over 90% of the total workforce according to the National Sample Survey 2004-05.

**\*Problem faced by working women in India:-**

**1. Mental Harassment:-** It is an age old convention that women are less capable and inefficient in working as compared to men. The attitude which considers women unfit for certain jobs holds back women. In spite of the constitutional provisions, gender bias obstacles in their recruitment. In addition to this, the same attitude governs injustice of unequal salaries for the same job. The true equality has not been achieved even after 75 years of independence. Working in such conditions inevitably puts strain on women to greater extent as compared to men, thus making them less eager in their career.

**2. Sexual Harassment:-** Today, almost all working women are prone to sexual harassment irrespective of their status, personal characteristics and the types of their employment. They face sexual harassment on way on transports, at working places, educational institutions and hospitals, at home and even in police stations when they go to file complaints. It is shocking that the law protectors are violating and outraging modesty of women. Most of them tend to be concentrated in the poor service jobs whereas men are in an immediate supervisory position, which gives them an opportunity to exploit their subordinate women.

**3. Discrimination:-** However, Indian women still face blatant discrimination at their workplace. They are often deprived of promotions and growth opportunities at work places but this doesn't apply to all working women. A majority of working women continue to be denied their right to equal pay under the Equal Remuneration Act, 1976 and are underpaid in comparison to their male colleagues. This is usually the case in factories and labor-oriented industries.

**4. No Safety of Working Women While Traveling:-** Typically, the orthodox mindset in the Indian Society makes it difficult for a working woman to balance her domestic environment with the professional life. In some families, it may not be acceptable to work after six o'clock. Those families that do accept these working hours may experience considerable anxiety every day about a woman's safety while traveling. So many issues affect a working woman because she is closely protected or watched by her family and the society.

**5. Lack of Family Support:-** Lack of proper family support is another issue that working women suffer from. At the times the family doesn't

support women to leave the household work and go to office. They also resist for women working till late in office which also hampers the performance of the women and this also affects their promotion.

**6. Insufficient Maternity Leaves:-** Insufficient maternity leave is another major issue that is faced by working mothers. This not only affects the performance of women employees at work, but is also detrimental to their personal lives.

**7. Job insecurity:-** Unrealistic expectations, especially in the time of corporate reorganizations, which sometimes puts unhealthy and unreasonable pressures on the employee, can be a tremendous source of stress and suffering. Increased workload, extremely long work hours and intense pressure to perform at peak levels all the time for the same pay, can actually leave an employee physically and emotionally drained. Excessive travel and too much time away from family also contribute to an employee's stressors.

**8. Workplace Adjustments:-** Adjusting to the workplace culture, whether in a new company or not, can be a communication pattern of the boss as well as the co-workers, can be a lesson of life. Maladjustment to workplace cultures may lead to subtle conflicts with colleagues or even with superiors. In many cases office politics or gossips can be major stress inducers.

**9. Other reasons:-** It includes personal demographics like age, level of education, marital status, number of children, personal income, and number of jobs currently held where you work for pay and work situation characteristics like job tenure, size of employing organizations, hours worked per week.

**Conclusion:-**

Corporate India too can take certain steps to eliminate gender biases and empower women in the workplace. While organizations, on the whole, are much more open to hiring women, they must remember that recruitment itself is just the beginning of a long journey. Companies must do more such that women employees prolong their careers and have equal growth opportunities as their male counterparts. Corporates must shed their biases and offer women recruits dynamic roles, help them acquire new skills and foster an inclusive work environment. Women empowerment at the workplace can be realized only when men act as true allies and extend their wholehearted support to this cause. The male leadership should be sensitized to promote diversity, help their women colleagues thrive and contribute equally to the organization's growth. Flexibility and sensitivity should be incorporated in the organization's policies for women employees to realize their fullest potential. Another positive step from India Inc. would be to institute more awards and recognitions—exclusively for women at work. These can have great aspiration

value and motivate young girls, women in middle management and woman leaders to continue in their professional journey and strive to secure leadership roles. Each such award winner also becomes a role model and inspiration for hundreds of other women professionals.

Organizations should set tangible goals for gender diversity at the workplace, and keep reassessing the targets until gender parity is achieved. Tokenism must give way to concrete actionable steps. The leadership must be completely aligned with the company's diversity agenda and the need for achieving gender parity at work. Anti-harassment policies should be strengthened while biases-be it in hiring or allocation of roles should be identified and eliminated. Specially curated workshops conducted by experts can be useful for capacity building in women employees. Companies can also invite woman leaders and achievers to interact with and inspire their staff by sharing their experience and learning .In house mentorship programs can help identify high potential women employees, who can then be groomed for senior management roles. Entrepreneurship is yet another avenue for boosting participation of women in the workforce and opening up a host of opportunities for them. The government can do its bit by providing easier access to finance to aspiring woman entrepreneurs through scheme such as MUDRA, Fostering women entrepreneurship will not only empower women by making them economically independent but also create several role models who will inspire other fellow women to start their own venture, setting in motion a virtuosos cycle. The government must also ensure robust ecosystem for skilling and grooming budding woman entrepreneurs. For India to develop in the truest sense, we cannot afford to have half our population, lagging behind in terms of workforce participation. A gender-equal workplace and more women across Board rooms will be a refinishing feature of the new, vibrant India that awaits us, Policymakers and business houses must play their due roles, complementing each other's efforts to expedite this journey. However, at the end of the day, women themselves will have to come forward and alter the narrative-they have to script their own stories. Women today should work hard to build supportive ecosystems for themselves-both at home and at work. They need to be forthright in engaging with peers and supervisors at work and spouse/family and confidently articulate their ambition to build a professional career. Women must themselves initiate the process for securing a meaningful professional opportunity and pursue it for as long as she desire. Now is a good time for this.

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## **Socio Economic Impact of Health Insurance – A Study in Mumbai**

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### **Abstract**

The health insurance sector in India is only a few decades old. However, it has a deep-rooted history and the traces found in writings of Manu (Manusmithi), Yagnavalkya (Dharmashastra), and Kautilya (Arthashastra). It's mentioned how the pooling of resources helpful during calamities like floods, fire, and epidemics. Health insurance plays a pivotal role in shaping the socio-economic landscape of a nation, influencing individuals, families, and communities in various ways. Its impact is multifaceted, ranging from personal well-being to broader economic stability. This paper explores the socio-economic implications of health insurance, focusing on key aspects such as accessibility, financial protection, and overall societal welfare. The main aims of this paper is to highlight the positive impact that comprehensive health coverage can have on society

**Keywords-** Health Insurance, Financial Inclusion, Insurance Premium, Financial Protection

### **Introduction:**

The health insurance concept was first suggested in the year 1694 by Hugh the Elder Chamberlen from Peter Chamberlen family. As a result, "Accident Assurance" began to be available in the 19th Century. However, in the middle to late 20th-century traditional disability insurance evolved into new health insurance programs. After that, with several amendments and innovations, health insurance came into existence. For the last 50 years, India has also achieved a lot in terms of health insurance. Left with no stone unturned, the health insurance sector gaining popularity in India. At present, health insurance is one of the emerging sectors in India. Different stakeholders of this ecosystem, such as private health insurance companies, IRDAI, and other entities, are thriving each day to come up with the best health insurance policy for every citizen. Indians become the most active and engaged customers when it comes to health insurance. After pandemic, buying cashless health insurance online is a new normal. This increasing attention and awareness are due to rising medical inflation, advancements in medical sciences, pandemic, and critical illnesses. Thus, the Indian Health insurance market has come up with lucrative growth avenues and opportunities for companies and customers.

Medical insurance, also known as health insurance, is a type of coverage that provides financial protection for individuals or groups against the costs associated with medical and healthcare services. It typically pays for a portion or the entirety of medical expenses, including doctor visits, hospital stays, prescription medications, surgeries, and preventive care. Medical insurance can be obtained through private insurance companies or government programs, and the specific coverage and costs vary depending on the policy and the insurer. It is designed to help individuals manage and mitigate the financial burden of healthcare expenses.

### **Objectives of the Study:**

1. To analyze the socio economic profile of the households
2. To identify the reasons for not having health insurance

### **Hypothesis of the Study:**

H1- There is a significant relationship between educational qualification and having health insurance policy.

H0- There is no significant relationship between educational qualification and having health insurance policy.

### **Research Methodology:**

The research methodology adopted for this paper has been illustrated here. The study adopts descriptive research design with sample survey approach. The present study makes use of both primary and secondary data to analyze the Socio Economic impact of Health insurance. The primary data was collected from sample households from the selected sample ward through simple random sampling technique. A structured questionnaire was used to collect all relevant information for the study. The questionnaire provides information about socio-economic and demographic characteristics of the households. Secondary data was collected from different publications, articles journals and survey reports of BMC. Sample size is limited to 130 as per the sample size calculator. To know the socio economic profile of the sample households, the study collected the variables like, age, gender, caste, marital status, occupation, religion, family size and type of family. The computer program, Statistical Package for the Social Sciences (SPSS version 20) is used to analyze the data. The mean standard deviation, percentage and frequencies were first calculated to get the initial reaction of the respondents to each item in the questionnaire. All items were analyzed using descriptive statistics.

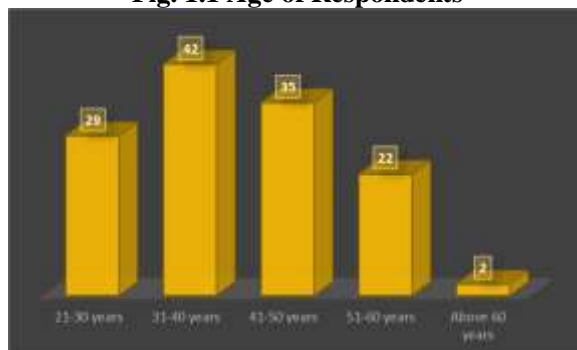
### 1.1 Age Wise Details of Respondents:

**Table 1.1 Age of Respondents**

Age	No. of Respondents
21-30 years	29
31-40 years	42
41-50 years	35
51-60 years	22
Above 60 years	2
<b>Grand Total</b>	<b>130</b>

Source: Primary Data

**Fig. 1.1 Age of Respondents**



Source: Primary Data

#### Data Analysis and Interpretation:

##### The socio economic profile of the households:

The above table no.1.1 and graph no.1.1 shows age of the respondents. There were 29 respondents in the age group of 21-30 years, 42

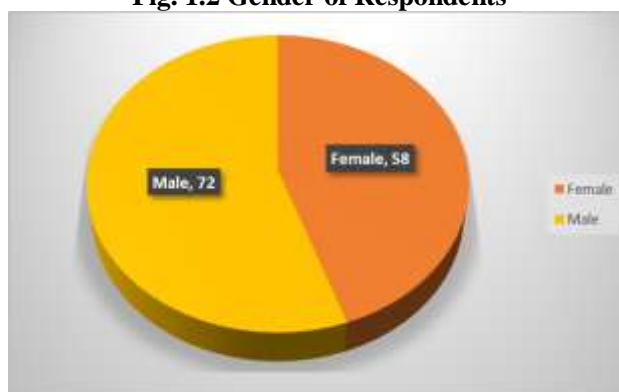
were from 31-40 years, 35 were from 41-50 years, 22 were from 51-60 years and 2 were above 60 years. Regarding the age of respondents, majority were below 40 years.

**Table 1.2 Gender of Respondents**

Gender	No. of Respondents
Female	58
Male	72
<b>Grand Total</b>	<b>130</b>

Source: Primary Data

**Fig. 1.2 Gender of Respondents**



Source: Primary Data

**Gender Wise Information:** The above table no. 1.2 and graph no.1.2 shows gender of the respondents.

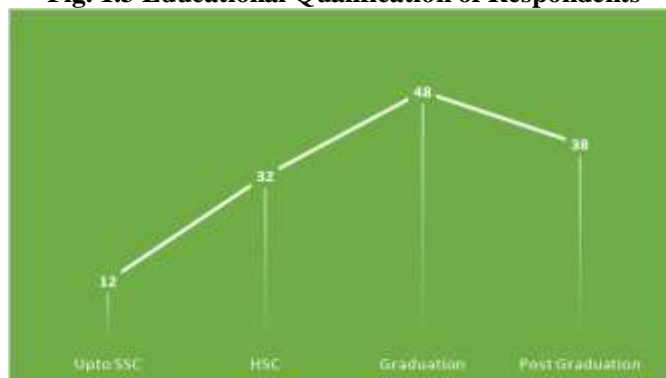
There were 72 male respondents and 58 female respondents.

**Table 1.3 Educational Qualifications of Respondents**

Educational Qualification	No. of Respondents
Upto SSC	12
HSC	32
Graduation	48
Post Graduation	38
<b>Grand Total</b>	<b>130</b>

Source: Primary Data

**Fig. 1.3 Educational Qualification of Respondents**



Source: Primary Data

**Educational Qualification Wise Details of Respondents:**

The above table no.1.3 and graph no. 1.3 shows educational qualification of the respondents. There were 12 respondents studied up to SSC, 32

were studied up to HSC, 48 were studied up to graduation and 38 were studied up to post-graduation. Regarding the educational Qualification of respondents, majority were graduation and above.

**Table 1.4 Occupation of Respondents**

Occupation	No. of Respondents
Salaried Employee	89
Self - Employed	18
Professional / Freelancers	7
Student	10
Retired	1
Other	5
<b>Grand Total</b>	<b>130</b>

Source: Primary Data

**Fig. 1.4 Occupation of Respondents**



Source: Primary Data

**Occupation Wise Details of Respondents:**

The above table no. 1.4 and graph no. 1.4 shows occupation of the respondents. 89 were salaried / employed, 18 respondents were self-

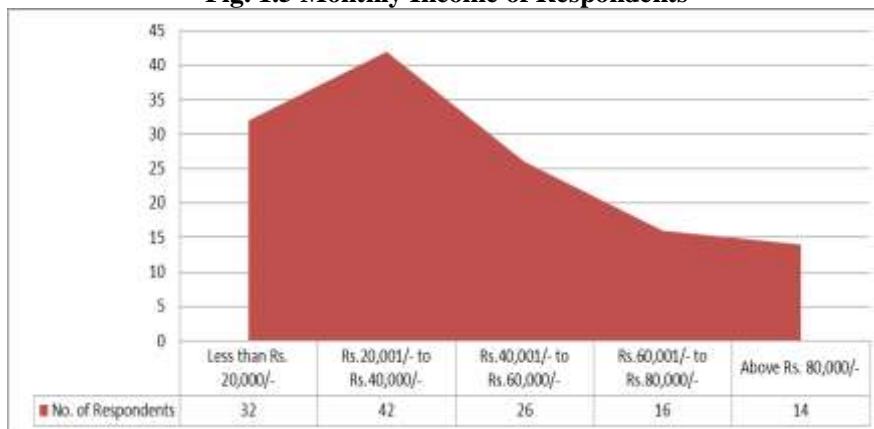
employed, 7 were professional / freelancers, 10 were students 1 was retired and 5 were in other occupation. Regarding the occupation of respondents, majority were salaried employees.

**Table 1.5 Monthly Income of Respondents**

Monthly Income	No. of Respondents
Less than Rs. 20,000/-	32
Rs.20,001/- to Rs.40,000/-	42
Rs.40,001/- to Rs.60,000/-	26
Rs.60,001/- to Rs.80,000/-	16
Above Rs. 80,000/-	14
<b>Grand Total</b>	<b>130</b>

Source: Primary Data

**Fig. 1.5 Monthly Income of Respondents**



**Source:** Primary Data

**Income Wise Details of Respondents:**

The above table no. 1.5 and graph no. 1.5 shows monthly income of the respondents. 32 were having monthly income less than Rs.20,000/-, 42 were having Rs.20,001/- to Rs.40,000/-, 26 were having Rs.40,001/- to Rs.60,000/-, 16 were having Rs.60,001/- to Rs.80,000/- and 14 were having monthly income above Rs.80,000/-.

**Reasons for not having health insurance:** Table No. 1.6 shows the different reasons for not having

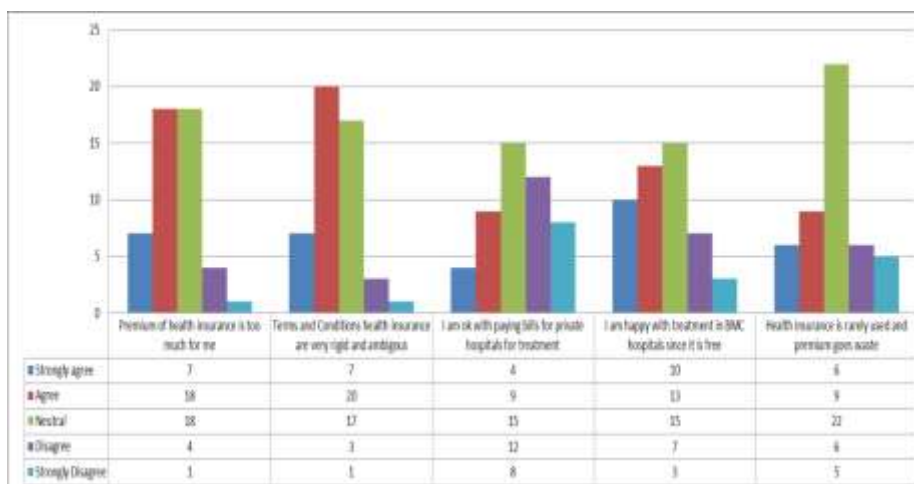
health insurance of respondents. Non-insurance respondents conveyed the main reason for not taking insurance like higher premium, complex T&C and free treatment facility in BMC hospitals. And about 45% of them are presently take treatment from BMC hospitals. Rest of the 55% respondents prefers to take treatment from private and trust hospitals at their own expense. More than 90% of them have never taken health insurance in the past.

**Table 1.6 Reason for not having health insurance**

Particulars	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
Premium of health insurance is too much for me	7	18	18	4	1
Terms and Conditions health insurance are very rigid and ambiguous	7	20	17	3	1
I am ok with paying bills for private hospitals for treatment	4	9	15	12	8
I am happy with treatment in BMC hospitals since it is free	10	13	15	7	3
Health insurance is rarely used and premium goes waste	6	9	22	6	5

**Source:** Primary data

**Fig. 1.6 Reason for not having health insurance**



**Source:** Primary Data

The above graph no. 1.6 shows that most of the respondents were agree and neutral about premium of health insurance is too much for me. They were agree that terms and conditions health insurance are very rigid and ambiguous. They were neutral about I am ok with paying bills for private

hospitals for treatment and at the same time significant number of respondents were disagree with it. They were neutral followed by agree with I am happy with treatment in BMC hospitals since it is free. They were neutral about health insurance is rarely used and premium goes waste.

### 1.7 Chi-square Contingency Table Test for Independence

		I have Employee State Insurance (ESIC)	I have PradhanMantri Jan ArogyaYojana (PM-JAY), Ayushman Bharat Yojana or other Yojana	Yes, I have purchased	Yes, My company has provided me	No, I don't have any health insurance	Total
Upto SSC	Observed	0	1	3	7	1	12
	Expected	0.65	0.83	3.05	3.05	4.43	12
	% of chisq	3.50%	0.20%	0.00%	27.70%	14.30%	45.60%
HSC	Observed	1	0	10	7	14	32
	Expected	1.72	2.22	8.12	8.12	11.82	32
	% of chisq	1.60%	11.90%	2.30%	0.80%	2.20%	18.90%
Graduation	Observed	5	4	10	8	21	48
	Expected	2.58	3.32	12.18	12.18	17.72	48
	% of chisq	12.20%	0.70%	2.10%	7.70%	3.30%	26.00%
Post-Graduation	Observed	1	4	10	11	12	38
	Expected	2.05	2.63	9.65	9.65	14.03	38
	% of chisq	2.90%	3.80%	0.10%	1.00%	1.60%	9.40%
Total	Observed	7	9	33	33	48	130
	Expected	7	9	33	33	48	130
	% of chisq	20.20%	16.70%	4.50%	37.30%	21.30%	100.00%
		18.56	chi-square				
		12	df				
		0.0998	p-value				

The chi- square test was applied and the results shows that the chi- square value is 18.56 and p value = 0.0998, which is more than 0.05 therefore  $H_0$  is accepted which states that there is no relation between educational qualification and having health insurance policy i.e. educational qualification does not affect buying health insurance policy.

#### Findings:

#### Socio economic profile of the respondents

- The primary data shows that majority of respondents were come under the category of below 40 years of age.
- Gender wise information shows that there were 72 male respondents and 58 female respondents.
- Regarding the educational Qualification of respondents, majority were graduation and above.
- Occupation wise details of the of respondents shows that majority were salaried employees.
- Regarding the monthly income of respondents, majority were reported up to Rs. 40,000.

#### Reasons for not having Health Insurance

Non-insurance respondents conveyed the main reason for not taking insurance like higher premium, complex T&C and free treatment facility in BMC hospitals. And about 45% of them are presently take treatment from BMC hospitals. Rest of the 55% respondents prefers to take treatment from private and trust hospitals at their own expense. More than 90% of them have never taken health insurance in the past. The data shows that those who do not have health insurance, 21 respondents of them said they go to BMC hospitals for the treatment, 16 said they go to Private hospitals and 11 said they prefer to go to Trust hospitals for the treatment.

Majority of health insurance availed respondents preferred to take it for the entire family, ie. Family Health Insurance. Friends and family have influenced most of the respondents to buy health insurance mainly to save medical cost. Most of the respondents are satisfied with the benefits and would like to continue/ renew the health insurance.

### **Conclusion and Recommendations:**

In the long term, investing in health insurance programs is a strategic move for governments aiming to build a resilient and prosperous society. The financial protection offered by health insurance allows individuals to allocate their resources towards education, housing, and entrepreneurship, creating a foundation for socio-economic advancement. Moreover, it acts as a stabilizing force during unforeseen health crises, preventing families from falling into poverty due to medical expenses.

Health insurance is a fundamental pillar for socio-economic development. It not only protects individuals from the financial burden of healthcare but also contributes to a healthier, more productive workforce and fosters social equity. Governments and societies that prioritize accessible and affordable health coverage are investing in the well-being and prosperity of their citizens, laying the groundwork for sustained development.

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## **“Impact of Role Conflict among Female Teachers at Home and Workplace: A Sociological Analysis”**

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### **Abstract:**

Role conflict is a concept that comes from teachers' overburdening of expectations when they are required to meet several obligations for other parties in addition to teaching. Teachers may be stressed as a result of their overworked lives, insufficient pay or bad physical conditions at school, ethnic conflict in the community, or physical violence in the school or classroom.

**Aims:** To study the socio-economic profile of the female teachers and the effect of role conflict on female teacher's job performance in primary school.

**Methods:** 300 participants were surveyed using planned interviews and observation as part of the current study's information collection process. Through purposeful sampling, the respondents were selected.

**Results:** The results showed that The majority of the people who answered the survey, 58.33%, were in the middle age group of 36 and above; half of the respondents are Hindu; approximately 2/3rd (68.33%) belong to the OBC SC ST category, which shows the lower status in society; a large number (41.67%) are unmarried; and the majority (58.33%) of the respondents are unmarried, in which those who are married have two or more children within the 1 lakh to 2 lakh annual income group. Role conflict and socioeconomic position do not significantly correlate. Conflict tendencies are more psychological and attitudinal, therefore one's natural ability to be accommodating and how they view the circumstance have a big impact. The role conflict could be impacted by the female teachers' caste. Female teachers from upper castes may encounter less role conflict because their families are generally in better shape than those from lower castes. Female primary school teachers in the SC category experience more role conflict than their counterparts in the ST, OBC, and GEN categories.

**Keywords:** Education, Teacher, Role Conflict, Job Satisfaction.

### **Introduction:-**

Education is humanity's one-of-a-kind invention. Without education, man continues to live as an animal. Education is a force that transforms a man into a man. Every man possesses some inner potentialities, and teachers play a crucial role in bringing these potentialities to fruition. The backbone of the entire educational system, as well as the nation, is the teacher. In our educational system, the teacher is the nucleus of the whole. In light of shifting needs in the classroom, the teacher's job will have to evolve. “A school without a teacher is like a body without a soul, a skeleton without flesh, or a shadow entity without blood.” The teacher is the benchmark by which the nation's achievement and aspirations are measured. The value and potential of a country are assessed. In the teaching process, the teacher plays a crucial role. The way he teaches and interacts with his students has an impact on their future personalities. The teacher is one of the most important aspects of the institution's learning environment. The entirety of human knowledge expands at once, at an ever-increasing rate, offering the best to the next generation. Teachers prescribe and convey this type of knowledge from generation to generation through the formal educational system.

Schools are small versions of society that represent it. As a result, schools should be well-organized, with enough teaching and learning facilities and a happy teaching staff. In addition, the

Right to Education emphasizes that schools should provide basic infrastructure, qualified teaching staff, and a better learning environment. When the Education Commission (1964-66) observed after independence, it paid special attention to the teachers. "The quality competence and character of teachers are without a doubt the most important variables that determine the quality of education and its contribution to national development. Nothing is more vital than ensuring a steady supply of high-quality recruits for the teaching profession, as well as providing them with the finest possible professional preparation and working conditions in which they can be completely effective." Based on the preceding explanation, we may deduce that the teacher serves as a torchbearer for students. This is why they are known as nation-builders. For the aim of achieving educational objectives, teachers are supposed to act as an organizer, a transmitter of necessary knowledge and ability, demonstrations, a planner, and an Education is humanity's one-of-a-kind invention. Without education, man continues to live as an animal. Education is a force that transforms a man into a man. Every man possesses some inner potentialities, and teachers play a crucial role in bringing these potentialities to fruition. The backbone of the entire educational system, as well as the nation, is the teacher. In our educational system, the teacher is the nucleus of the whole. In light of shifting needs in the classroom, the teacher's job will have to evolve.

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Teachers' collaboration with other schools and learning system components results in a better learning environment. When a teacher is confronted with incompatible and contradictory demands from several key reference groups in the school as well as from other areas of society, it makes it difficult for him to fulfill his position satisfactorily. Role conflict occurs when a person is asked to simultaneously play out various roles with contradicting expectations, according to this hypothesis. Each social function entails a set of rights, responsibilities, expectations, norms, and behaviors that a person must confront and uphold. The model is based on the observation that people behave in predictable ways and that an individual's behavior is context-specific, depending on social status and other circumstances. When he senses competing

expectations, a scenario known as role conflict arises. The word "role conflict" is a versatile one that can signify a lot of different things to different people. Such contradicting situations cause a struggle in the teacher's head, which manifests itself either as aggressive behavior or withdrawal from reality. They may also break from group standards and teacher behavior norms. Only a teacher understands the fundamental requirements of a learning system, but teachers are rarely involved in decision-making. Negative self-worth, a lack of opportunities to demonstrate one's abilities, and a lack of sufficient credit for creative and innovative efforts can all contribute to a reduction in an individual's ability, working style, and function. Teachers' professional dedication, teacher demeanor, and frustration tolerance may all be influenced by role conflict. It is thought that looking into these characteristics will help explain the issue of role conflict among secondary school teachers. These concerns and assumptions have led to the current study.

#### **Role of Teacher:-**

She is a daughter, sister, friend, wife, mother, teacher, and the list goes on and on in terms of a woman's function in her life. She also has a significant impact on the growth of a family, society, and nation as a whole. Teaching is thought to be an appealing vocation for a woman who wishes to work in the social field. In Indian society, teaching is a very comfortable job for women. Women enter the teaching profession for a variety of reasons. These include short work days at school, no work during school holidays, and so on. These are some of the key reasons why women choose to teach. Primary school teaching is the most important and necessary job in the educational system. School teachers pass on knowledge and cultural values to youngsters, as well as preparing them for further education and their future lives. However, due to societal pressures on teachers, female teachers have numerous problems in fulfilling their roles in the home and at school. They must devote time and energy to both their family and classroom responsibilities. As a result of the challenges of incompatible performing roles, role conflict arises. As a result, the current study explores whether female primary school teachers experience role conflict, if so, to what extent, and what factors contribute to the role conflict.

#### **Teacher Definitions:-**

Education is critical to the development of any country or state. As a result, it is necessary to prioritize the educational system, which is only achievable with skilled professors. The educational system revolves around the teacher

**Gandhiji says,** “Only the living touch of the teacher could provide education of the heart.” “Teacher is the image of Brahma,” says Manu, an ancient Indian



guru. "Gurur Brahma, Gurur Vishnu, Guru Devo Maheshwaraha, Guru Sakshath para Brahma, Thatshmai Sri Guruve Namaha," says a Hindu Indian prayer, "The teacher is the Brahma, the creator, Lord Vishnu, and also the Lord Maheshwara."

"The teacher is the genuine maker of history," according to H.G. Wells.

#### **Concept And Meaning of Role Conflict:-**

Role conflict is a concept that comes from teachers' overburdening of expectations when they are required to meet several obligations for other parties in addition to teaching. Of course, not all teachers' expectations are shared, and several studies have documented non-consensual teacher expectations. The majority of this research has focused on norms, and the majority of writers have interpreted their findings as signs of role conflict. In the research on teacher behavior, several types of role conflict have been proposed. Evidence that people's social statuses contain different forms of teacher conduct is a common finding understood as role conflict. Teachers, school principals, parents, pupils, teacher trainers, teacher trainers, people from different social groups, people from rural and urban communities, and so on have all been observed to have discrepancies in the United Kingdom and the United States (Kelsall and Kelsall 1969, Biddle 1979). The majority of this research has claimed that these differences will generate problems for teachers since persons who embrace different norms will likely exert competing pressures on teachers to conform. However, most studies do not show that other people will genuinely create such pressures, that teachers are aware of these differing norms, or that teachers are bothered by their looks. Many authors interpret this awareness as role conflict since some teachers recognize that others have different standards for their behavior. Studies on such awareness have been published in several nations, and a significant investigation has been published that reports similar findings from Australia, the United Kingdom, New Zealand, and the United States, based on national samples of teachers (Adams 1970). In all four nations studied, normative discrepancies were discovered. Some findings were consistent across nations; for example, teachers were likely to see themselves as at conflict with administrators and other school officials over topics like willing acceptance of non-professional obligations and with parents over curricular matters. Other findings were country-specific; for example, presumptive conflict between teachers and school authorities was highest in Australia, while parent-teacher conflict was highest in the United Kingdom. Teachers' impressions of normative gaps among various groups of people may not necessarily imply that these judgments are accurate. Biddle et al. (1966) offered evidence that teachers systematically

mislead administrators', parents, and other school-related elements' genuine views. Perceived normative discrepancies, on the other hand, have been linked to indications of stress in both teachers and members of other occupations (Biddle 1979).

Role conflict between norms linked with teaching and coaching, teaching and counseling, and teaching and administrative tasks has been reported in studies. The majority of the research, however, has focused on the competing demands of teaching and homemaking. The majority of studies on this latter topic have been published in the United States, where women make up the majority of teachers and where interest in female role conflicts has recently exploded. Conflicts of this nature are also known to cause tension. Finally, normative discrepancies may be linked to the fact that teachers are expected to fulfill activities that are relatively opposed to one another. This type of role conflict has been examined in both the United States and the United Kingdom, and Grace provides a fair overview of the challenges involved (1972). Role conflicts of this fourth type have also been linked to strain. Teachers may be stressed as a result of their overworked lives, insufficient pay or bad physical conditions at school, ethnic conflict in the community, or physical violence in the school or classroom. Given the economic stagnation in many nations since the early 1970s, these latter issues appear to have worsened for teachers, and studies of role conflict have decreased in quantity as a result. Nonetheless, role conflicts continue to be a source of stress for teachers, and studies have shown that such conflicts are a key predictor of bad morale in the workplace. Role conflict is described in two ways by Rosa (1971). (1) holding two or more statuses at the same time, each having competing standards, such as familial (father) and occupational (employee) statuses. In this role conflict, the same person assumes multiple roles, either concurrently or sequentially: (2) a status's internal struggle. A status holder may discover that different people want him to fulfill his function in different ways; for example, addressing kids' needs may conflict with the expectations of parents or school authorities.

#### **Significance of the Study:-**

The current research primarily falls under the umbrella of sociology in general, women's studies in particular, and sociology of education in particular. It has become a difficult burden for women teachers in particular to cope with shifting societal demands in light of their multifaceted positions. Role conflict can also be explained as a result of physical and mental issues that cause tension, stress, and dissatisfaction. Because of the numerous societal demands, this occurs among female teachers. Working women's challenges are exacerbated by the fact that they must work in an environment that is vastly different from their own.

Furthermore, teachers face significant difficulties in performing their roles effectively in every area of life due to remote work locations and poor incomes. As a result of these issues, it is difficult to fulfill one's function efficiently in any field of life. As a result, the purpose of this study is to investigate the nature and extent of conflicting situations that have arisen as a result of working women teachers' changing roles in their families and at work, as well as the relationship between some variables such as the type of situation at school, marital status, and teaching experience in the field of education.

The study is useful for policymakers and planners, as well as feminists and educators. It is hoped that this study will spark more research in this area and that the findings will lead to better administration of the primary school system, allowing women to contribute effectively to national development. Teacher education programs will equip young female teachers to deal with these tasks in a way that reduces the stress that comes with them.

#### **Scope of the Study:-**

The current research focuses on the existing role conflict among teachers in primary schools. Primary school teachers, like other working women, suffer role conflict while doing their duties. The issue of women's employment is inextricably tied to their role in the family and the disproportionately high amount of household duty that they bear, which acts as a barrier to admittance into the teaching profession. Teachers are faced with a new set of challenges as they acclimate to their new jobs and the rigors of teaching. Working women's dual responsibilities come into conflict for a variety of reasons, resulting in role conflict. As a result, she develops a stress factor, and she frequently suffers from a guilty conscience, finding herself split between her home, school, and society. This, in turn, causes a slew of issues. The current research focuses on a thorough examination of numerous facets of conflict and challenges that arise from dual role performance.

#### **Objectives Of The Study:-**

The current research was created with the following objectives are-

1. To study the socio-economic profile of the female teacher in primary school.
2. To examine the effect of role conflict on female teacher's job performance.

#### **Review Of The Selected Literature:-**

In their study of the impact of sociodemographic variables on patient satisfaction, **Macquarie (1972)** predicted how teachers would react in various psychological situations such as role conflict. Role conflict and conflicts between teachers' needs and role expectations linked to socially dominant role behaviors were shown to be widespread in the study's findings. When predictions

of warmth and directiveness of anticipated behavior were made for specific teachers, the results of these conflicts for "self-oriented" and "other-oriented" teachers were supported.

As assessed by the headmasters, **Varma (1975)** identified role conflict scenarios. He also looked into the expectations of teachers, students, parents, and administrators from the headmaster, as well as the anxiety that the headmasters felt when they were put in role-conflict situations. There were other attempts to investigate the association between role conflict and the headmaster's personality attributes, as well as the relationship between role conflict and institutional issues. The study's findings imply that role conflict is positively associated with worry, which is strongest in scenarios involving material purchases. The frequency of congruence and incongruence between perceived role conflict and observed incompatibility in anticipation was shown to vary by situation. When headmasters were divided into two groups based on whether they worked in a boys' or girls' school, a substantial difference in role conflict was detected. When there was a lot of role conflict, the headmasters looked for compromise rather than complete conformance or avoidance. **Brenda Freeman and M. Kenneth Coll(1997)**, documented school counselor role conflict in their study which looked at elementary school counselors' self-perceptions of role conflict versus middle and secondary school counselors. The Role Questionnaire and demographic questions were included in the study survey. The findings confirmed the hypothesis that elementary school counselors feel greater role conflict than middle and high school counselors because they have more duties and functions and are in less secure positions.

**Felora and Edward (1977)** attempted to investigate the relationship between role conflict and ambiguity and employment participation, job happiness, job threat and anxiety, and inclination to leave. All of the connections between role conflict, role ambiguity, and the four job participation variables were significant and in the expected direction. The size and complexity of the principal's organization, as well as the principal's gender, did not affect the degree of role conflict and role ambiguity they faced. **Brown and Lamar (1978)** investigated the possible role conflict experienced by black administrators in predominantly white institutions, identifying evidence of black administrators' actual decision-making power and authority within the administrative role, and investigating those special circumstances and unique services that black administrators provide that are related to black student needs, finding black administrators had total administrative authority in their sp Administrators who were black were not expected to be considered experts on black issues. Using Robert Kahn's model of role conflict, **Porter**

**and Hyden (1978)** compared the perceived role conflict experienced by women secondary public school principals to the perceived role conflict experienced by men secondary public school principals. The study's findings focused on the role conflict experienced by male principals in public secondary schools vs the role conflict experienced by women principals in public secondary schools. There were variations in age, experience, marital status, and educational background, with female principals being older, less experienced, single, and having a greater level of educational training than male principals. In his study, **Mary Ann (1979)** looked at how tenure, role conflict, and role conflict resolution affected job orientation and burnout. In the projections, the frequency of role conflict was found to be a significant variable. Work orientation and tenure, role conflict, and burnout, on the other hand, did not appear to have any meaningful correlations.

**Adual Kader Parambut, (2000)** investigated the stress and professional efficiency of Kerala's primary school principals. The research was started to obtain a doctoral degree in education. Heads of Primary Schools, according to Parambut, experience a lot of stress while trying to meet their professional commitments. Vincent De Paul and **Karpaga Kumaravel (2003)** did a study on elementary school teachers titled "Teacher Effectiveness: An Empirical Study of Elementary School Teachers, Experiments in Education," in which they discovered that certain elementary school teachers lack professional dedication. **Bhogle (1971)** attempted to quantify role conflict in teachers and to establish a link between role conflict and some personal qualities of teachers and administrators. The survey included thirty headmasters and 320 teachers from 30 schools in Hyderabad and Secunderabad. They represented a variety of schools, including government, private, aided, and boys and girls schools. According to the study's findings, headmasters with greater credentials are in a role conflict. Headmasters who earn more money have less role conflict. Role conflict is more common among experienced teachers. In research on 'Job Satisfaction among School Teachers,' **Lavingia (1974)** discovered that primary school teachers were happier than secondary school teachers, unmarried teachers were happier than married teachers, and women teachers were happier than male teachers.

**Robert T. Keller (1975)** attempted to investigate the relationship between role conflict, ambiguity, and job satisfaction. The study's sample consisted of 80 teachers. The study discovered that role conflict was associated with lower levels of satisfaction and advancement opportunities, as well as a negative link with role conflict. The intrinsic factor of job satisfaction was adversely correlated

with role ambiguity. **"Grosser (1984)** looked at the factors that contribute to women's role conflict. Other attempts were made to overcome the discrepancies in opinions toward women's roles held by diverse role models significant to others, based on role conflict theory and supporting studies. Role conflict was also investigated about several demographic characteristics. A snowball sampling design was used to distribute a questionnaire with mostly fixed replies. 286 women responded to the survey. The findings revealed that role conflict did exist, but that previous contributory factors have changed or no longer apply to the current group; no changes in role conflict were discovered due to differences in job organization. Role conflict had no correlations with marital status, income level, race/ethnicity, age, or occupational position. 2" In the study 'Effect of characteristics such as sex and marital status on the level of job-satisfaction among primary school teachers,' **Dixit (1985)** found that He discovered that female teachers are happier than male teachers and that marital status has no bearing on teacher work satisfaction.

**June Irene (1985)** investigated the 'effect of selected variables on role conflict as perceived by teacher/coaches in small higher education institutions.' Role Conflict was thought to be a mechanism for explaining conflictual human behavior in social organizations. There were three types of role conflicts considered:

1. Inter-sender role conflict occurs when two or more members of the role set have opposing expectations for a particular individual.
2. Intra-sender role conflict occurs when one member of the role set has opposing expectations for a certain person.
3. Personal role conflict occurs when members of a role set's expectations clash with an individual's needs, values, and capabilities (Katz and Kahn, 1966). The participants were 935 randomly selected teachers/coaches who worked at small colleges and universities in the fall of 1984. None of the variables studied had a significant impact on the individuals' intra-sender role conflict scores. However, in both inter-sender and personal role conflict, the desired role made a considerable difference. According to the findings, individuals who choose the single role of coaching have considerably more inter-sender and person role conflict than those who favor the dual role of teaching and coaching. 3"

**Srivastava Shobha (1986)** investigated the association between elementary school teachers' job happiness and professional honesty. The study discovered that young teachers had much higher job satisfaction than older teachers. Teachers with high academic accomplishment were more satisfied with

their jobs than those with low academic achievement.

**Need of the Study:-**

Due to the inappropriate delivery of traditional healthcare services, particularly in public hospitals, patients and their families regularly express unhappiness with the care they receive in hospitals. Furthermore, maintaining or fostering a relationship with patients is not a long-term behavioural aim in public hospitals. Determining how hospital healthcare services affect patient satisfaction and behavioural intention is the goal of the current study. The conduct of nurses and doctors is essential to providing patients with high-quality medical care. By highlighting healthcare service inadequacies and the intents of nurses and doctors toward their patients, the study's findings can help organizations improve their public image and hospital healthcare services.

A conference will be scheduled to prepare the data with more authority after conducting this research. Because they will receive medical care that enhances their health, patients will gain from this study. "The outcomes of a consumer evaluation process in which he compares his beliefs with the help he has received." The patient is satisfied if the perceived performance fulfils their service expectations, as determined by comparing their expectations to the actual performance.

**Methods:-**

**Sampling and Data Analysis:** Sampling is one of the most important steps in any research work. The sample represents the accurate characteristic that is

being examined of the population of the study area. The researcher has found several categories of primary schools; those are Rural, Urban Primary Schools, Government, Aided, and Unaided Schools. Hence stratified random sampling method was considered the best option for the present study. The sample size is 300. For the data collection, the researcher took permission from the administrators of the schools, the researcher went to selected schools in Meerut District. The objectives of the research were explained to the teacher and they were taken into confidence that their answers not affect their work and life, and the answers given by them would be kept confidential. After that questionnaire with scales was distributed to primary school female teachers and it was filled by teachers in the presence and absence of the researcher. The researcher also clarified the doubts raised by the respondent.

**Area of the Study:** Teachers who are teaching at primary schools in Meerut District constitute the universe of the present study. (The population of the present study included all those female teachers who are teaching at the primary school in Meerut District).

**Result and Discussion:-**

The analysis and interpretation of the research data are presented in this section. One of the most important steps in the research process is data analysis and interpretation. Using proper statistical tools and techniques, the researcher analyzes the data based on the research objectives.

**Table-1**  
**Demographic Profile of the Respondents**

Variables	No. of Respondents	Percentage
<b>Age</b>		
21-25 yrs	50	16.67%
26-30 yrs	35	11.67%
31-35 yrs	40	13.33%
36-40 yrs	60	20%
41-45 yrs	70	23.33%
46-50 yrs	20	6.67%
51-55 yrs	15	5%
56 and above	10	3.33%
<b>Religion</b>		
Hindu	150	50%
Muslim	85	28.33%
Christian	65	21.67%
<b>Category</b>		
SC	65	21.67%
ST	40	13.33%
OBC	100	33.33%
GEN	95	31.67%
<b>Marital Status</b>		
Unmarried	125	41.67%
Married	75	25%
Widow	100	33.33%

<b>Types of Family</b>		
Joint	175	58.33%
Nuclear	125	41.67%
<b>Number of Children</b>		
Nil	105	35%
One	40	13.33%
Two	130	43.33%
Three and Above	25	8.33%
<b>Annual Income</b>		
Below 100000	70	23.33%
100000-200000	145	48.33%
Above 200000	85	28.33%

**Source:** Data collected by the researcher himself during Jan.-Apr. 2022.

The majority of the people who answered the survey, 58.33%, were in the middle age group of 36 and above; half of the respondents are Hindu; approximately 2/3rd (68.33%) belong to the OBC SC ST category, which shows the lower status in

society; a large number (41.67%) are unmarried; and the majority (58.33%) of the respondents are unmarried, in which those who are married have two or more children within the 1 lakh to 2 lakh annual income group.

**Table-2: Different Levels of Role Conflict Dimensions among the Respondents**

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
1	Individual versus Family	Low	135	45
		Moderate	40	13.33
		High	125	41.67
<b>Total</b>			<b>300</b>	<b>100</b>

According to the data in Table 2, Serial number 1, 45 percent of female teachers have a low degree of individual vs family role conflict, 13.33 percent have a moderate level of role conflict, and

the remaining 41.66 percent have a high level of individual versus family role conflict. Individual versus family role conflict is moderate for the majority of female teachers.

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
2	Family versus Individual	Low	145	48.34
		Moderate	100	33.33
		High	55	18.33
<b>Total</b>			<b>300</b>	<b>100</b>

According to the data in Table 2, Serial number 2, 48.33 percent of female teachers have a low degree of family vs individual role conflict, 33.33 percent have a moderate level of role conflict,

and the remaining 18.33 percent have a high level of family versus individual role conflict. The majority of female teachers had moderate family versus individual role conflict.

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
3	Individual versus School	Low	120	40
		Moderate	150	50
		High	30	10
<b>Total</b>			<b>300</b>	<b>100</b>

According to the data shown in Table 2, Serial number 3, 40 percent of female teachers have low individual against-school-role conflict, 50 percent have moderate individual versus school-role

conflict, and the remaining 10% have significant individual versus school-role conflict. Individual versus School Role Conflict is moderate for the majority of female teachers.

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
4	School versus Individual	Low	100	33.33
		Moderate	105	35
		High	95	31.67
<b>Total</b>			<b>300</b>	<b>100</b>

According to the data in Table 2, Serial number 4, 33.33 percent of female teachers have a

low degree of school vs individual role conflict, 35 percent have a moderate level of role conflict, and

the remaining 31.66 percent have a high level of school versus individual role conflict. The majority

of female teachers had a moderate level of school versus individual role conflict.

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
5	Individual versus Society	Low	110	36.67
		Moderate	150	50
		High	40	13.33
<b>Total</b>			<b>300</b>	<b>100</b>

According to the data in Table 2, Serial number 5, 36.66 percent of female teachers have a low degree of individual vs society role conflict, 50 percent have a moderate level of role conflict, and

the remaining 13.33 percent have a high level of individual versus society role conflict. Individual versus societal role conflict is moderate for the majority of female teachers.

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
6	Society versus Individual	Low	122	40.66
		Moderate	85	28.33
		High	93	31
<b>Total</b>			<b>300</b>	<b>100</b>

According to the statistics in Table 2, Serial number 6, 40.66 percent of female teachers have low individual vs society role conflict, while 28.33 percent of female teachers have high individual versus society role conflict. The level of role

conflict is moderate, and the remaining 31% of female teachers have a high level of society vs individual role conflict. The majority of female teachers have a moderate society versus individual role conflict.

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
7	Family versus School	Low	115	38.33
		Moderate	55	18.33
		High	130	43.33
<b>Total</b>			<b>300</b>	<b>100</b>

According to the data in Table 2, Serial number 7, 38.33 percent of female teachers have a low degree of family against school role conflict, 18.33 percent have a moderate level of role conflict,

and the rest 43.33 percent have a high level of family versus school role conflict. The majority of female teachers have a moderate family versus school duty conflict.

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
8	School versus Family	Low	105	35
		Moderate	125	41.67
		High	70	23.33
<b>Total</b>			<b>300</b>	<b>100</b>

According to the data in Table 2, Serial number 8, 35 percent of female teachers have a low degree of school against family role conflict, 41.66 percent have a moderate level of role conflict, and

the remaining 23.33 percent have a high level of school versus family role conflict. School versus family role conflict is moderate for the majority of female teachers.

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
9	Family versus Society	Low	15	8.33
		Moderate	115	38.33
		High	160	53.33
<b>Total</b>			<b>300</b>	<b>100</b>

According to the data in Table 2, Serial number 9, 8.33 percent of female teachers have a low degree of family vs school role conflict, 38.33 percent have a moderate level of role conflict, and

the rest 53.33 percent have a high level of family versus society role conflict. The majority of female teachers' role conflict between family and society is moderate.

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
10	Society versus Family	Low	50	16.66
		Moderate	175	56.66
		High	80	26.66
<b>Total</b>			<b>300</b>	<b>100</b>

According to the data in Table 2, Serial

number 10, 16.66 percent of female teachers have a

low level of society versus family role conflict, 56.66 percent have a moderate level of society versus family role conflict, and the remaining 26.66

percent have a high level of society versus family role conflict. The majority of female teachers have a moderate society versus family role conflict.

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
11	School versus Society	Low	145	48.33
		Moderate	70	23.33
		High	85	28.33
<b>Total</b>			<b>300</b>	<b>100</b>

According to the data in Table 2, Serial number 11, 48.33 percent of female teachers have a low level of school-versus-society role conflict, 23.33 percent have a moderate level of school-

versus-society role conflict, and the remaining 28.33 percent have a high level of school versus society role conflict. The majority of female teachers' role conflict between school and society is moderate.

Sl. No.	Dimensions of Role Conflict	Level	Frequency	Percentage(%)
12	Society versus School	Low	115	38.33
		Moderate	65	21.66
		High	120	40
<b>Total</b>			<b>300</b>	<b>100</b>

According to the data in Table 2, Serial number 12, 38.33 percent of female teachers have a low level of society vs school role conflict, 21.66 percent have a moderate level of society versus school role conflict, and the remaining 40% have a high level of society versus school role conflict. The majority of female teachers have a moderate society versus school role conflict.

conflict among female secondary school teachers, supports this conclusion. Married teachers have considerably more role conflict than single teachers, according to the study's findings. Due to their multiple responsibilities for work and family, married working women were shown to be at higher risk than men (1987). The role conflict could be impacted by the female teachers' caste. Female teachers from upper castes may encounter less role conflict because their families are generally in better shape than those from lower castes. Female primary school teachers in the SC category experience more role conflict than their counterparts in the ST, OBC, and GM categories.

**Conclusion:-**

The current study demonstrates the variables that influenced the role conflict among female primary school teachers. Role conflict and socioeconomic position do not significantly correlate. Conflict tendencies are more psychological and attitudinal, therefore one's natural ability to be accommodating and how they view the circumstance have a big impact. According to the study, primary school female permanent teachers experience more role conflict than temporary female primary school teachers. Permanent teachers must perform many tasks because they are required to do so by state government laws, particularly in government-aided schools where there is a shortage of administrative staff. According to the findings, there is no discernible difference between female primary school teachers' religious affiliation and the mean score of role conflict. Even though it is a societal fact, religion has little impact on teachers' day-to-day lives in formal educational institutions.

**Based on the study's findings, the following recommendations are made:**

1. Female teachers in private schools experience more role conflict than their counterparts in aided and government schools. As a result, the workload for female teachers can be lighter.
2. To ensure a positive working environment for female teachers, role conflicts have a substantial impact on job satisfaction.
3. To lessen role conflict, set up counseling services for female teachers.
4. Role conflicts are a problem for many female teachers. Set up a yoga class and free time for them to minimize their role conflict and mental tension.
5. Female teachers' families and college professors should make the appropriate adjustments.
6. Female teachers may benefit from the implementation of more lenient transfer criteria.
7. To assist female primary school teachers in methodically doing their duties, special training programs should be set up.
8. Private school teachers should get salaries comparable to those of public school teachers.

The institution of marriage is significant in society. It not only causes a shift in status but also assumes varied duties and responsibilities for every spare member of the family. Because married female teachers have more obligations than single counterparts, marital status may affect role conflict. According to the current study, married female teachers in primary schools experience more role conflict than their single counterparts. The research of Latha Kumari (1991), who looked at the role

9. Teachers should have regular orientation sessions on effective communication, academic planning, and time management.

**Suggestions For Future Research:-**

1. Comparable studies can be carried out in other states and districts.
2. Role conflict-related factors like role strain, role stress, and work commitment are also amenable to co-relational analysis.
3. Comparative research can be done between primary school teachers and high school teachers, as well as on secondary school and college professors.
4. It is possible to research the impact of role conflict at home and school.
5. It is possible to compare teachers who are male and female.
6. Research can be conducted to understand the issues facing female teachers and the impact of role conflict.

Research can be done to determine why socioeconomic status and role conflict do not significantly relate to one another.

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## **“Economic Thoughts of Gopal Krishna Gokhale”**

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### **Abstract:**

Gopal Krishna Gokhale was a well-known social reformer and political figure in India. He had a number of economic views that attempted to enhance India's economic circumstances. According to Gokhale, the Indian budget ought to be approved item by item and those who are well-versed in Indian circumstances ought to be given a chance to voice their opinions on different spending proposals. He opposed surplus budgets because he thought they would discourage even the most ethical government from engaging in unnecessary spending. Decentralisation of power was something he supported. He recommended setting up punchayats at the village level, followed by district councils and local boards. He believed that significant financial and budgetary issues have to be covered in provincial legislation. Gokhale recommended a few changes to the land revenue structure. He advocated for a fair division of tax money between the federal government, provincial governments and local authorities because he believed that the finances of both local and provincial entities were inadequate. He thought that the path to social and economic advancement lay in education. He recommended that action be taken by the government to encourage trade, especially with foreign nations.

**Key Words:** Finance, Elementary education, Trade, Decentralisation, Surplus budget.

### **Introduction:**

Gopal Krishna Gokhale was born on 9<sup>th</sup> May, 1866, into a middle-class family in the Ratnagiri area of contemporary Maharashtra. A moderate politics practitioner who supported the constitutional approach to political activism, He was elected President of the Indian National Congress In 1905. He served as editor of a few well-known periodicals during his lifetime, such as Sarvajanic Sabha's Journal and Sudhakar. In order to teach educated young men, the value of selflessness and to prepare them for public duty, he founded the Servants of India Society in 1905. He did so at Mahatma Gandhi's request and showed a deep interest in the concerns and issues facing labour.

In the precise sense of the word, Gokhale was not a political thinker in the same way as Plato, Aristotle, Locke, and others. He made multiple references to pressing social and economic challenges of the day. His political ideas are centred primarily on socioeconomic problems. He was an outspoken opponent of the caste system and untouchability, a social reformer who supported women's education. As a result, his opinions on nationalism, freedom, and political agenda might be evaluated. He supported independence as a long-term objective, even though it could not be achieved right now. Prioritizing the elimination of wicked societal customs over pursuing freedom from the British was his goal. According to him, a free nation is made up of free people who are not bound by illogical beliefs and superstitions but rather by an informed conscience. Therefore, the "new life movement" should be the name of the new freedom movement.

### **Objectives:**

The aim of this paper is to study the economic thoughts of Mr. Gopal Krishna Gokhale especially on Liberalisation, Decentralisation power, private property rights, Representation for religious minorities, Home Military charges, Indian Finance, Indian agriculture and Elementary education etc.

### **Methodology:**

The paper's focus is on Gopal Krishna Gokhale's socio-economic views and its secondary data came from various books, journals, and other publications.

### **India's Reactions to British Rule-**

Gokhale, like the majority of liberal Indian intellectuals of his age, accepted and valued British rule in India. There were two underlying assumptions to his admiration of British rule and especially to his belief that British authority should continue in India. In the first place, Gokhale shared the conviction of all the moderates that the modernization of Indian society had begun as a result of British rule. The British defended the idea of equality before the law, established representative democracy (although narrowly defined) and protected the right to free speech and the press. These were all new, for sure. Once more, it was the British who initiated India's political integration process. Gokhale said that since Indians had a lot to learn from the British, we should put up with them for a while in order to advance in the fields of business, politics, industry, and education. Gokhale was certain that if British control persisted for a while, India would fully modernize and eventually become a member of the international community, just like any other sovereign state in Europe.

He did not imply that he was entirely pleased with the British government in India when

he defended the continuation of British control in that country. He was, for example, a fierce opponent of the Curzonian administration's haughtiness. In addition, he frequently contended that the British Raj was less British and more raj in that it was hesitant to establish English parliamentary institutions in India. Nevertheless, he thought that British rule was meant to fulfil its providential purpose in India.

#### **Liberalism:**

Gokhale was principally a liberal thinker, as was previously mentioned. His brand of liberalism was marginally different from the classical liberalism that ruled Europe in the eighteenth and nineteenth centuries, though. To fully appreciate the distinctiveness of Gokhale's liberalism, one must get acquainted with liberal philosophy in general.

Gokhale was a liberal who cherished the idea of personal freedom. But liberty, in his view, could only be advantageously allowed when individuals behaved in a way that showed self-control and self-organization. This is not to say that he disapproved of all forms of restraint. He believed that the goal of liberty could not be achieved until citizens were allowed explicit rights to freedom. He felt that press freedom and the right to free speech were essential to achieving the ideal of individual liberty. He opposed the Official Secret Bill in 1904 because he believed it would give the government more power to censor the press.

#### **Decentralization of authority:**

Gokhale supported the dispersal of authority, particularly in the area of administration. He primarily intended this to limit the authority of bureaucracy. He was a fervent supporter of giving provincial legislative bodies additional authority to discuss the budget. He argued in testimony before the Hobhouse Decentralization Commission that i) District councils at the intermediate levels ii) Village panchayats at the bottom, or village levels, were essential iii) At the highest level, the Reformed Legislative Councils.

#### **Private Property Rights:**

Gokhale was also in favour of contract freedom and the right to private property. "The ordinary citizen is as tenaciously attached to his proprietary rights over his holdings... that there is nothing he will not do if it is in his power to ward off what he regards as a direct or indirect attack on these rights," Bill Gokhale stated in response to comments made on the Land Revenue Code Amendment Bill. It is therefore easy to comprehend why a proposition that would deny him the ability to alienate his holding, when necessary, would seem to him like a very serious infringement on his rights. Gokhale thus upheld the freedom of contract, individual liberty, and private property rights, which together formed the fundamental tenets of liberal doctrine.

To preserve personal freedom and fundamental civic rights, Gokhale suggested that representative institutions be set up in the nation. Gokhale did not, however, call for a universal franchise. He suggested requiring property to be eligible for enfranchisement. For instance, Gokhale wished that only those who had paid a minimum amount of land revenue would be eligible to vote in the village Panchayat elections.

#### **Representation for religious minorities:**

Furthermore, he proposed the idea of special representation for religious minorities. Gokhale argued for distinct representation for Muslims, acknowledging the sectarian divide between Muslims and Hindus. Thus, Gokhale was a liberal who supported the creation of representative institutions in a limited sense while also standing up for the idea of individual liberty. Gokhale held very different views on the **state's role** than did classical liberalism. A laissez-faire state is advocated by classical liberalism. Classical liberalism limits the state's powers to those of law enforcement. They think the best kind of government is one that governs as little as possible. However, Gokhale, in the footsteps of Justice M.G. Ranade, argued that government action was necessary to control the nation's social and economic life. In this regard, Gokhale was very different from J.S. Mill. Gokhale advocated for government intervention in the economy to promote agricultural and industrial growth. In addition to the distribution mechanisms, he desired government intervention in the production process.

Gokhale said that Indians required a government that prioritizes their welfare over all other concerns and portrays the injustices meted out to them elsewhere as genuine offers to Englishmen and which makes every effort to advance the material and moral interests of people both inside and outside of India. Therefore, rather than just functioning as a police state, Gokhale contends, the government must to take part in welfare programs and when necessary, get involved in the country's economic problems. It argued for required state intervention in the nation's social and economic affairs while simultaneously rejecting extreme individualism and highlighting the detrimental effects of liberty.

#### **Home Military charges:**

Those who suggested readjusting financial arrangements in order to secure a decrease in taxpayer loads and a more effective use of the resources that are available. This category included the lowering of military costs, the adjusting of land valuations, etc. He pointed out that Home Military charges increasing continuously since 1862. It was only two millions sterling which grown up to five millions in 1893.

### **Decentralization of authority:**

Gokhale supported the dispersal of authority, particularly in the area of administration. He primarily intended this to limit the authority of bureaucracy. He was a fervent supporter of giving provincial legislative bodies additional authority to discuss the budget. He argued in testimony before the Hobbhouse Decentralization Commission that (i) district councils at the intermediate levels and (ii) village panchayats at the bottom, or village levels were essential. (iii) At the highest level, the Reformed Legislative Councils.

### **Indian Finance:**

Any specific economic strategy that worked for England might not work for India as well. Ranade supported government interference in the nation's economy since the British administrators' free trade and open competition policies did not encourage the development of industrialization in India. Gokhale conducted a thorough analysis of Indian finance between 1874 and 1909, breaking the time period up into four phases and contrasting the rise in spending with the rise in revenue. Gokhale came to the conclusion that it was necessary to maintain a balance between revenue and expenditure based on his studies, which showed that expenditure increase tended to outpace revenue growth. Furthermore, having a surplus budget made little sense while the average person's budget was unable to balance itself. In an era of fiscal excess, Gokhale suggested the following actions be taken by the government: i) Establishing a million-pound fund to relieve Indian farmers of their mountain of debt ii) The establishment of agricultural banks based on the Egyptian model, which would activate cooperative credit societies. iii) Supporting industrial and technical education and authorizing higher spending for this reason. iv) Free and required elementary education. v) Enhancement of local bodies' financial situation.

The aforementioned recommendations made by Gokhale make it clear that he believed having a surplus budget was useless when the average person's budget was unable to balance itself. There Should be an excess budget, it must be allocated towards advancing the state's development functions. Gokhale supported the Swadeshi cause in addition to opposing the government's fiscal policies. He did not associate the boycott with Swadeshi, though. He saw the Swadeshi movement as an economic and nationalistic one. In terms of its patriotic side, it represented fidelity to the homeland but also migration toward its spouse. It made sure that products made in the nation were quickly consumed and provided a constant boost to output by maintaining the demand for local goods.

### **Indian agriculture:**

Gokhale was also informed on the situation of Indian agriculture. He saw that there was a low

crop yield per acre and a severe downturn in India's agriculture sector. In these conditions, he objected to the state's demand for an increase in land revenue. He was very clear in saying that he thought the indirect taxes and land revenue together put an intolerable burden on the poor. In order to ensure agricultural success, he wanted the state to prioritize scientific agriculture and irrigation. He felt that the excise duty on cotton textiles was unfair as it was, in his view, established to offset the import levies. Gokhale believed the poor were already burdened by this kind of task. According to Gokhale, the government ought to support society's progressive factions. As a result, he backed the motion on the Civil Marriage Bill. With the backing of a powerful and enlightened minority, Gokhale desired that the state moves forward with social transformation initiatives.

### **Elementary education:**

Gokhale recommended universal elementary education that is free and required. For him, receiving an elementary education was more than just learning how to read and write. It implied increased moral and financial efficiency on the part of the individual, which is why he worked so hard to push for free public education. He also recommended banning alcohol and taking other steps to improve public health in order to remove obstacles and hardships from the way that a person's personality develops.

Once the government has given its approval, the local authority will put the rule into effect. Local bodies were supposed to have the authority to impose coercion throughout or in portions of the territory they were responsible for. In order to pay for free and mandatory elementary education, local governments were also to be granted the authority to impose taxes.

- Guardians with incomes under rupees 10 were not to be required to pay fees.
- Girls should have to attend primary school.
- Enforcing compulsory primary education for boys aged six to ten is a good idea.
- The guardians who fail to send their children to authorized primary schools must to face consequences.

### **Trade:**

He supported trade protection as a means of fostering the expansion of the Indian economy. Gokhale took issue with free trade doctrine. It is obvious that Gokhale was an Indian in the truest meaning of the word based on an evaluation of his contributions to the many fields. His actions and words were always directed towards improving the economic circumstances of the majority of Indians.

### **Self-Reliance:**

Gokhale advocated for self-sufficiency and self-reliance across the economy to lessen dependency on imports and boost homegrown companies.

Gokhale said that railways are being used more and more to send food grains and raw materials to other countries and to import goods from other countries and this is causing damage to indigenous industries. The expansion of railways in India is thought to be primarily for the exploitation of Indians.

**Conclusion:**

Gopal Krishna Gokhale was a social reformer who believed in a constitutional approach to political activism. He was a supporter of women's education and an advocate for socioeconomic issues. He saw independence as a long-term goal, putting an end to evil social practices before seeking independence from the British. In his view, an informed conscience, rather than irrational beliefs and superstitions, binds the citizens of a free nation. Thus, the new freedom movement needs to be known as the "new life movement." He supported the decentralization of government, the fair distribution of tax income, and the advancement of trade and education. His thoughts were centered on India's economic growth and the well-being of its citizens.

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## **Understanding the Impact of Artificial Intelligence on Business Operation**

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### **Abstract:**

Artificial Intelligence (AI) has emerged as a transformative force in modern business operations. This research paper delves into the profound impact of AI on various facets of business, shedding light on its applications, benefits, challenges, and implications. Businesses across diverse sectors are leveraging AI to enhance efficiency, improve decision-making, and gain a competitive edge. This paper explores case studies of successful AI implementation and challenges faced in the adoption process, ranging from ethical concerns to potential job displacement. The findings underscore the pivotal role of AI in shaping the present and future of business operations, while emphasizing the need for thoughtful consideration of its societal and ethical implications.

### **Introduction:**

In an era marked by rapid technological advancement, the business landscape is experiencing a profound transformation. Artificial Intelligence (AI), once relegated to the realm of science fiction, has emerged as a pivotal force reshaping the very foundations of business operations. This research paper embarks on a journey to unravel the multifaceted influence of AI in the corporate world. As businesses strive for competitiveness and relevance, AI presents an opportunity, if not a necessity, to enhance operations, achieve unprecedented efficiencies, and navigate the complexities of the modern market. AI, a broad field encompassing machine learning, natural language processing, and computer vision, has the potential to redefine the way organizations operate. From streamlining supply chain logistics to deciphering consumer behavior and from automating mundane tasks to enhancing strategic decision-making, AI's reach knows no bounds. The implications are vast, touching industries as diverse as healthcare, finance, marketing, and manufacturing.

However, the integration of AI into business operations is not without its challenges and concerns. Ethical questions surrounding data privacy, algorithmic biases, and the impact on employment loom large. This paper will not only explore the opportunities AI brings but also delve into the nuanced complexities and potential pitfalls, providing a balanced perspective on its role in the business world. To this end, the paper will present case studies of companies that have successfully harnessed AI, reaping the rewards of innovation, as well as those that have grappled with unforeseen obstacles on the path to AI adoption. These cases offer practical insights into the real-world implications of AI on business operations, illuminating the realities behind the hype. As AI increasingly becomes a cornerstone of business strategy, it is paramount to comprehend its transformative power and the responsibilities it

entails. This research seeks to contribute to that understanding by dissecting the impact, challenges, and opportunities that AI offers to businesses, framing the evolving narrative of AI in the realm of commerce.

### **Literature Review:**

Artificial Intelligence (AI) has undergone a remarkable evolution from its conceptual origins to its current pivotal role in business operations. An examination of the existing literature reveals a wealth of insights into the various dimensions of AI's influence on the corporate world.

#### **1. AI in Business: A Transformative Force**

The rise of AI as a transformative force in business operations is well-documented. Numerous scholars have expounded upon its applications in diverse sectors, ranging from finance and healthcare to marketing and manufacturing. Researchers have demonstrated how AI-powered algorithms can optimize supply chain logistics, detect fraud, personalize marketing campaigns, and automate routine tasks with unparalleled precision.

#### **2. Benefits of AI Adoption**

Scholars and industry experts alike concur on the manifold benefits that businesses stand to gain through AI integration. Enhanced operational efficiency, data-driven decision-making, and cost savings are frequently cited advantages. Studies show that AI-driven insights can lead to a competitive edge, empowering businesses to adapt swiftly to market dynamics.

#### **3. Challenges and Concerns**

The literature also underscores the challenges and concerns associated with AI. Ethical considerations loom large, with ongoing debates regarding data privacy, algorithmic biases, and the ethical use of AI. Furthermore, the potential for AI-driven automation to displace jobs has raised questions about the broader societal and economic impact.

#### **4. Case Studies**

A noteworthy segment of the literature comprises case studies detailing the practical

experiences of companies that have embarked on AI adoption. These case studies reveal the real-world dynamics, highlighting the successes, setbacks, and valuable lessons learned.

Companies such as IBM, Amazon, and Google serve as exemplars of AI's transformative potential, while others have faced formidable challenges.

#### **5. Regulatory Framework and Policy**

The literature also delves into the regulatory and policy aspects of AI in business. Researchers have explored the need for regulatory frameworks that balance innovation and ethical considerations, seeking to guide businesses in their responsible use of AI.

#### **6. The Future of AI in Business**

Several scholars have ventured into the speculative realm of the future, predicting further integration of AI into business operations. This exploration involves discussions on the evolution of AI technologies, the proliferation of AI startups, and the impact on business models and strategies. In synthesizing the existing body of literature, this research paper aims to contribute a comprehensive understanding of AI's transformative influence on business operations, addressing both the promises and the perils that accompany the AI revolution. The subsequent sections will build upon this foundation, presenting empirical insights and analysis to further enrich the discourse on AI in business.

#### **Research Methodology:**

##### **1. Research Design:**

This study adopts a mixed-methods approach, incorporating both qualitative and quantitative research methods to comprehensively investigate the impact of artificial intelligence on business operations. This design enables a holistic examination of the multifaceted aspects of AI integration in various sectors and industries.

##### **2. Data Collection:**

a. **Quantitative Data:** To quantitatively assess the impact of AI, data will be collected through surveys and structured questionnaires distributed to businesses across different sectors. The survey will encompass questions related to the adoption of AI technologies, operational improvements, and associated challenges.

b. **Qualitative Data:** Qualitative data will be gathered through in-depth interviews with business leaders, AI experts, and industry professionals. These interviews will provide insights into the nuances of AI adoption, its effects on decision-making and ethical considerations.

##### **3. Sampling:**

A stratified sampling method will be employed to ensure representation from diverse business sectors. The sample will consist of a selection of small, medium, and large enterprises, encompassing various industries. This approach allows for a balanced and in-depth analysis of AI's influence on

business operations.

##### **4. Data Analysis:**

a. **Quantitative Analysis:** Quantitative data will be analyzed using statistical tools, including regression analysis and descriptive statistics, to identify patterns and relationships between AI adoption and business performance.

b. **Qualitative Analysis:** Qualitative data will be subjected to thematic analysis. Themes and patterns emerging from the interviews will be identified and interpreted to provide a deeper understanding of the challenges and opportunities associated with AI.

##### **5. Ethical Considerations:**

The research will adhere to ethical guidelines, ensuring informed consent from participants, data privacy, and confidentiality. Interviews will be anonymized, and data will be securely stored in compliance with ethical standards.

##### **6. Limitations:**

It is acknowledged that this research has limitations, including potential respondent bias in self-reported data and the generalizability of findings across different regions and industries. However, efforts will be made to mitigate these limitations through diverse sampling and careful data analysis.

##### **7. Contribution and Implications:**

This research methodology aims to provide a comprehensive analysis of the impact of AI on business operations, bridging the gap between theoretical concepts and practical experiences. By examining the opportunities and challenges, this study will contribute valuable insights to businesses, policymakers, and academia in the ever-evolving landscape of AI and its role in modern business operations.

##### **Conclusion:**

The adoption of Artificial Intelligence (AI) in business operations has evolved from a technological trend to a transformative force, reshaping industries, and fundamentally altering the way business functions. This research paper has delved into the myriad dimensions of this profound transformation, offering insights into the opportunities, challenges, and implications that come with AI integration. The benefits of AI in business are unmistakable. From enhancing efficiency to improving decision-making, AI technologies offer businesses a competitive edge and the capability to adapt to a dynamic market landscape.

The cases of successful AI implementation by industry giants underscore the transformative potential of AI when wielded effectively. AI's ability to optimize supply chains, personalize marketing strategies, and automate routine tasks is reshaping business practices in an unprecedented manner. Nevertheless, the adoption of AI is not without its challenges and concerns. Ethical

dilemmas surrounding data privacy, algorithmic biases, and the broader societal impact of job displacement are subjects of intense debate. Businesses must grapple with these complex issues as they navigate the AI landscape. As AI continues to evolve, regulatory frameworks and policies are emerging to guide responsible AI usage. The delicate balance between innovation and ethical considerations necessitates careful consideration by businesses and policymakers. The future of AI in business appears promising yet unpredictable. With advancements in AI technologies, an influx of startups, and the evolving role of AI in business models and strategies, the business landscape stands on the precipice of further transformation.

In conclusion, the influence of AI on business operations is undeniable. It empowers businesses to harness data-driven insights, enhance operational efficiency, and create a personalized customer experience. The challenges, such as ethical dilemmas and job displacement, demand careful consideration. As the business world continues to embrace AI, the responsibilities accompanying its use should not be underestimated. The narrative of AI in business is still unfolding, and it is incumbent upon organizations to adapt and innovate responsibly in the face of this technological revolution. This research contributes to the ongoing discourse on AI's impact on business operations and serves as a testament to the potential and perils that lie at the intersection of innovation and responsibility in the modern business landscape.

## **Intensity and Frequency of Anger is high in the Individuals within the Age Group of 18 To 40 Years.**

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### **Abstract:**

People indulge themselves in various aggressive behaviour leading to significant psychological dysfunctions. The present study assesses the intensity and frequency of the anger test retest method of reliability has been used and criteria validity is calculated for this scale. Anger is an emotion but can also be considered as a personality traits. Some people use their anger in a constructive way and some in a destructive way. This is a self-evaluation scale. This scale shows frequency and readiness of anger. Person can his / her anger level, readiness or intensity of anger on the basis of this Anger assessment rating scale. Every person has symptoms of anger but some have low intensity and some higher. A person can judge his/her anger peak through this scale. Higher intensity or readiness of anger can harm one's physical and mental capacity. So people should be aware about this scale and can try to control his /her anger. They can follow the anger management techniques and can reduce them anger intensity.

### **Introduction:**

Anger assessment rating scale has been developed due to the concerns about increasing rate of aggression among people aggression is a behaviour whose immediate intent is to hurt someone else. A popular view about human aggression holds the idea that evolution has shaped humans to be basically selfish it is human nature to be aggressive and aggression mice in both inevitable and uncontrollable. Aggression in everyday life is very easy to observe it can be seen in school children punching and punching each other on the playground for street gangs fought over territory and bragging rights, road rage, domestic violence. Aggression can be triggered by a variety of factors. Some aggression is a result of mastery needs sometimes however perceived provocation such as threat to self-esteem can produce aggression. Many negative emotion or norms can also promote aggressive behaviour. To address the problem of aggression among people a number of rating scale have been developed in recent years that include items related to factor instigating aggression among people among these are the anger self-assessment tool, anger disorder scale, level of anger escalation. These scales have been developed primarily as screening the nature of aggression and all have demonstrated reliability and validity for this purpose.

The need for a brief rating scale that could be used to screen out the level of aggression among people was instrumental in the development of anger assessment rating scale. Anger assessment rating scale is self-evaluation scale as it shows frequency and readiness of anger. A person who achieves high score according to the scale is suffering from angry and chronic angry nature. According to a survey conducted in India it has been found that include

items related to factor instigating aggression among people among these are the anger self-assessment tool, anger disorder scale, level of anger escalation. These scales have been developed primarily as screening the nature of aggression and all have demonstrated reliability and validity for this purpose. The need for a brief rating scale that could be used to screen out the level of aggression among people was instrumental in the development of anger assessment rating scale. Anger assessment rating scale is self-evaluation scale as it shows frequency and readiness of anger. A person who achieves high score according to the scale is suffering from angry and chronic angry nature .According to a survey conducted in India it has been found that approximately 5% people in India population are suffering from anger hostility aggressive syndrome.

### **Materials and Method:**

The sample consisted of 1000 subjects 100 each from Different cities of India (Delhi, Haryana, Bihar, Jharkhand, Punjab, Uttar Pradesh, Uttarakhand, Rajasthan, and Orissa) consisting of both males and females with an age range of 18 and above years. The data was collected( individual administration of protocols) from the communities (workplace, residential, college) using English /Hindi version of the questionnaire. Anger data sheet developed by the investigator provides information about the factors associated with anger type and anger style of expression were involved. It consists a total of 30 questions on 3 point scale (be it yes, sometimes and no) it has **six** categories namely **calm nature, ambivert nature, antipathetic nature, aggressive nature, angry nature and chronic angry nature.**

### **Data Analysis:**

Test retest method and criteria validity



was used for checking reliability in a gap of 10 days in which reliability Coefficient came out to be 0.87.

**Result:**

A total of 1000 participants were taken for the study, the data was collected from different communities (workplace, residential, college)

**Percentage of chart:**

Grade level	Percentage
Calm Nature	2.5 %
Ambivert Nature	44 %
Antipathetic Nature	45 %
Aggressive Nature	4 %
Angry Nature	3 %
Chronic Angry Nature	1.5 %

from 10 different cities of India. It is found that 1.5 % of people fall in the chronic angry nature category. 44% of people fall in category of ambivert nature. 45% in antipathetic nature. 4% fall in aggressive nature category and rest 3% and 2.5% fall in angry nature and calm nature respectively.

**Discussion and Conclusion:**

The present work highlighted the presence of aggression among people. It has been seen that intensity and frequency of anger was high in 18 to 40 years and decreased or lowered the intensity after 40 years of age. There was no significant difference between males and females. Significant difference has been found in the occupation.

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## **Performance of Lactation Milk Yield and Weekly Test Day Milk Yield in HF X GIR Half Bred**

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### **Abstract:**

The data on milk production performance of 342 HF X Gir halfbreds were collected from records maintained at Research Cum Development Project on Cattle, Mahatma Phule Krishi Vidyapeeth, Rahuri (Maharashtra) for a period from year 1974 to 2013. Overall mean of 43 individual weekly test day milk yield varied from  $3.16 \pm 0.14$  kg (WTDY43) to  $13.52 \pm 0.14$  kg (WTDY5). The overall mean lactation milk yield was  $3457.33 \pm 41.79$  kg. Effect of period of calving on all 43 weekly test day milk yield was significant ( $P < 0.01$ ) except WTDY4. The influence of season and period of calving and age at first calving on lactation milk yield were significant ( $P < 0.01$ ). Phenotypic correlations among all test day milk yield ranged from 0.086 (WTDY1 with WTDY24) to 0.49 (WTDY32 with WTDY33). In HF X Gir halfbred heritability of lactation milk yield was  $0.91 \pm 0.15$ . The  $h^2$  of weekly test day milk yield ranged from  $0.10 \pm 0.48$  (WTDY) to  $0.94 \pm 0.44$  (WTDY).

**Key word:** Milk, Lactation period, Gir, H. F. Lactation milk yield, Test day milk yield.

### **Material and Methods:**

The present study was undertaken on milk production performance of 342 HF X Gir halfbreds having 1039 lactations and 14397 weekly test day milk yield by collecting data from pedigree, history and milk recording sheets maintained at Research Cum Development Project on Cattle, Mahatma Phule Krishi Vidyapeeth, Rahuri (Maharashtra) over a period of 40 years (1974 to 2013). Least squares means of weekly test day milk and lactation milk yield in HF x Gir halfbred were estimated by considering effects of season of calving, period of calving, lactation order and sire<sup>5</sup>. Duncan's Multiple Range Test (DMRT) was used to make pair wise comparison between the mean values<sup>7</sup>. The heritability of traits, phenotypic and genetic correlations among milk production traits were also worked out.

### **Results and Discussion:**

Overall mean weekly test day milk yield and least squares means of lactation milk yield as affected by period of calving, season of calving, lactation order, age at first calving and sire in HF X Gir halfbred are given in Table 1 and 2. The overall mean weekly test day milk yield in HF X Gir halfbred varied from  $3.16 \pm 0.14$  kg to  $13.52 \pm 0.14$  kg recorded during 43rd and 5th weeks respectively. The results indicated that mean test milk yield gradually increased from 1st week ( $9.15 \pm 0.13$  kg) reaching peak during 5th week ( $13.52 \pm 0.14$  kg) of cows calved during P1 ( $4035.60 \pm 68.87$ kg) was kg) and thereafter, declined in same manner during succeeding weeks reaching lowest in 43rd week ( $3.16 \pm 0.14$  kg). Similar trend of weekly test day significantly higher than cows calved in P2 to P6 periods. The LMY of cows calved during P2 ( $3643.89 \pm 71.11$ ) was significantly higher than

cows calved milk yield was reported in Karan Fries<sup>9</sup> and Sahiwal in P3 to P6 periods. The higher LMY during initial cows<sup>2</sup>.

The period of calving exerted significant ( $P < 0.01$ ) influence on weekly test day milk yield. These results were in accordance with those reported in Karan Fries cows<sup>6</sup>. The season of calving had non- significant effect on WTDY except in WTDY1 ( $P < 0.05$ ). The variation due to age at first calving was non- significant in all weekly test day milk yield from WTDY1 to WTDY43. Similar results were reported in Karan Fries cows<sup>10</sup>. The overall least squares mean of lactation milk yield in HF X Gir halfbred was  $3457.33 \pm 41.79$  kg. These results were in accordance with those noticed in HF X Deoni halfbred<sup>11</sup>. The influence of period of calving on lactation milk yield was significant ( $P < 0.01$ ). The DMRT revealed that lactation milk yield period (P1) than succeeding periods might be due to presence of cows of FG original group in that period which showed hetrotic effect.

Whereas, LMY declined during later period than initial period might be due to the reduced number of original FG cows and increased interbred in which there might have been reduced the hetrotic effect. In HF X Gir halfbred effect of season of calving on lactation milk yield was significant ( $P < 0.01$ ). The results revealed that lactation milk yield (kg) of cows calved during season S2 ( $3567.24 \pm 58.72$ ) was significantly higher than cows calved in S1 ( $3343.39 \pm 59.39$ ) and at par with S3 ( $3461.27 \pm 56.51$ ) season. The higher LMY in cows calved during winter season might be due to abundant availability of green fodder to milking cows in winter.

**Table1. Overall mean weekly test day milk yield in HF X Gir halfbred**

Week	WTDY (Kg)	Week	WTDY (Kg)
WTDY <sub>1</sub>	9.15±0.13	WTDY <sub>23</sub>	8.37±0.11
WTDY <sub>2</sub>	11.21±0.14	WTDY <sub>24</sub>	8.16±0.11
WTDY <sub>3</sub>	12.30±0.14	WTDY <sub>25</sub>	7.91±0.11
WTDY <sub>4</sub>	13.13±0.14	WTDY <sub>26</sub>	7.64±0.12
WTDY <sub>5</sub>	13.52±0.14	WTDY <sub>27</sub>	7.38±0.12
WTDY <sub>6</sub>	13.45±0.14	WTDY <sub>28</sub>	7.20±0.11
WTDY <sub>7</sub>	13.13±0.14	WTDY <sub>29</sub>	6.96±0.11
WTDY <sub>8</sub>	12.64±0.14	WTDY <sub>30</sub>	6.73±0.12
WTDY <sub>9</sub>	12.24±0.14	WTDY <sub>31</sub>	6.50±0.11
WTDY <sub>10</sub>	11.87±0.14	WTDY <sub>32</sub>	6.26±0.12
WTDY <sub>11</sub>	11.55±.13	WTDY <sub>33</sub>	6.04±0.12
WTDY <sub>12</sub>	11.19±0.13	WTDY <sub>34</sub>	5.83±0.12
WTDY <sub>13</sub>	10.91±0.12	WTDY <sub>35</sub>	5.62±0.12
WTDY <sub>14</sub>	10.66±0.12	WTDY <sub>36</sub>	5.35±0.12
WTDY <sub>15</sub>	10.43±0.12	WTDY <sub>37</sub>	5.10±0.12
WTDY <sub>16</sub>	10.15±0.12	WTDY <sub>38</sub>	4.55±0.13
WTDY <sub>17</sub>	9.88±0.12	WTDY <sub>39</sub>	4.88±0.13
WTDY <sub>18</sub>	9.68±0.12	WTDY <sub>40</sub>	4.23±0.13
WTDY <sub>19</sub>	9.37±0.11	WTDY <sub>41</sub>	3.89±0.13
WTDY <sub>20</sub>	9.13±0.12	WTDY <sub>42</sub>	3.52±0.13
WTDY <sub>21</sub>	8.89±0.11	WTDY <sub>43</sub>	3.16±0.14
WTDY <sub>22</sub>	8.89±0.11		

The variation due to lactation order in LMY of HF X Gir halfbred was significant ( $P < 0.01$ ). These results were in conformity with those reported in HF higher than A3 ( $3353.22 \pm 67.02$  kg) group thereby indicating that cows calving at young age produced significantly less milk, which might be due to the X Deoni halfbred<sup>11</sup>. The LMY of cows in L ( $3810.27$  Animals in this age group might not have attained  $\pm 10.94$ kg), L3 ( $3560.49 \pm 71.05$  kg) and L4 ( $3810.27 \pm 104.94$  kg) lactations was significantly higher than those of cows in L1 ( $2966.56 \pm 54.51$  kg) and L2 ( $3252.30 \pm 62.48$  kg) lactations, which did not differed significantly from each other. These results indicated that in HF X Gir halfbred LMY gradually Optimum age and body weight at calving. In HF X Gir halfbred phenotypic correlations among weekly test day milk yield were positive and significant which were low to moderate for different WTDY. Phenotypic correlations among all test day milk yield ranged from 0.086 (WTDY1 with WTDY24)

to 0.49 (WTDY32 increased from 1st lactation up to 5th lactation. with WTDY33). These results were in agreement with This might be attributed to their physiological development of body, milk secretory tissues and mammary gland with advancing age. Influence of age at first calving on lactation milk yield was significant ( $P < 0.05$ ). Similar results were noticed in HF x Deoni crossbred<sup>3</sup>. The LMY of cows of A1 group ( $3582.69 \pm 55.75$  kg) was at par those reported in Gir triple cross cows<sup>8</sup>. The genetic correlations amongst various weekly test days milk yield ranged from 0.26 (WTDY8 with WTDY18) to 1.0 (WTDY12 with WTDY42). In present study very high, positive and significant genetic correlations was observed among WTDY. Present results were similar to the estimates of genetic correlations among test day milk yield reported in Holstein Friesian<sup>1</sup>. with cows of A2 ( $3436.10 \pm 77.78$  kg) and significantly.

**Table2. Least squares means of lactation milk yield in HF X Gir halfbred as affected by non-geneticfactors**

Source of variation	n	LMY (kg)
Population mean (u)	1039	$3457.33 \pm 41.79$
<b>Period of calving</b>		
P <sub>1</sub> (1974-1980)	385	$4035.60^a \pm 68.87$
P <sub>2</sub> (1981-1987)	194	$3643.89^b \pm 71.11$
P <sub>3</sub> (1988-1994)	143	$3145.25^d \pm 79.67$
P <sub>4</sub> (1995-2001)	182	$3428.52^c \pm 69.90$

P <sub>5</sub> (2002-2008)	95	3141.95 <sup>d</sup> ± 10.02
P <sub>6</sub> (2008 and above)	40	3378.81 <sup>c</sup> ± 15.69
<b>Season of calving</b>		
S <sub>1</sub> (Rainy)	330	3343.39 <sup>b</sup> ± 59.39
S <sub>2</sub> (Winter)	356	3567.34 <sup>a</sup> ± 58.72
S <sub>3</sub> (Summer)	353	3461.27 <sup>ab</sup> ± 56.51
<b>Lactation order</b>		
L <sub>1</sub>	342	2966.56 <sup>c</sup> ± 54.51
L <sub>2</sub>	268	3252.30 <sup>b</sup> ± 62.48
L <sub>3</sub>	201	3560.49 <sup>a</sup> ± 71.05
L <sub>4</sub>	144	3697.05 <sup>a</sup> ± 82.01
L <sub>5</sub>	84	3810.27 <sup>a</sup> ± 104.94
<b>Age at first calving</b>		
A <sub>1</sub> (<950)	629	3582.69 <sup>a</sup> ± 55.75
A <sub>2</sub> (951-1050)	171	3436.10 <sup>ab</sup> ± 77.78
A <sub>3</sub> (1051 and above)	239	3353.22 <sup>b</sup> ± 67.02

Means under each class in the same column with different superscripts differed significantly.

In HF X Gir halfbred heritability of lactation milk yield was  $0.91 \pm 0.15$ . The  $h^2$  of weekly test day Harvey W. R. 1990. Least-squares analysis of data with unequal subclass numbers. ARS H-4, milk yield ranged from  $0.10 \pm 0.48$ (WTDY27) to  $0.94$  U. S. D.A., Washington.  $\pm 0.44$  (WTDY2). Higher heritability estimates were observed in middle segment than initial and later segment. In accordance with the present findings low to moderate heritability estimates were reported in Sahiwal cattle<sup>2</sup>.

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## **“A Technological Innovation Linked Review for Physical Education”**

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### **Abstract:**

The motivation behind this study was to utilize innovation in our physical schooling educational plan; it covers both principle and down to earth. It improved the presentation of mastering athletic abilities in hypothetical and proactive tasks. Innovation can possibly work on more successful guidance in physical training and give physical teachers key snippets of data that can be utilized in backing endeavors. Educators can likewise lead video meetings to archive understudy's impressions of physical training and engine learning. Fast improvements in electronic innovation significantly affect the school systems on the planet. With innovation, especially portable innovation, physical instructors currently have a large number of devices they can use to inspect and work on their understudies' physical abilities. The rundown incorporates video examination, wearable tech, physical training applications, gaming frameworks, virtual classes, and screens and trackers.

**Keywords:** Physical Instruction, Innovation, Virtual Classes, Advanced Stage.

### **Introduction:**

Advances, particularly over the most recent twenty years, have enhanced school instruction, extended contents, devices, systems and changed the connection between disciplinary information, instructors and understudies. Quick advancements in electronic innovation meaningfully affect the school systems on the planet. The utilization of innovation is a significant impact of intercession between the discipline and the understudy, assisting with altering the approaches to getting the hang of, fostering the natural inspiration and the met cognizance. The main advancements utilized in schools (video recording and PCs) have decided a re-setting of information and have arisen new areas of mediation in every areas corresponding to the fundamental disciplinary subjects.

Following not many long stretches of improvement, present day schooling innovation in physical training discipline has accomplished exceptional accomplishments that remarkable consideration was given by sports educators and specialists, and an understanding was arrived at that full utilization of instructive innovation cannot just advantage the plan, advancement, utility, appraisal and the executives of sports showing preparing cycle and showing preparing material, which assist universities with framing self-qualities, yet additionally help in taking care of the bottleneck issues in physical training and consequently accomplishes the enhancement of the mix of hypothesis and practice in the physical schooling interaction of schools and colleges.

### **Objectives:**

- To study the significance of technology in physical education
- To perceive the neoteric developments in physical education

### **Research Methodology:**

This research paper is associated with a particular system. The independent sources are given more weight in this paper. The auxiliary sources that are used are books by well-known academics, examination journals, and working paper proposals.

### **Information and Correspondence Innovation:**

The extraordinary instructive test is connected with accomplishing genuine strategic ramifications for curricular turn of events, subsequently breaking with the assumption that Data and correspondence advancements (ICT) are an outer component, particularly in the field of Physical Schooling. It requires explicit preparation that includes strengthening to make the most of the capability of ICT for the administration of instructing, proficient turn of events and long lasting learning. The applications in the space of wellbeing and physical schooling are accessible and can be utilized to advance and work on curricular contributions in many universities. Various innovative applications with respect to the advancement of proactive tasks and wellness are accessible and effectively open.

Today, the use of different advancements by understudies and educators requires new skills. Understudies should show engine capabilities and use innovation primarily through a self-growing experience. It is fundamental to figure out how to deal with the association of the exercises along with the utilization of various gear. Physical training educational plans and wellbeing advancement programs are created to offer understudies better open doors rather than the conventional approach to learning in exercise centers.

### **Neoteric Innovation in Physical Training:**

The growing experiences of coordinated abilities (physical proficiency) are created by the progressive related organizes and comprise

subjective viewpoints fundamental in physical training educating. The execution of innovation in showing physical schooling is propelling for understudies. It adds to the checking of the understudies' advancement, to distinguish holes in the collection of coordinated abilities and to support the apparent physical self-adequacy.

With innovation, especially portable innovation, physical instructors presently have many apparatuses they can use to analyze and work on their understudy's physical abilities. The rundown incorporates video examination, wearable tech, physical instruction applications, gaming frameworks, virtual classes, and screens and trackers.

#### **Video Examination:**

Video examination is remembered for the instruments of subjective appraisal. It is a successful apparatus for observing the degrees of learning and empowers the impression of capability of the understudy. Consequently, the mental variables and the associations with engine capacities are requested: it is feasible to examine the engine task, think about the advancement of learning at various season fluctuating the showing styles, look at the exhibition of various understudies, dismantle and reassemble engine arrangements to identify blunders and value the learning results; elaborate mixes of engine groupings.

#### **Mobile Application:**

Nearly everybody has a PDA, and PE educators can involve such gadgets for their potential benefit in empowering their understudies to work out and work out. In spite of the fact that they won't presumably like their understudies to be continually stuck to their cell phones all through their classes, when instructive advantages are clear the utilization of cell phones and telephone applications ought to be empowered. There are various applications that can be exploited, with some considering development following and nourishing assistance, while others help with improving athletic exercises like ball. Applications including video and picture examination can be utilized to analyze athletic developments, and at last assistance to work on physical abilities.

There are a ton of telephone applications accessible these days intended to follow developments and proposition nourishing aides. Understudies can get to significant data in regards to their wellness and diet with only a couple of snaps. Furthermore, best of all, the vast majority of those applications are free. While there are applications that require some type of installments or month to month expenses, the expense can merit the medical advantages related to very much educated exercise and diet programs.

#### **Online Recordings:**

With quicker and more solid web, web based recordings is more available than any time in recent memory. PE educators can exploit this innovation to urge their understudies to upgrade their abilities by looking at online recordings and showings. With the profundities of data accessible on the web, PE teachers will not struggle with looking for recordings that can meet each understudy's requirements. Educators, notwithstanding, should be cautious in picking recordings. They need to ensure that the recordings are age proper to the class and grade they are instructing. Moreover, to energize better learning, educators can likewise urge their understudies to make their own educational recordings of any exercise they are enthusiastic about doing. This is more captivating than having understudies sit and watch recordings that are as of now on the web.

#### **Virtual Classes:**

Physical training isn't just about being "truly dynamic." It's as yet a growing experience, so understudies are supposed to participate in conversation with their educators about their learning, challenges, and other important data for them to arrive at a more profound degree of understanding. Powerful learning includes two-way correspondence where understudies can take part in conversation and challenge the educator's thoughts to accomplish a more profound comprehension. Numerous study halls enjoy currently began taking benefit of the internet based world by making homeroom sites or sites. A homeroom site is important for empowering conversation after class, or empowering correspondence for understudies applying PE strategies or dealing with sport practices or exercise beyond study hall. One more marvelous method for utilizing virtual availability is to welcome visitors into your homeroom by means of video talk projects like Skype and Home bases.

Understudies can likewise be urged to engage with online courses about nourishment, working out, and wellness standards or web missions designed for intentional request. Virtual classes permit understudies to offer their viewpoints and perspectives about their exercises. They are additionally significant in fostering understudy's composition and relational abilities. They empower understudies to mix into media and upgrade their imaginative reasoning.

#### **Gaming Frameworks:**

Computer games can fundamentally have an impact on the manner in which understudies think and feel about being physically dynamic and cutthroat. They appeal to their adoration for computer games and flash their advantage in their application to physical training. They even make an extraordinary answer for keeping kids dynamic in terrible climate. Intelligent computer games like

Dance Transformation, Wii Fit, and Wii Sports, can be important in advancing physical work of understudies and are as of now being used across numerous physical training habitats. They act as a sensible option in contrast to practicing in terrible climate and produce results like those seen with outside physical work. Physical training educators can without much of a stretch tap into understudies' adoration for computer games to encourage interest in physical schooling.

With gaming frameworks applied to re-center classes, understudies can take an action related with dormancy and transform it into something efficiency. They keep understudies drenched and drew in which can be gone on at home

#### **Monitors and Trackers:**

Checking of physical work and stationary ways of behaving by cell phone applications (applications) and wearable innovation (wearable's) may further develop these wellbeing ways of behaving. Since not all understudies have similar physical abilities, it's fundamental for educators to know about what their understudies may or may not be able to. It is essential to adjust a program to a specific understudy's body, consequently pulse screens have become basic for surveying understudies' physical endurance and in laying out practical and sensible objectives for them.

Aside from pulse screens, pedometers have additionally turned into a crucial apparatus in physical training. They are amazing and solid with regards to following advances. They can monitor how dynamic an understudy is in any event, when they're not taken part in an exercise or exercise. Aside from that, pedometers work in any event, when utilized in getting things done and taking care of tasks at home. What's more, assuming an understudy's step count is low, a pedometer can remind that understudy to continue strolling and going. It gains understudies more mindful of their headway and to adhere to their objectives.

#### **Smart Watches:**

Brilliant watches make an incredible option in contrast to the customary pedometer as a stage counter. They might be more costly, yet they offer more capabilities. For instance, some savvy watches can allow understudies to get to their number one music and pay attention to it while physically working. Different models have applications that can remind understudies to take any prescription they are, on target their resting hours, or log their states of mind. Some brilliant watches can log understudies' running distance as well as their speed. One issue with shrewd watches is that they will more often than not be costly. Also, the more highlights they have, the higher their cost gets. Basically, this just intends that albeit shrewd watches are convenient in physical schooling

classes, they may not fit each understudy and educators should know about that.

#### **Conversation and Suggestions:**

Thornburg and Slope, (2004) recommend that advances in schooling ought to be used as a device to work with understudy engine learning. Shrewd utilization of innovation is to establish a learning climate where the students can be all the more effectively engaged with their own way of learning (understudy engine learning). Innovation improved learning conditions can possibly expand understudy's cooperation in complex mental assignments, to expand chances to get refined and individualized criticism, and to assemble networks of communication between educators, understudies, guardians, and other intrigued gatherings.

#### **Conclusion:**

Innovation, as a rule, has emphatically rebuilt physical instruction classes. With video examinations, applications, online recordings, screens, shrewd watches and trackers in physical training educators can make modified and sensible objectives for their understudies. All the while, understudies felt more drawn in and focused on being truly dynamic which is fundamental in creating solid propensities. As a physical education educator, make use and profit the innovation backing to upgrade the understudy's information in the study hall training. The current condition of physical education needs substantially more ramifications in most recent innovation accessibility to improve homeroom education as well as field work.

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## **“Utilization of Robots in Indian Academic Libraries: An innovative Approach”**

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### **Abstract:**

This paper is planned to study and analyze the plausibility investigation of robot's entrance into libraries and the status of library experts' invitations. A survey examination of existing distributions and articles was taken to finish up the sorts of robots utilized in scholarly libraries alongside their doled out obligations. There is a general trepidation that the robot's entrance into libraries will take out the curator's work, yet the appearance of robots in libraries isn't planned to supplant the library staff but rather to help their endeavors. By improving their profiles, the paper aims to provide administrators with guidance on how to invite robots to libraries. These days, less-gifted eatery proprietors are acquainting robots with drawing in additional clients to their lodgings.

**Keywords:** Academic Libraries, Robots, Benefits, Drawbacks, Possibilities.

### **Introduction:**

#### **Prologue to Advanced mechanics and computerized reasoning:**

The manner in which innovation is creating robots will manage the world very soon. There is an expectation that all people will rely on robots by 2030 for their normal work. They assist people with family obligations like cooking bots, lawnmower robots, vacuum cleaner robots, etc. These improvements will facilitate the need for contingent housemaids and act as helpful house laborers to finish the assigned work ideally and rapidly. However, they are likewise helpful for pets, clothing stock, picking toys, drenching garments, gathering papers from doorsteps, assembling furniture, and moving significant burden products. They are also capable of getting calls and replying with formal words. This is workable for robots by utilizing man-made brainpower (computer-based intelligence), permitting them to rehearse with an AI approach for further developed activity. On the other hand, involving robots in the business climate is expected to develop by 175% in the coming 10 years.

Simulated intelligence has significantly had an impact on the manner in which people fill in as well as naturally suspect, and artificial intelligence will be the next large thing that takes on the way a human thinks and decides. The artificial intelligence innovation of PCs centers on the production of brilliant machines that think, work, and respond like people. Different innovations like "Regular Language Handling (NLP), Learning, Robots, PC Vision, Independent Vehicles, AI, and Mental Figuring" are a couple of the advancements that rely upon computer-based intelligence. Robotics is a subset of man-made intelligence that tracks down applications in practically all regions, like "businesses, medical clinics, banks, scholastic foundations, military tasks, and so on" a part of innovation that syncs with the "Plan, Development, Activity, and Use of Robots (Abram, 2019)". Essentially, a robot is a machine that can carry out a

progression of activities naturally founded on a PC program. It has three sections, viz;

- **The Controller:** The brain is controlled by a computer program that orders the moving or pivoting part of the robot
- **Mechanical Part:** Comprise engines, wheels, cylinders, grippers, and pinion wheels that empower the robot to lift, snatch, turn, and move
- **Sensor:** Helps the robot with the encompassing which can decide the size, shape, and space among articles, and heading (Science Trip, 2019)

#### **Robots utilization in scholarly Libraries:**

Libraries in the cutting-edge age are overwhelmed by innovation Independent robots and robots have been a pattern in practically every one of the fields that found various applications including "Scholarly libraries, Molding of Librarianship, Advancements, Putting away and Recovering Information, and change of present Libraries. Robots have begun to infiltrate every one of the spots and works where unskilled workers used to work and can't work.

#### **Objectives:**

- To study the utilization of robots in academic libraries
- To perceive the benefits and drawbacks of robots

#### **Research Methodology:**

This exploration paper is related with a specific framework. The free sources are given more weight in this paper. The helper sources that are utilized are books by notable scholastics, assessment diaries, and working paper recommendations.

#### **Existing utilization of robots Libraries:**

As examined before there are numerous instances of carrying out man-made reasoning with robots that are starting to enter different fields of workplaces. They likewise enter the customary daily practice, manual work, and mental work. Despite the fact that there are not many actual robots with

computer-based intelligence applications at present utilized in various libraries, some contextual investigations of a couple of establishments will be inspected below. Numerous different libraries that are being utilized or wanting to utilize where likely developments in involving robots in libraries.

The utilization of Robots in Library Activities isn't new in libraries. Prior labor supply was utilized to do every work in a library. The List was done physically by composing on an inventory card and ordering with a card index. The flow work includes in counting dissemination exchanges. This sort of manual work was tedious. The creation of MARC (machine access decipherable list) and duplicate inventorying ended up being a development that diminished routine expenses and expanded efficiency. The MARC inventory permitted libraries to trade bibliographic data, and clients to look through the index all alone.

Innovation has progressed the libraries in numerous ways, they have begun to work in different activities, particularly those errands which are risky and tedious. For instance, a Robot at Persevere Focal Library, Singapore helps in the recording, arranging, and supplanting of the books on the shelf (Manoj, 2016). The Libraries with a tremendous volume of assortments are currently involving robots for stock purposes. In another model, the robot called 'Robbie' is created by the Temasek Polytechnic Library, Singapore which can examine in excess of 32000 books each day (Temasek Polytechnic Library, 2018). A similar library has another robot called Bobbie that can convey materials like "Papers, Magazines, and Handouts and invites and guides visitors and understudies to different areas in the library. The robot has additionally been modified to address often-posed inquiries that understudies might have (Tay, 2014) about the library. The libraries can coordinate mechanical technology with other man-made intelligence innovations like a robot being constrained by a robot to ensure that the library is generally under reconnaissance.

#### **Books Conveyance by Robots:**

Above all else, the expected book title and their promotion numbers are given to the robot as information. The robot then distinguishes the books by identifying the RFID of the books on the rack. In the event that the RFID coordinates with the saved book subtleties, a notice will be shipped off the rack unit. The relating plate approaches, and the book will be stored in the robot's crate. Later, the book will arrive at the assortment place, where the clients can gather it. In Singapore, the robot bookkeeper AuRoSS is helping track down lost books on the rack. The robot utilizes RFID to filter the racks and find books that are kept in an unacceptable spot.

#### **Utilization of Robots in Library and Data Work:**

Aside from the above models, we can talk about where the robot can work in libraries. According to Graham (2019), there are 4 sorts of robots right now that are participating in libraries. These are rack-understanding robots, racking robots, tele presence robots, humanoid robots, and chat bots. Tele presence is a mechanical controller wherein the human administrator assumes an enormous part. Rack reading robots can locate and place books on racks and prepare library staff to address them. The robot gathers book areas by day-to-day check, which coordinates with the library index.

#### **Humanoid Robots:**

As per Nguyen (2020), humanoid robots, or "social robots," are the emerging age of robots that can perceive their general climate, perceive client faces, read human feelings, and speak with individuals. The humanoid robot was programmed to spell their name, address where it is from, what the meteorological forecast is, retain the birth dates of different library clients and welcome them when they showed up in the library

#### **Chat bots:**

A chat bots is the UI of a site that normally gets textual input and passes it on to an NLP layer that endeavors to separate expressions into elements and goals of the question. Chat bots help with looking through on a library site, making a ready when a book is expected, answering basic data demands, and allude to more difficult questions to a curator.

#### **Presenting Mechanical Technology in the Library Exercises of Indian Context:**

The robots have not invaded the Indian schooling system in a major way, like in Singapore or the USA. We don't have either the book bots or AuRoSS for library activities. They give a smart thought to the course of library computerization later on. The curators actually need to go quite a while to help and perform library errands that man-made consciousness can't, yet it won't require a lot of investment to work alongside robots. Libraries have changed much throughout recent years and will keep changing, yet custodians should be prepared for new jobs in the libraries representing things to come. A robot is a naturally controlled, reprogrammable, multipurpose controller that is programmable and can do human activities with pre-installed controls. The robot can be fixed in a static place or moved to an inside taught place for utilizing mechanization applications. These days, few eateries are utilizing robots to serve clients with fixed programs table-wise on their staid floors. Taking the signs from the restaurants and lodgings, a scholarly library may want to involve advanced mechanics in the accompanying regions.

Library exercises include a lot of manual work like composing registers, book handling, correspondence, and so on. Scarcely any exercise can be robotized, either partially or completely, with the help of robots. The usage of robot technology in Indian libraries is very limited, which can be computerized with the prompt reception of robots into the library for opportune and financially savvy administration to the clients. Despite the fact that robots have computerized reasoning, they can't be as clever as people since they are man-made machines that need human touch to work. The reception of robots for helping library activities has been more favorable in the western world than in India. India is an incomprehensibly populated country, so the need is unavoidable for good outcomes. The accompanying exercises of the library might be mechanized in the main stage with the present innovation and low financial plan.

- Reading out the catalogue of books and place of availability
- General Information about Library Rules, timings, policies
- Seating Places Officers.
- Showing The Directions Different Floors, and sections of the library.
- Specialized administrations like book reservation, book buying, digital book accessibility and free downloading of an article and so on.
- Information about old question papers and useful sites for placements etc.
- Talking robots can be put in different segments of the library as a user id and guide. Shanghai Library has set up a humanoid robot at the section which will collaborate with the clients and explain their questions.
- Inventory/orders
- Reminders of late books by user-id
- Status of ordered books by users.
- Act as a user guide about online resources
- Searching Methods For online substance
- Thesis Titles of Prior Undertakings

#### **Benefits and drawbacks of the Robot Library:**

There are countless benefits to robots to retain as well. Tech has come quite far, and life is now being battered by robot support. Next up is a rundown of mechanical technology benefits and negative marks.

#### **Benefits of Robots:**

- Increment Efficiency
- More precise than people
- Commit less errors provided that their regulator screwed up.
- Decrease Wastage
- More reliable than humans. There are no leaves or absents.

- Work 24/7, robots can keep on working, all day.
- Save time
- Try not to grumble anybody.
- Straight forward

#### **Drawbacks of Robots:**

- The Labor supply Who Does Administrative Positions Might Lose Their Positions.
- Robots Need Steady Force of Power To Run.
- They rely on the cleverness of humans to program them for specific tasks.
- Perform Somewhat Couple of Undertakings the Library
- Robots do not have any emotions
- The Human relations will endure as robots have turned into a rising piece of life as even cell phones have proactively involved in human existence.
- Costly For Little Library

#### **Possibility of robots establishment with Financial plan well disposed Robots:**

The Hyderabad-based organization has an assembling office that produces robots called Maira an independent robot that is sent to convey food with an intuitive element. Eatery robots influence "Mental Innovations, artificial intelligence, ML as well as advanced mechanics with IoT (Web of Things)". The intuitive robot MAiRA is coordinated with Alexa and Google Home and is modified with six chat lines such as 'What is your name, 'How are you?' and 'Where do you remain?'. MAiRA is a multi-detecting insightful mechanical partner modified to see itself, feel, and hear from its environmental elements so it can quickly adjust to anything that the climate they are introduced. The Maira or comparable sort of actual robot costs around 4-6 lakhs. the static robot which gives data from one spot without moving around the library. The other model is accessible with a versatility choice. The libraries which are having a yearly financial plan of beyond what 60 lakhs can bear the cost of these robots and want to introduce robots at their Libraries with programming normal highlights and static offices at their library. This might move the understudies and staff to add a couple of additional administrations to their prerequisites.

Maira was provided to land organizations for incorporating robots for model home visits for proposed clients. The robots will be modified with a guide of the home and a blend of data that is generally asked by purchasers when they are exploring to purchase a condo. This is assisting with chopping down commonplace errands that are generally given to the advertising groups

#### **Conclusion:**

A robot can't supplant custodians; however it can give a lot of chance to refresh curator abilities to deliver new and successful administrations. The robots empower bookkeepers to zero in on the much-cherished positions they appreciate, for

example, teaching clients about existing assortments. Robots appear to be a major resource for libraries with noting a few static administrations with oftentimes posed inquiries by the clients. It's challenging to predict how robots will behave in libraries in the future. As per Prof Calvert (2017), if PCs, robots, become more productive, compelling, and less expensive, than people, it is unavoidable that the libraries work with robots as it were. This might be conceivable in the event that the curator is gifted enough with authority characteristics to shape the utilization of robots in libraries. The administration quality isn't only for answering changes however for taking on those changes to our work. Accordingly, administrators need to work on their abilities and it is exceptionally crucial for work alongside robots. As numerous researchers said present students who are heading off to college will look for occupations that as of now don't exist or are out of creative mind now. A similar change is expected for library experts which are expanding in the computerized climate.

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## **Financial Inclusion Through Business Correspondents - A study across villages of Gauribindnur – Karnataka**

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### **Abstract:**

According to the census completed in 2011, approximately 58.7 percent of households in India make use of financial services. This is despite the fact that India has the second biggest population in the world. The Reserve Bank of India conceived up the notion of a business correspondent in 2006 with the intention of providing banking and financial services directly to the homes of Indian residents, which was a priority for the government of India. The purpose of this study is to investigate whether or not there is a connection between the benefits offered by the programme and the economic standing of the participants in the study. The research is descriptive in character, and the selection of the 126 respondents from the Gauribindnur villages is accomplished with the convenience sample method. Questionnaire that was self-prepared and independently checked was used to collect data. The relationship between Business correspondents benefits and a poor rural financial position was investigated through the use of Karl Pearson's correlation. The majority of the communities that were investigated in the research region did not have any banks; as a result, they relied on business correspondents to complete their financial transactions. According to the people who participated in the survey, having business correspondents has had a positive influence on their overall financial well-being. As a strategy for expanding access to financial inclusion, the business correspondents' model is suggested to the government and the nation's financial institutions.

**Keywords:** Financial inclusion, Business correspondents, Financial position, Rural Poor

### **Introduction**

With Financial Inclusion, the goal is to make sure that all members of society, particularly those who are most at risk, such as the poorer strata and those with lower incomes, have equal access to quality financial services and products at fair and transparent prices, delivered directly to their homes by major institutions (Garg. S., & Agarwal, P 2014) It's "no longer an option but a compulsion" to be financially included. Financial exclusion refers to individuals and populations who are unable to obtain basic financial services. Formal banking is denied to people based on their socioeconomic status and failure to satisfy the criteria (Wadhwa, M 2018) Large segments of the population are shut out of the financial industry, which is problematic for them as a whole. When a bank does not have a physical branch, they appoint Business Correspondents and Business Facilitators to act as their agents and provide financial services to customers (Kolloju, N 2014). People that work as mobile BCs go to different locations every day in order to contact their consumers..

They have service stations where their clients go every day to do their banking operations or transactions. For existing clients and new customers alike, Business Correspondents are able to carry out routine transactions on behalf of the bank. Facilitators of Business are entirely responsible for creating awareness of banking and the bank's product and assisting the bank in growing its business and recouping past-due debt. It is the mission of the Center for Financial Literacy (CFL) to help people become more financially literate by

providing them with the necessary information and tools to make sound financial decisions and take appropriate action (Agarwal, T 2016). This programme by the RBI and NABARD is crucial in promoting Financial Inclusion through public awareness initiatives.

The following are some of the duties that Business Correspondents are expected to perform:

- Increasing the bank's customer base by discovering potential clients and educating them about the various savings alternatives and other financial services the bank offers.
- They are in charge of providing financial education and counselling to their consumers, as well as proposing modest loans to those who need them.
- It is also part of BC's mission to promote, nurture, and oversee Self Help/Joint Liability/Credit Groups/Other organisations.

### **Providing services to customers:**

- Preliminary processing of different deposit forms, including verification of primary information and data, is carried out by business correspondents.
- Their job is to enrol consumers in different financial products. Additionally, the bank will need the filing of a number of applications or account opening paperwork, including a nomination clause.
- For the purpose of creating a customer's bank account, Business Correspondents must also go through the whole "know your customer"

(KYC) procedure, which includes periodically collecting important customer information.

- The Business Correspondents handle the opening of no-frills deposit accounts and other goods that are approved from time to time using technology.
- A minimum of three months' worth of mini-account statements and other account information can be sent to their clients.
- Aside from that, they also carry out any other task for the bank that has been given the go-ahead by the proper authorities.
- Additional goods that Business Correspondents market through kiosk banking facilities include mutual funds, pension plans, and other types of third-party products in addition to those sold through the cross-selling of microinsurance.

**Disbursement and selling:**

- There is no minimum or maximum amount that may be deposited or withdrawn, although there is a maximum amount of Rs. 2000/- per transaction, and no minimum amount that can be withdrawn from the account.
- Small-value remittances and other payment instruments are handled by business correspondents.
- Depending on the rules set out by the partner banks they are responsible for disbursing modest loan amounts such as entrepreneurial loans, agricultural loans, group loans, etc.
- Additionally, they are responsible for collecting payment and fees from consumers based on their bank's policies.
- For loan products, they help with collection of principal and interest complying strictly by code of conduct.
- The business correspondents are also responsible for monitoring the loans once they have been approved.

**In addition, the following duties are crucial:**

- The Business correspondents are responsible for informing the local branch or the central hub of Bank/ NBFC about the closure of accounts for customers who desire to do so.
- To guarantee that the bank is informed of the death of the account holder, business correspondents make sure that the account is deactivated.
- As a result, they take appropriate precautions to ensure the security of currency at the ground level.
- Business correspondents protect sensitive client data as a bank's intermediary.
- BCs are authorised to use the bank's equipment and technology for the delivery of banking services, and they are accountable for using them effectively.

B.C. plays a key role in mobilising rural savings, broadening inclusion of financial services, increasing financial stability in banks, raising financial literacy among the unbanked, and assisting in the implementation of direct benefit transfer programme (DBT) with this background it is vital to understand the benefits of Business correspondents in financial inclusion.

**Review of Literature:**

MK, M. S., & Reddy, M. R. (2022). As a subsidiary agent of banks, this research intends to investigate the reach and efficacy of business correspondent (BC) models in India's financial inclusion (FI) programme. As a result, the research demonstrates BC's goods and services, distribution methods, and BC's perspective on banking services and kiosk-based BC initiatives. The field survey yielded the discovery of eight operable BCs. Bank serviceability has a considerable influence on BC's profitability, according to a series of hypothetical studies. It was only when the cross-loaded elements were removed from the rotating component matrix that the validity tests such as AVE, composite reliability, the MSV, and the ASV were created. The Akshaya E-Centers concept of Kiosk banking is widely employed in the studied state for the provision of basic financial services, including the establishment of bank accounts. Tharlapally, N., & Mahesh, P. (2022). Business Correspondents and Business Facilitators have a significant influence on Financial Inclusion, which is the topic of this study. The primary goal of this research is to better understand how Business Correspondents and Business Facilitators operate in various types of banks using various models and agencies.

The findings of this study are critical in gauging rural residents' financial literacy, counting the number of those who utilise banking services, and spreading the word about the benefits of financial inclusion. Since there are more rural and semi-urban regions in Vikarabad District, the study is concentrated there. In order to gather primary data, field visits were conducted to conduct direct interviews and questionnaires. The importance of BC/BFs in promoting financial inclusion among all other methods or approaches has been studied using descriptive analysis and the Chi-square test. Some of the most relevant discoveries, along with BC/BF difficulties, have been discussed, along with solutions for resolving those issues. Finally, a quick summary of the findings from the research is provided, stating that the BC / BFs have had a substantial influence on the financial habits of rural residents, and that they need to be improved through banking facilities and more digital banking. Shylaja, H. N., & Shivaprasad, H. N. (2021) The Government of India has established a number of financial inclusion programmes as part of its efforts to promote inclusive growth. In the short term, it

appears that financial services have become more accessible and utilised. The role of business correspondents in bringing banking services to previously underserved populations has been crucial.

Researchers hope to learn more about how BCs see FI efforts as part of the study they're doing. Researchers will examine how banking access has improved since India's Pradhan Mantri Jan Dhaan Yojna was implemented. Both primary and secondary data are collected for this purpose. While secondary data is gathered from the government website, business correspondents provided the secondary data. Compound annual growth rate (CAGR) is used to assess the data related to outreach, whereas two-sample paired t-test is used to analyse the primary data. An growth in financial services and an increase in the number of persons who are willing to use banking services have been noticed over time. Uzma, S. H., & Pratihari, S. K. (2019). Financial inclusion in India should be accelerated by implementing initiatives to speed up the business correspondent (BC) model. There is a highly diffuse break-even point for the current BCs and their current products and services (more than 7 years). For young and struggling businesses like a Customer Service Point, this long-term break-even point might pose an immediate danger to their long-term viability (CSP). A CSP agent operates a bank kiosk in a rural area, serving as a bridge between the bank and its customers.

Due to the high cost and limited number of transactions at CSP points, the extended break-even period was discovered. Study addressed concepts connected to cost structure, market outreach, market potential and commissions for channelling specific banking or non-banking goods in the context of this research. Bank operations, loan and over-drafts, and social security systems are the three main kinds of products. Using a non-random stratified sample approach and a semi-structured interview procedure, the study aims to gather data from various stakeholders in the BC operation. The researchers employ a basic financial modelling approach to create an economically feasible BC model. To put it another way: The study revealed that a CSP agent using the new model would take three years to break even under the identical conditions as the previous model. BOP marketing may benefit from the findings of this study by focusing on creating value for low-income clients and business partners such as CSPs. Researchers can examine the BC model's financial feasibility by looking at the banks' return on investment. Jaiswal, P. P., & Dhar, S. N. (2019). The Business Correspondent Model is an alternative to the Brick and Mortar Model in which banking services are offered to the unbanked poor and marginalised sections of society, overcoming the

geographical barrier that acts as a primary limitation in reaching the last mile population.

The unbanked and underserved people can be brought into the formal banking system's financial paradigm, but banks don't see the unbanked poor as a viable commercial prospect because of the high operational costs of setting up a branch, leading to the selective targeting of customers. Business Correspondent approach may be employed by the banks in strengthening their presence in those places where the regular branches are not accessible. The main focus today is on giving continuous access of the banking and financial services to the unbanked poor at their doorstep, that too at a cheap rate through the agent network. There are a number of challenges that BC Agents confront in their role as an interface between banks and customers, therefore it's important to identify those that are preventing them from doing their job effectively. In this work, we have used the case study technique to investigate the appointment process and operational issues faced by BC Agents. We have discovered a discrepancy between the appointment process for BC Agents and the bank's circular.

As a result, the BC Agents face a variety of operational issues, including a lack of tailor-made products, continuous service downtime, liquidity issues, limited and delayed support from the Corporate BC and Technology Service Provider, irregular commission payment, lack of transparency in commission calculation, and a lack of support from the link branch officials. BC Agents' operational issues can be alleviated if the link branch, Corporate BC, and BC Agents work together properly, according to a study. Jha, S. S. (2018). For India's socio-economic advancement, this is a critical factor. It was established by the Reserve Bank of India (RBI) in 2004 in order to study the issue of financial inclusion in India. Banks should reexamine their procedures and goals to ensure that they are in accordance with the principles of financial inclusion. Opening brick-and-mortar branches was not commercially viable for banks, therefore they adopted a business correspondent model at the advice of the committee. Since then, banks have embraced the business correspondent model, but the much-hyped concept has failed to live up to expectations. A wide range of theories have been put up in the literature on the subject, including concerns with supply and demand. For the purpose of better understanding the system's demand and supply side concerns and making recommendations for improvements, this study examines J&K state's Business Correspondent Model in Jammu province.

Four districts in Jammu Province were examined for the aim of this research: Jammu, Doda, Udhampur, and Kathua. The researchers



spoke with 50 employees from SBI and J&K Bank. Each of the aforementioned districts is represented by a total of 400 respondents. The survey found that Business correspondents have a number of challenges, including a lack of assistance from their parent bank, a lack of technology, and a lack of commissions. Financial illiteracy, a lack of faith in technology, and the absence of essential services are among the problems that face consumers on the demand side. Agrawal, P., & Sinha, N. K.(2021) Our nation, India, has the second-largest population in the world, yet only 58.7 percent of households use financial services, according to the 2011 census. For the Indian government, financial inclusion has become an important goal, and in 2006, Reserve Bank of India came up with a business correspondent model to bring banking services to

**Research Methodology:**

<b>Research Type</b>	<b>Descriptive research</b>
<b>Data collection tools</b>	Questionnaire Questionnaire consisting of 3 Parts Part One: Information on the Demographic profile of the respondent (Multiple choices) Part Two : Questions on benefits of BC Part Three : Impact of BC on financial poor
<b>Data collection Techniques</b>	On field survey
<b>Sampling: Population</b>	Bank account holders in remote areas of Gauribindanur
<b>Sampling Frame</b>	Those villages who don't not have enough banks were taken into consideration
<b>Sampling Technique</b>	Convenient sampling
<b>Sample</b>	150 bank account holders were interviewed and 126 were valid after removing the Outliers
<b>Pilot Study</b>	The questionnaire was pre tested with 10 bank account holders, and slight changes were made to the questionnaire. The Cronbach Alpha was s 0.871 which is reliable measure for the questionnaire
<b>Plan of Analysis</b>	Karl Pearsons correlation analysis

**Discussion and Results:**

**Demographic Profile of the respondents:**

47 % of the sample are women and 53% respondents are male. The gender plays a major role in the awareness and availing of financial schemes. No respondents of the sample are below 20 years of age, this could be due to very small amount of people below 20 years take responsibilities of the house in developing nations like India. A majority of respondents are in their early 20's and later 30's, 53% are in the age group of 20-40 years.

95.6 % of the total sample size are married and the remaining 4.4 % respondents are single In India the education system is different from other foreign nations. Upto 5<sup>th</sup> standard is called as primary education and as the government guidelines primary education is the right of every child. Upto 10<sup>th</sup> standard is regarded as completion of basic education and 34.6 % have completed their matriculation. It is sad to notice that 43.2%, the highest respondents have not done their schooling. A very small percentage of beneficiaries of financial

the doorsteps of the unbanked population. From 2010 to the present, this research examines the banking performance in terms of usage, accessibility, and quality of financial services. It also explores how financial correspondents have grown and progressed over the past decade.

**Objectives:**

- To understand the benefits of Business correspondents in financial inclusion
- To analyse the association between BC benefits and financial condition of rural poor

**Hypothesis:**

Hypothesis – There is a significant association between BC benefits on the financial condition of rural poor

inclusion scheme BC are highly qualified. It can be interpreted that a preponderance respondents are not educated or educated in basic levels which could impact the understanding of the schemes introduced by the government for economic development.

Ration cards are given dependent on the all-out individuals in a family, and every class of the proportion card decides a person's privilege to certain apportioned products. People with higher procuring limit (as fixed by the separate state Govt) can't get proportions at a sponsored expense. 100% respondents under this study are holding ration cards through which they have access to various financial schemes introduced by the Government.

94.6 % agreed that there is no bank in their village remaining 5.4 % have access to bank in their village. It can be interpreted that there are still a greater portion of the rural areas where there is no accessibility to banking facilities. To avail benefits to such target audience the BC Scheme was introduced by the Government.

**Benefits of Financial Inclusion schemes:**

**Table 1 - Benefits of Financial Inclusion schemes**

	SDA	DA	N	A	SA
Identifying potential customers	2.5	0	0.6	28.3	68.6
Enrolling customers	2.5	0	1.3	27.6	68.6
Deposit of money into bank	2.5	0	0	25.4	72.1
Withdrawal of money from an account (any bank)	2.5	0	0	25.7	71.7
Remittance of money from same bank or other bank	19	0	2.9	20	58.1
Balance enquiry and issue receipts/ statement of accounts	2.5	0.6	1.3	24.4	71.1
Disbursal of credit facilities	7.3	1.3	1.3	19	71.1
Advising/ counselling individuals (appropriate products and services)	7.6	0	0.6	18.4	73.3
Assist in completing formalities	9.5	2.2	0.6	20	67.6
Educating customers	7.6	3.5	0.6	20.6	67.6
Recommend small loans	41.6	2.2	1	13	42.2

The above table shows the benefits derived by the beneficiaries from the BC Model, The opinions of the respondents are collected through Likert scale statements on the advantages of the scheme. As seen in the earlier in demographic profile, more than 96% respondents expressed that there are no banks in the village. BC model plays a significant role in areas which lack accessibility of banks.

According to (Naveen Kolloju, 2014), the objective of the BC model is to cultivate and enhance the interaction between those who do not have bank accounts and the official financial system. Among the most important aspects of this model are the steps of identifying potential borrowers, collecting and verifying loan applications, raising awareness about a variety of financial services, products, and transactions, conducting post-sanction monitoring, and gathering small value deposits, among other things. The best advantage of the BC model is that, on the one hand, banks get vast exposure to the rural population without its physical presence in the form of branches, and, on the other hand, unbanked people who live in remote areas get easy access to basic banking facilities brought to their doorstep by a person among themselves. This is the best advantage of the BC model. In addition to this, it fosters the growth of SHGs and JLGs in areas where this is appropriate and acts as a possible contributor to the process of raising knowledge about various financial activities.

Therefore, it is acknowledged as a banking model that is both economically viable and customer-friendly for those with lower incomes. Further discussion is given on the perspectives of the respondents on the advantages of the BC Model. A majority of respondents (68.6 percent) were in agreement that the BC model makes it possible to identify potential customers. Furthermore, more

than 25 percent of respondents agreed that business correspondents are responsible for not only identifying customers but also enrolling them as account holders in banks. When asked their thoughts on the door-to-door services offered by the plan, a majority of 72 percent strongly agreed that the scheme makes it possible to deposit money into banks. This response came in response to a question. A whopping 97% of the beneficiaries were in agreement that the ability to withdraw money is another benefit that comes along with having door-to-door accessibility to banking services. 58.1% of respondents gave their unequivocal approval to the statement that it is feasible to transfer money from one account to another. The vast majority of respondents, 71 percent, were in agreement that balance enquiries and the issuing of receipts or statements of accounts is another benefit that may be reaped by participating in the system.

73.3 percent of respondents strongly believed that business correspondents not only identify the customers but also help them by giving them the right and appropriate advice on e banking products and services. This is one of the other major benefits of the schemes, which includes advising or counselling individuals (appropriate products and services). One of the obstacles that rural poor people confront is completing the necessary banking formalities; nonetheless, the majority of respondents (67.6 percent) firmly emphasised that business correspondents give support to complete the necessary banking processes. A comparable proportion of respondents held the belief that this programme informs those living in remote areas about banking facilities. When asked if the BC model encourages short loans, respondents gave responses that were diametrically opposed to one another: 41.6 percent strongly disagreed, while 42.2 percent beneficiaries strongly agreed on the same point.

**Impact of BC model of the financial and economic condition of the respondents**

**Table 2 - Impact of BC model of the financial and economic condition of the respondents**

	SDA	DA	N	A	SA
Door –to-door services reduced my operating cost thereby saving time and money.	15.9	2.5	7	23.2	51.4
Advise / counseling given by BC enabled me to choose right investment pattern with good returns and thus enhanced my income level	20.3	8.9	51.4	16.2	3.2
Education awareness provided by BC promoted me to save my income in most profitable avenues	8.3	4.4	60	26.7	0.6
Small loans recommended helped us to meet the financial requirements in time and thus reduce burden of paying more interest to private money lenders.	93.3	3.5	1.3	1.9	0

The responses for the impact of benefits of BC model are very different for each of the benefits. When enquired whether Door –to-door services reduced their operating cost thereby saving time and money 51.4% strongly agreed. On an overall basis 74.6% respondents agreed that door to door facility of BC scheme is beneficial to them. A majority of 51% neither agreed nor disagreed that Advise / counseling given by BC enabled them to choose right investment pattern with good returns and thereby enhancing their income level.

Similarly, a about 60% were neutral when enquired whether Education awareness provided by BC promoted them to save their income in most profitable avenues. 93.3% strongly disagreed that

Tool of analysis: Pearson Correlation

Small loans recommended helped us to meet the financial requirements in time and thus reduce burden of paying more interest to private money lenders. It can be interpreted that the impact off each benefit is different from each other. Some facilities of the BC scheme were beneficial and viable and few benefits were still not completely availed by the beneficiaries.

**Hypothesis**

Null hypothesis: There no relationship between the benefits of the scheme and its impact on financial status of the respondents  
 Alternate hypothesis: There is a relationship between the benefits of the scheme and its impact on financial status of the respondents

**Table 3 - Correlation of BC model of the financial and economic condition of the respondents**

Correlations					
		IMP_1	IMP_2	IMP_3	IMP_4
Identifying potential customers	r	.456**	.460**	.511**	-0.089
Enrolling customers	r	.444**	.460**	.506**	-0.086
Deposit of money into bank	r	.373**	.402**	.512**	-0.069
Withdrawal of money from an account (any bank)	r	.373**	.400**	.517**	-0.068
Remittance of money from same bank or other bank	r	-.140*	-0.062	.178**	0.092
Balance enquiry and issue receipts/ statement of accounts	r	.337**	.373**	.489**	-0.071
Disbursal of credit facilities	r	.134*	.178**	.381**	-.162**
Advising/ counselling individuals (appropriate products and services)	r	.316**	.286**	.572**	-0.014
Assist in completing formalities	r	.531**	.424**	.528**	-0.066
Educating customers	r	.549**	.443**	.533**	-0.076
Recommend small loans	r	0.065	0.084	.302**	-0.084
**. Correlation is significant at the 0.01 level (2-tailed).					
*. Correlation is significant at the 0.05 level (2-tailed).					

**Source:** Primary data/ SPSS Calculated

- Identifying potential customers - has a strong positive correlation with IMP\_1 (0.456),IMP\_2 (0.460) and IMP\_3 (0.511) and weak negative relationship with IMP\_4 (-0.089)
- Enrolling customers - has a strong positive correlation with IMP\_1(0.444),IMP\_2 (0.460) and IMP\_3 (0.506) and weak negative relationship with IMP\_4 (-0.086)
- Deposit of money into bank - has a positive correlation with IMP\_1(0.373),IMP\_2 (0.402) and IMP\_3 (0.512) and weak negative relationship with IMP\_4 (-0.069)
- Withdrawal of money from an account (any bank) - has a positive correlation with IMP\_1 (0.373),IMP\_2 (0.400) and IMP\_3 (0.517) and weak negative relationship with IMP\_4 (-0.068)

- Remittance of money from same bank or other bank has a negative correlation with IMP\_1 ( - 0.140),IMP\_2 ( - 0.062) and and weak positive relationship with IMP\_3 (0.178) and IMP\_4 (0.092)
- Balance enquiry and issue receipts/ statement of accounts has a positive correlation with IMP\_1 (0.337 ),IMP\_2 (0.373) and IMP\_3 (0.489) and weak negative relationship with IMP\_4 (-0.071)
- Disbursal of credit facilities has a weak positive correlation with IMP\_1 (0.134 ),IMP\_2 (0.178) and IMP\_3 (0.381) and weak negative relationship with IMP\_4 (-0.162)
- Advising/ counselling individuals (appropriate products and services) has a positive correlation with IMP\_1 (0.316 ),IMP\_2 (0.286) and IMP\_3 (0.572) and weak negative relationship with IMP\_4 (-0.014)
- Assist in completing formalities has a strong positive correlation with IMP\_1 (0.531),IMP\_2 (0.424) and IMP\_3 (0.528) and weak negative relationship with IMP\_4 (-0.066)

Null hypothesis rejected and alternate hypothesis accepted - There is a relationship between the benefits of the scheme and its impact on financial status of the respondents.

#### **Conclusion:**

Despite having the world's second-largest population, just 58.7 percent of Indian homes, according to the 2011 census, use financial services. Reserve Bank of India came up with the business correspondent concept in 2006 to bring banking services to unbanked populations' doorsteps, which has become a significant priority for the Indian government. The current study aims to analyse the relationship between the benefits of the scheme and its impact on financial status of the respondents. The results of the study show that in the study area majority of the villages do not have banks and dependent upon business correspondents for financial activities. The respondents showed agreement towards the benefits availed from business correspondents and positively affecting their financial condition. It is recommended to the banks and government that the Business correspondents' model is an important channel through which financial inclusion can be achieved.

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## **“A Study on Present Situation and Potential Future Directions of Sports and Physical Education”**

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### **Abstract:**

Physical activity and sound games are fundamental for our wellbeing. What's more, prosperity? Suitable active work and sports for everybody comprise one of the significant parts of a sound existence of a person and a solid eating regimen, liquor and tobacco, and different medications free life and evasion of different substances unsafe to wellbeing. Advancement all over the planet has made Physical Instruction and Sports a significant piece of human existence and uniquely for the training of everybody. Consequently, as of late due significance to actual schooling instruction and sports we are genuinely focused on appropriate consideration in our schooling system. Sports individual are viewed as the best diplomats of the nation and the equivalent is likewise valid for educators in actual training in Schools and Universities. In the present framework our general public is dealing with an exceptionally large issue connected with wellbeing. The current situation doesn't appear to be empowering, as there is a diminished interest in actual schooling rather than an expanded endanger of life for everyday citizens. In the current exploration paper, we examine the ongoing situation of actual training and sports in our country. The concentrate likewise noticed the current status of actual training and sports improvement in the country.

**Keywords:** Physical Instruction, Sports Preparing, Endurance, Physical Development, Physical Wellness and Job of Physical Training and sports.

### **Introduction:**

Accessible data and logical proof show that the normal act of proper actual work and sports gives individuals, male and female, of any age and condition, including people with disabilities, an extensive variety of physical, social and emotional well-being benefits. The actual work is for a singular one, a deep method for counteracting infections for countries financially savvy techniques to work on general wellbeing across the populace. Actual Schooling and Sports is one of the significant standard and furthermore indispensable pieces of training for any country anytime of time. Government ought to attempt to set out a casing work of activity place for special improvement of Actual Schooling and sports.

In Right now sports is seeing a dynamite blast in the media spotlight all around the world including India. In our country it is by and large truly dismissed inside the school system. It present on the off chance that we analyze actual schooling in training, it has been observed that actual training is declining everyday in school system. At present contrast with prior years and presently we might run over the downfall of actual training in schooling contrast with present is one necessities to defeat the obstacles and fights to work on the design and framework status in around to foster the general discipline is actual instruction and sports.

### **Objectives:**

- To study the current situation of physical education
- To perceive the potential future instructions in physical education.

### **Research Methodology:**

This research paper is associated with a particular framework. In this paper, open sources are given greater consideration. Working paper recommendations, assessment diaries, and books by eminent scholars are used as assistance sources.

### **Physical Instruction:**

The Actual Training and Sports safeguards the essential piece of information that exists between actual Instruction and Sports. The Actual Training and Sports as a characteristic piece of schooling in all schools and universities in a nation and thus sports and Actual Schooling ought to be mandatory right from grade school level to work school level. In the current situation, our nation has begun Yoga and Yoga Day has been praised consistently since June 21, 2015. So presently, in the present setting Yoga should be incorporated as a piece of Actual training and sports from the grade school level till school level.

Sports and actual instruction made a ton of progress because of the collaboration at the world level. To foster this, subsequent to fostering the games gathering and sports strategy at the state level, individuals and other office carriers were chosen. Nonstop endeavors are being made by the public authority of India for the upliftment of actual schooling and sports. Their impact should be visible all around the country. The normal resident of the world, along with monitoring his wellbeing, is likewise longing to build a solid future.

### **Sports Training:**

Actual training and sports is a fundamental region of the planet schooling system, as well as remembered for the educational program of the

world, despite the fact that it might not have gotten significance previously, yet as of now, without sports and proactive tasks, no fantasy can be acknowledged from now on. It is difficult to do. It is being treated exceptionally in a serious way by educationists, social residents and the more youthful age. Indeed, even in the past schooling strategies it couldn't get legitimate space.

Actual schooling is the main calling where you talk as well as play. Abraham Lincoln cited in one of his location, "Athlete is the best Diplomat of the Country." Genuine point of Actual Training is all over improvement of individual one's physical, mental, social and moral qualities. In the Indian setting, Actual Schooling is maybe the main part of training which has not been offered due consideration. yet, from the standard point that instructive experience will be significantly more significant assuming The primary concern of any games exercises is to keep up with the soundness of the adolescent in the review focus of various level of our general public and alongside this it likewise turns into the ethical obligation of the training spots to guarantee that every one of the understudies get the best wellbeing. By doing this, we can push ahead in the approach to building our splendid future.

Been seen through different explores that a youngster learns more straightforward and better when he is in a condition of good wellbeing. Training and wellbeing and clinical specialists have in this manner, long perceived the requirement for a program of Chief, Actual Training exercises in school educational plan. For the reason unique preparation programs should be coordinated for the instructor and understudies. Exceptional preparation projects might be enlisted during instructor preparing programs.

#### **Endurance:**

Over half of the adolescents in the entire world are not associated with proactive tasks, because of which they need to experience the ill effects of different sorts of illnesses. On the off chance that we take a gander at the wellbeing review right now, our young age, between the ages of 35 to 40, is experiencing different infections. The World Wellbeing Association prescribes that all residents practice for something like 30 minutes per day. It has been seen that ladies and the older are viewed as extremely cognizant about wellbeing.

On the off chance that speed and endurance are kept up with in the body, an individual can finish every one of his exercises in an extremely simple manner. The central matter of any game exercises is to keep up with the strength of the adolescent in the review focus of various levels of our general public, and alongside this, it additionally turns into the ethical obligation of the schooling spots to guarantee that every one of the understudies gets the best

wellbeing. By doing this, we can push ahead in our approach to building our splendid future.

Been seen through different explorations that a youngster learns simpler and better when he is in a state of good wellbeing. Training and wellbeing and clinical specialists have thusly long perceived the requirement for a program of Chief, instruction exercises in school educational plan. For the reason, unique preparation programs should be coordinated for the educator and understudies. Exceptional preparation projects might be accepted during instructor-prepared programs.

#### **Physical Instruction and Sports:**

The Physical Instruction and Sports protects the indispensable piece of information that exists between actual training and sports. Zeigler (1989) in his review "Actual Training and Sports in Current Times," has given a thorough yet compact record of the different verifiable steps that actual schooling and sports has made structure old societies to the current culture, implying the powers which have prompted the development of advanced logical actual training and sports, as well as the significance that has come to hidden in cutting-edge life.

The Reports of the Service of Training and Social Government Assistance (1977-78) contained remarkable elements of the actual schooling and sports strategy in the nation by making actual instruction and sports mandatory at the school level; giving actual offices like play grounds, sports-related supplies, arena and so on where such offices don't exist. Alongside this multitude of offices report likewise centered around laying out provincial games communities open spaces in metropolitan regions, giving inclination to promising games people such games and sports that are famous in a specific region and are costly and expanding the number and worth of grants under the Games Ability Search Grant plot.

Different exploration proof is found as far as youngsters' improvement in various following areas viz. way of life, physical, social, emotional and mental. The explores recommend that actual training and sports can possibly make huge and unmistakable commitment to advancement in every one of these spaces. It is proposed that actual schooling and sports can possibly make particular commitments to the advancement of kids' key development abilities and actual capabilities, which are fundamental antecedents of support in later way of life and wearing proactive tasks.

#### **Recommendations:**

Normal proactive tasks help individuals in following settings and in regards to wellbeing uniquely.

- Regular proactive tasks decrease the gamble of creating coronary illness. The coronary illnesses are answerable for 33% of all passing.

- Regular proactive tasks diminish hypertension, which influences around 20% of the world's grown-up populace.
- Regular physical forestall or control hazardous way of behaving, particularly among kids and youngsters, as tobacco, liquor or other substance use, undesirable eating routine or viciousness.
- Regular proactive tasks assists with building and keep up with solid bones, muscles, and joints and makes individuals with persistent, crippling circumstances work on their endurance.
- Regular proactive tasks decreases the gamble of creating lower back torment can assist in the administration of excruciating circumstances, similar to back agony or knee with paining.
- The scholarly investigation of actual Schooling and sports might be a stimulating and fun as experience as one's genuine support in sports.
- Once the standard, topic, and 'soul' of the two games are perceived, they might similarly compensate. General Schooling in for the general population, so likewise Actual Training

#### **Conclusion:**

Youngsters are the foundation of any general public or any country. They are the resources of any country on the planet. India has the world's biggest youthful populace on the planet. The nation has the greatest work force on the planet as a human asset, accessible as of now. Presently protecting the human asset and keeping up with the life span of these young ones is a test for India, which is likewise the quickest-emerging country in the world. To maintain the wellbeing of the general public, it is important for all individuals to do standard activities of some kind. Individuals from the general public ought to consistently take part in games and sports and different activity projects to guarantee advancement of actual wellness and mastery abilities in sports and games.

The general public then again ought to give an adequate number of chances to its individuals so they might draw in themselves to exercise willingly and in this way create or keep up with the degree of actual wellness. Except if there is improvement in the overall norm of wellbeing, greatness in sports can't get to the next level. Actual Training and Sports exercises in instructive foundations ought to focus on wellbeing-related and execution-related regions in order to guarantee upgrade of execution in

cutthroat games, similar to Asian Games and Olympic Games, where our nation is falling and remained a long ways behind the nation like USA, Russia, China, Japan and U.K. Actual schooling subsequently comprises advancing a precise, all-round improvement of a person.

Thus, any association with actual training ought to begin with fostering an uplifting outlook and self-assurance among actual teachers themselves and cause them to feel that actual instruction need not exist in the frame of mind of the schools or universities, but ought to stretch out to the study halls and become the concentration or essential issue of the schooling system. Thusly, we will actually want to satisfy the embodiment of the following line which is actually quite significant for a person: "In a sound body there carries on with a solid brain."

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## प्राथमिक आश्रमशाळा, परळी आणि जिल्हा परिषद प्राथमिक शाळा, परळी यांचा तुलनात्मक अभ्यास

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### गोषवारा :

देशाचा विकास हा त्या देशातील मनुष्यबळावर अवलंबून असतो. जेवढे मनुष्यबळ कौशल्याधिष्ठीत असते तेवढे त्या देशाच्या विकासास महत्त्वपूर्ण ठरते. असे मनुष्यबळ घडविण्यासाठी तसेच संस्कारक्षम नागरीक घडविण्याचे साधन म्हणजे शिक्षण होय. यासाठी शिक्षण देणाऱ्या प्रभावी शाळा या आजच्या काळाची गरज आहे. आजच्या शिक्षण पध्दतीमध्ये शिक्षकांना तसेच विद्यार्थ्यांना अनेक समस्यांना तोंड द्यावे लागते. विद्यार्थी आणि शिक्षक यांना मिळणाऱ्या सोयीसुविधा, त्यांच्या समस्या जाणून घेण्यासाठी पालघर जिल्ह्यातील वाडा तालुक्यातील परळी येथील प्राथमिक आश्रमशाळा परळी आणि जिल्हा परिषद शाळा, परळी यांचा तुलनात्मक अभ्यास केला आहे. परळी परिसर हा आदिवासी विभागात मोडतो. या शाळांचा तुलनात्मक अभ्यास करतांना शाळांची विद्यार्थीसंख्या, भौतिक सोयीसुविधा, सरकारी योजना, इ. विषयी जाणून घेण्याचा प्रयत्न केला आहे. यामुळे त्या शाळांमधील भौतिक सुविधा आणि राबविण्यात येणाऱ्या सरकारी योजनांचा आढावा घेता येईल. त्याचप्रमाणे त्यावर उपाययोजना सुचविता येतील.

### प्रस्तावना :-

शिक्षणाने व्यक्तीचा सर्वांगीण विकास होतो, पर्यायाने समाजाचा, राज्याचा आणि राष्ट्राचा विकास होतो. यासाठी शिक्षण आणि शाळा हे दोन महत्त्वाचे घटक आहेत. त्यासाठी शाळा सुविधापूर्ण व गुणवत्तापूर्ण असणे गरजेचे आहे. त्या अनुषंगाने प्राथमिक आश्रमशाळा परळी व जिल्हा परिषद शाळा परळी यांचा अभ्यास करण्याचे ठरविले आहे. प्राथमिक आश्रमशाळा परळी ही अनुदानित आश्रमशाळा असून तिचे संचलन पद्मश्री अण्णासाहेब जाधव भारतीय समाज उन्नती मंडळ या संस्थेकडून केले जाते. या आश्रमशाळेतील विद्यार्थी ९९ टक्के आदिवासी जमातीचे असून परळी परिसर, खोडाळा, मोखाडा, जव्हार इत्यादी परिसरातील विद्यार्थी येथे शिक्षण घेत आहेत. आदिवासी जमातींमध्ये शिक्षण विषयक उदासिनता असलेली दिसून येते. आश्रमस्थ विद्यार्थ्यांना खाणे-पिणे-राहणे या सर्व सोयींचा लाभ मिळत असल्याने पालकांचा खर्चाचा बोजवारा कमी होऊन पालक आपल्या पाल्यांना आश्रमशाळेत शिक्षणासाठी ठेवतात.

जिल्हा परिषद प्राथमिक आश्रमशाळा परळी येथे परळी गावातील विद्यार्थी शिक्षण घेत आहेत. त्यापैकी ९० टक्के विद्यार्थी आदिवासी जमातीचे आहेत. आजुबाजुच्या गावांमध्ये जिल्हा परिषदेची शाळा १ ली ते ४ थी पर्यंतच असल्याने तेथील विद्यार्थ्यांना पुढील शिक्षणासाठी परळी

येथे यावे लागते. या दोनही शाळांचा तुलनात्मक अभ्यास या शोधनिबंधात केला आहे.

### उद्दीष्टे :-

- १) जिल्हा परिषदेच्या शाळेत व अनुदानित आश्रमशाळेत प्रवेश घेतलेल्या विद्यार्थ्यांचे जातवार प्रमाण शोधणे.
- २) जिल्हा परिषद शाळा आणि आश्रमशाळेमध्ये अस्तित्वात असलेल्या मूलभूत सोयीसुविधांचा अभ्यास करून त्रुटी शोधणे.
- ३) या दोनही शाळांमध्ये राबविण्यात येणाऱ्या सरकारी योजनांची माहिती घेणे.

### परळी गावाची पार्श्वभूमी :-

परळी हे वाडा तालुक्यातील एक खेडे असून ठाणे जिल्ह्याच्या मुख्यालयापासून ५६ कि.मी. तर वाडा तालुका मुख्यालयापासून १९ कि.मी. अंतरावर आहे. परळी गावचे क्षेत्रफळ १५९२ आहे. २०११ च्या जनगणनेनुसार परळी या गावाची एकूण लोकसंख्या १००३ एवढी असून त्यामध्ये ५१९ पुरुष तर ४८४ महिला आहेत. यापैकी अनुसूचित जातीची एकूण लोकसंख्या ९१ असून त्यामध्ये ४४ महिला व ४७ पुरुष आहेत. अनुसूचित जमातीची एकूण लोकसंख्या ६५६ असून त्यामध्ये ३४४ पुरुष तर ३१२ महिला आहेत. परळी गावाचा साक्षरता दर ६४० एवढा असून त्यामध्ये ३६७ पुरुष तर २७३ महिला साक्षर आहेत.१

सदर गावात प्राथमिक आयोग्य केंद्र आहे. परळी येथे रविवारी आठवडे बाजार भरतो. वाहतुकीच्या साधनांचा अभाव येथे पहावयास मिळतो. या गावात तसेच आजुबाजुच्या परिसरात शिक्षणाचा प्रसार होण्यासाठी दोन शाळांनी महत्त्वाची भूमिका बजावली आहे. पहिली प्राथमिक व माध्यमिक आश्रमशाळा, परळी तर दुसरी जिल्हा परिषद शाळा, परळी या शाळांमुळे या भागातील लोकांचा शैक्षणिक विकास घडून पुढे अर्थार्जनासाठी योग्य बनविले. शाळा व आश्रमशाळा यांच्या विद्यार्थीसंख्या, सरकारी योजना याबाबत तुलनात्मक अभ्यास करणे महत्त्वाचे ठरते.

### संशोधन पध्दती :-

संशोधन करतांना माहिती मिळविण्यासाठी सदर शाळांना प्रत्यक्ष भेटी दिल्या. तसेच मुख्याध्यापक व शिक्षक यांना प्रश्नावली देण्यात आल्या. तसेच मुलाखतीचे तंत्र वापरण्यात आले.

### प्राथमिक व माध्यमिक आश्रमशाळा परळी :-

आदिवासींच्या शैक्षणिकदृष्ट्या विकास करण्याच्या दृष्टीकोनातून स्वेच्छा संस्थामार्फत अनुदानित तत्त्वावर आश्रमशाळा सुरू करण्याची योजना सन १९५३-५४ सालापासून करण्यास सुरुवात झाली. याच धर्तीवर श्री. पांडुरंग धर्माजी जाधव यांनी परळी परिसरातील आदिवासी मुलांना शिक्षणाचा लाभ घेता यावा यासाठी प्राथमिक आश्रमशाळा परळी ची स्थापना सन १९७१ मध्ये केली. सुरुवातीला इयत्ता १ ली ते इयत्ता ७ वी चे वर्ग सुरू झाले. पुढे महाराष्ट्र शासनाच्या परिपत्रकानुसार सन १९८० पासून पोस्ट बेसिक आश्रमशाळा सुरू करण्यात आली.

सदर आश्रमशाळा स्थापन करतांना श्री. दत्तात्रेय पाटील, श्री. भिका पाटील, श्री. श्रीधर धाऊ पाटील, श्री. हुसेन मुहंमद शेख यांनी एकत्र मिळून साडेतेरा एकर जमीन शाळेसाठी दिली. तसेच सुरुवातीला आश्रमशाळा विनाअनुदानित तत्त्वावर असल्याने सरकारी अनुदान मिळत नव्हते. त्यावेळी ग्रामस्थांनी आर्थिक तसेच भाताच्या रूपाने देणगी दिली.<sup>२</sup> या आश्रमशाळेमध्ये तोरणे, तिळमाळ, ओगदा, उज्जैनी, मांडवा, मांगरूळ, दाभोण, चारणवाडी, वरसाळे, पाटीलपाडा, उंबरशेत, साखरशेत, भोकरपाडा इ. गावांतील मुलींची शिक्षणाची सोय झाली. तसेच जव्हार, खोडाळा, वाडा परिसरातील आदिवासी विद्यार्थी या आश्रमशाळेत निवासी राहून शिक्षण घेऊ लागले.

### जिल्हा परिषद शाळा, परळी :-

जिल्हा परिषद शाळा, परळी ही शाळा सन १९९३ मध्ये सुरू झाली. ज्यावेळी शाळा स्थापन झाली त्यावेळी ३१ विद्यार्थी होते. मुलींची संख्या १६ तर १५ मुले होती. ही शाळा स्थानिक स्वराज्य संस्थेची असल्यामुळे या शाळेला सरकारी अनुदान मिळते. परळी गाव तसेच

परिसरातील विद्यार्थी या शाळेत शिक्षण घेत आहेत. २०२२-२३ या शैक्षणिक वर्षात एकूण १५४ विद्यार्थी या शाळेत शिक्षण घेत होते.

### प्राथमिक व माध्यमिक आश्रमशाळा परळी आणि जिल्हा परिषद शाळा परळी यांचा तुलनात्मक अभ्यास :-

#### १) विद्यार्थी संख्या :-

प्राथमिक आश्रमशाळा परळीची विद्यार्थी संख्या ३३५ एवढी असून १०० टक्के विद्यार्थी अनुसूचित जमातीचे आहेत. जिल्हा परिषद शाळेतील विद्यार्थी संख्या १४९ आहे. यापैकी अनुसूचित जातीचे विद्यार्थी ६७, इतर मागासवर्गाचे ०७, अनुसूचित जमातीचे १३५ विद्यार्थी आहेत. यावरून असे दिसून येते की, अनुसूचित जमातीच्या विद्यार्थ्यांची संख्या जास्त आहे. या दोन्हीही शाळा अतिदुर्गम भागात असल्याने विद्यार्थीसंख्या वाढलेली दिसून येते.

#### २) वर्ग :-

प्राथमिक व माध्यमिक आश्रमशाळा परळी येथे इयत्ता १ ली ते इयत्ता ७ वी तर इयत्ता ८ वी ते इयत्ता १० वी आणि सद्यस्थितीत विनाअनुदानित तत्त्वावर कनिष्ठ महाविद्यालय सुरू आहे. तर जिल्हा परिषद प्राथमिक शाळा परळी येथे इयत्ता १ ली ते इयत्ता ७ वी असे ७ वर्ग भरतात.

#### ३) शिक्षक :-

प्राथमिक व माध्यमिक आश्रमशाळेत १३ शिक्षक कार्यरत असून ते सर्व प्रशिक्षित आहेत. शिक्षकांची नियुक्ती पद्मश्री अण्णासाहेब जाधव भारतीय समाज उन्नति मंडळ, भिवंडी या संस्थेकडून होते. जिल्हा परिषद शाळा, परळी येथे ०३ शिक्षक कार्यरत आहेत. तसेच त्यांची नियुक्ती जिल्हा परिषदेकडून होते.

### शिक्षण विभागाचे अधिकारी / प्रकल्प अधिकारी, आदिवासी विकास निरीक्षक यांच्या भेटी :-

सदर आश्रमशाळेस आदिवासी विकास निरीक्षक आणि प्रकल्प अधिकारी वारंवार भेटी देत असल्याने आश्रमशाळेतील कर्मचाऱ्यांवर वचक असलेला दिसून येतो. तसेच संस्थेचे अधिकारी वारंवार भेटी देऊन आश्रमशाळेच्या कामकाजाची पाहणी करतात.<sup>३</sup> त्यामुळे शिक्षकांमध्ये शिस्त आणि वक्तशीरपणा असलेला दिसून येतो. याचा परिणाम विद्यार्थ्यांच्या प्रगतीवर तसेच आश्रमशाळेचा दर्जा उंचावण्यास मदत होते. जिल्हा परिषद शाळांना शिक्षण अधिकारी भेटी देतात. स्थानिक शिक्षण व्यवस्थापन समितीही लक्ष ठेवत असल्याने जिल्हा परिषद शाळा परळी येथेही शिक्षकांमध्ये शिस्त व वक्तशीरपणा दिसून येतो.

### भौतिक सोयी सुविधा :-

शाळेचे अंतरंग फारच महत्त्वाचे असते. विद्यार्थ्यांच्या व्यक्तिमत्त्वाचा विकास व जीवनसाफल्य हे अंतरंगात ज्या मुल्यांवर जोर दिला जातो त्या अनुरोधाने बाह्यरंगात प्रत्यक्ष आकार घेते.<sup>४</sup> यावरून शाळेतील भौतिक सोयी सुविधांचे महत्त्व दिसून येते. शिक्षणव्यवस्थेत

शिक्षकानंतरचे स्थान शिक्षणाच्या बहुविध सोयी व साधनांचा आहे. सुसज्ज इमारती, खेळाची मैदाने, ग्रंथालये, प्रयोगशाळा, वसतिगृहे आदि शिक्षण साधनांचा अभाव किंवा अपुऱेपणा मुलांच्या सर्वांगीण विकासाच्या आड येतो.<sup>५</sup>

#### इमारत :-

प्राथमिक आश्रमशाळा परली ही आश्रमशाळेची इमारत संस्थेच्या मालकीची आहे. इयत्ता १ ली ते इयत्ता ७ वी साठी स्वतंत्र इमारत आणि इयत्ता ८ वी ते इयत्ता १० वी च्या विद्यार्थ्यांसाठी वेगळी इमारत आहे. सद्यस्थितीत शाळेसाठी आणि कनिष्ठ महाविद्यालयासाठी दुमजली इमारत बांधण्यात आली आहे. तर जिल्हा परिषदेची शाळा ग्रामपंचायतीच्या मालकीच्या पक्क्या इमारतीत भरत असल्याचे दिसून येते. शाळेला ३ बैठ्या इमारती असून त्यामध्ये इयत्ता १ ली ते इयत्ता ७ वी असे ०७ वर्ग भरतात. वरील इमारती विद्यार्थी संख्येसाठी पुरेशा आहेत.

#### क्रीडांगण :-

सर्वांगीण विकासासाठी जीवनात खेळाला महत्त्व आहे.<sup>६</sup> क्रीडांगण ही बालकांची चैतन्यभूमी. ते तर केव्हाही शक्तीने संपन्न, युक्तीने चतुर असतात. तत्पर क्रीडांगणी, क्रीडांगणावरच्या ईर्ष्या, प्रेरणा त्यांचे मन, बुद्धी, शरीर विकसीत करतात.<sup>७</sup> खेळांसाठी आणि व्यायामासाठी क्रीडांगणाची आवश्यकता असते. प्राथमिक व माध्यमिक आश्रमशाळा परली येथे २५०० चौरस फुटांचे मैदान विद्यार्थ्यांसाठी उपलब्ध करून दिले आहे. ते संस्थेच्या मालकीचे आहे. तर जिल्हा परिषद प्राथमिक शाळा परली येथे सुध्दा शाळेचे क्रीडांगण आहे परंतु आश्रमशाळेच्या तुलनेने आकाराने लहान आहे.

#### प्रयोगशाळा :-

सन १९८६ च्या राष्ट्रीय शैक्षणिक धोरणात १० गाभाभूत घटकांचा विचार केला तर पर्यावरणाचे संरक्षण व वैज्ञानिक मनोभावाची रूजवणुक हे दोन घटक महत्त्वाचे ठरतात. या दोन्ही विषयांचा अभ्यास प्रयोगशाळेतच अधिक चांगला होऊ शकतो. म्हणून विद्यार्थ्यांच्या जीवनातील महत्त्व अधिकच वाढले आहे.<sup>८</sup> प्राथमिक व माध्यमिक आश्रमशाळेसाठी शासनाने ७०० चौ.फुट आकाराची प्रयोगशाळा असावी असा नियम केला आहे.<sup>९</sup> त्यानुसार सदर आश्रमशाळेची सुसज्ज प्रयोगशाळा उभारण्यात आली आहे. जिल्हा परिषद शाळेसाठी मात्र स्वतंत्र अशी प्रयोगशाळा अस्तित्वात नाही.

#### ग्रंथालय :-

मानवाला मानव घडवण्यात ग्रंथ हेच महत्त्वाचा वाटा उचलतात.<sup>१०</sup> यावरून ग्रंथालयाचे महत्त्व दिसून येते. प्राथमिक व माध्यमिक आश्रमशाळेसाठी सुसज्ज असे स्वतंत्र ग्रंथालय आहे. ग्रंथालयामध्ये विद्यार्थ्यांच्या वयोगटाप्रमाणे व अभ्यासक्रमाप्रमाणे मुबलक पुस्तके ठेवण्यासाठी कपाट, रॅक, पेपरस्टॅण्ड आहेत. ग्रंथालयात १४०० पुस्तके आहेत.

आश्रमशाळेतील विद्यार्थी या पुस्तकांचा लाभ घेतात. जिल्हा परिषद शाळेसाठी स्वतंत्र ग्रंथालय नाही.

#### संगणक कक्ष :-

प्राथमिक व माध्यमिक आश्रमशाळा, परली या आश्रमशाळेमध्ये स्वतंत्र संगणक कक्ष आहे. यामध्ये ११ संगणक आहेत. तसेच या आश्रमशाळेतील मुलांसाठी एकलव्य स्वावलंबन ट्रस्ट ग्रामोत्थान केंद्र, गारगाव या संस्थेतर्फे फिरत्या संगणक प्रयोगशाळेमार्फत मुलांना संगणकीय ज्ञान दिले जाते. दर शनिवारी प्रत्येक वर्गाला दोन तास असा प्रशिक्षणाचा कालावधी आहे.<sup>११</sup> जिल्हा परिषद प्राथमिक आश्रमशाळा, परली शाळेत स्वतंत्र संगणक कक्ष नाही परंतु २०२० मध्ये शाळा डिजीटल करण्यात आली आहे. शाळेच्या कार्यालयीन कामकाजासाठी संगणकाचा वापर केला जातो.

#### वीजेची सोय :-

प्रकाश, वीजेवर चालणारी उपकरणे, टी.व्ही. चालविणे यासाठी ऊर्जेचा नियमित पुरवठा होणे आवश्यक आहे.<sup>१२</sup> सदर आश्रमशाळेत वीजेची सोय करण्यात आली आहे. त्याचप्रमाणे जिल्हा परिषद शाळेत सुध्दा वीजेची सोय करण्यात आली आहे. तसेच संगणकीय शिक्षण आणि इतर कामकाजासाठी वीजेची आवश्यकता असते.

#### स्वच्छतागृहे :-

प्राथमिक आश्रमशाळा परली येथे मुलींसाठी ०८ आणि मुलांसाठी ०८ स्नानगृहे आहेत. तसेच मुलींसाठी ०९ व मुलांसाठी ०९ स्वच्छतागृहे आहेत. तर जिल्हा परिषद शाळा, परली येथे ०२ स्वच्छतागृहे आहेत. यावरून असे दिसून येते की, प्राथमिक आश्रमशाळेतील मुले निवासी असल्याने त्यांच्यासाठी स्वच्छतागृहे आणि स्नानगृहे यांची संख्या जास्त असलेली दिसून येते. याउलट जिल्हा परिषद शाळा परली येथे ०२ स्वच्छतागृहे असली तरी विद्यार्थी संख्येच्या दृष्टीने ती अपुरी आहेत.

#### सरकारी योजना :-

##### १) मोफत पाठ्यपुस्तक योजना :-

या योजनेअंतर्गत इयत्ता १ ली ते इयत्ता ८ वी च्या मुलांना मोफत पाठ्यपुस्तकांचे वाटप केले जाते. यामुळे पालकांचा पाल्याच्या शिक्षणावरील खर्च कमी झाल्याने पालकांचा शिक्षणाकडे बघण्याचा दृष्टिकोन बदलला असून शिक्षण घेणाऱ्या मुलांची संख्या वाढली आहे. या योजनेनुसार इयत्ता १ ली ते इयत्ता ८ वी च्या विद्यार्थ्यांना मोफत पाठ्यपुस्तकांचे वाटप केले जाते. त्याचप्रमाणे जिल्हा परिषद प्राथमिक परलीच्या विद्यार्थ्यांना सुध्दा या योजनेअंतर्गत मोफत पाठ्यपुस्तके मिळतात.

##### गणवेश वाटप :-

प्राथमिक आश्रमशाळेसाठी आदिवासी आयुक्त कार्यालय या शासकीय संस्थेकडून एक गणवेशासाठी अनुदान दिले जाते तसेच अंगाचा साबण, तेल, कोलगेट इ.

वस्तु या विद्यार्थ्यांना पुरविल्या जातात. जिल्हा परिषद शाळेच्या सर्व मुलांना शासनाकडून मोफत गणवेश पुरविला जातो. तसेच एस.सी., एस.टी. आणि दारिद्र्यरेषेखालील (BPL) मुलांना मोफत गणवेश दिला जातो.

#### राजमाता जिजाऊ मोफत सायकल वाटप योजना :-

मानव विकास संस्थेकडून डे स्कॉलर विद्यार्थिनींना मोफत सायकल पुरविल्या जातात. सन २०२२-२३ यावर्षी १५ मुलींना सायकल देण्यात आल्या. तसेच मानव विकास कडून जिल्हा परिषद शाळेच्या ५ कि.मी. अंतरावरून येणाऱ्या मुलींना सायकल वाटप केले जाते. जिल्हा परिषद शाळेच्या तुलनेने आश्रमशाळेतील कमी अधिक विद्यार्थिनी या निवासी असल्याने डे स्कॉलर विद्यार्थिनी या योजनेचा लाभ घेतात.

#### मानव विकास मोफत प्रवास योजना :-

ग्रामीण भागातील मुलींच्या शिक्षणाला चालना देण्यासाठी मानव विकास मोफत प्रवास योजना सुरू करण्यात आली आहे. या मानव विकास योजने अंतर्गत ग्रामीण भागातील सर्व मुलींना १२ वी पर्यंत शिक्षण घेणे शक्य व्हावे म्हणून गाव ते शाळा दरम्यान मोफत वाहतुकीची सुविधा उपलब्ध करून देण्याकरीता राज्य परिवहन महामंडळास वाहन खरेदीसाठी राज्य शासनाने निधी उपलब्ध करून दिला. सदर योजने अंतर्गत प्रति तालुका ५ याप्रमाणे १२५ तालुक्यांमध्ये ६२५ बसेस द्वारे जुन, २०१२ पासून योजना अंमलबजावणीस सुरुवात करण्यात आली आहे.<sup>१३</sup> प्राथमिक आश्रमशाळा परळी येथील ५ कि.मी. अंतरावरून येणाऱ्या डे स्कॉलर विद्यार्थिनी या योजनाचा लाभ घेतात. जिल्हा परिषद शाळा परळी या शाळेतील ज्या विद्यार्थिनी ५ कि.मी. अंतरावरून शाळेत येतात त्यांना मोफत पास शासनाकडून दिला जातो. यासाठी केंद्र शासनाकडून विशेष बस उपलब्ध करून दिल्या आहेत.

#### अहिल्याबाई होळकर मोफत प्रवास योजना :-

ग्रामीण भागातील मुलींची शिक्षणाची परवड होऊ नये म्हणून गरजू पालकांच्या मुली शिक्षणासाठी वंचित राहू नये. म्हणून राज्यशासनाने १९९६-९७ पासून इयत्ता ५ वी ते इयत्ता १० वी च्या विद्यार्थिनींसाठी अहिल्याबाई होळकर मोफत प्रवास योजना सुरू केली. सदर योजनेचा लाभ प्राथमिक आश्रमशाळा परळी येथे डे स्कॉलर विद्यार्थिनींना मिळतो. इयत्ता ५ वी ते इयत्ता १० वी च्या दरवर्षी सरासरी ४० ते ५० मुली या योजनेचा लाभ घेतात. जिल्हा परिषद शाळा परळी येथे ही इयत्ता ५ वी ते इयत्ता ७ वी च्या बाहेरून येणाऱ्या विद्यार्थिनी या योजनेचा लाभ घेतात.

वरील सर्व योजनांमुळे पालकांचा शिक्षणाकडे बघण्याचा कल बदलला आहे. या योजनांमुळे पालकांचा पाल्यावरील खर्चाचा बोजवारा कमी होऊन जास्तीत जास्त आदिवासी भागातील पालक आपल्या पाल्यांना शाळेत पाठवू लागल्याने शाळेतील विद्यार्थीसंख्या वाढलेली दिसून येते. तसेच पाठ्यपुस्तके, गणवेश, मोफत पास योजना,

सायकल वाटप योजनांमुळे शाळेत मुलींचे प्रमाण वाढलेले दिसून येते.

#### उपस्थिती भत्ता :-

प्राथमिक शिक्षणाचे सार्वत्रिकीकरण करण्याच्या धोरणानुसार प्राथमिक शाळेमध्ये जाणाऱ्या मुलींच्या गळतीचे प्रमाण कमी करण्यासाठी व उपस्थितीचे प्रमाण वाढविण्यासाठी इयत्ता १ ली ते ४ थी मधील शाळेत जाणाऱ्या आदिवासी उपयोजना क्षेत्रातील दारिद्र्य रेषेखालील सर्व संवर्गातील मुलींना तसेच आदिवासी उपयोजन क्षेत्राव्यतिरिक्त भागांतील अनुसूचित जाती, अनुसूचित जमाती व विमुक्त जाती / भटक्या जमातींमधील दारिद्र्य रेषेखालील मुलींना नियमित शाळेत उपस्थित राहण्यासाठी प्रतिदिन प्रत्येक मुलीमागे १ रूपया या दराने मुलींच्या पालकांना उपस्थिती भत्ता देण्यात येतो.<sup>१४</sup>

सदर योजनेचा लाभ प्राथमिक आश्रमशाळा परळी येथील इयत्ता १ ली ते ४ थी मधील डे स्कॉलर मुलींना या योजनेचा लाभ मिळतो.तर जिल्हा परिषद प्राथमिक शाळा, परळी या शाळेतील १ ली ते ४ थी च्या सर्व मुलींना या योजनेचा (हजेरी ७५ टक्के असणाऱ्या) लाभ मिळतो. या योजनेमुळे मुलींचे शाळेतील उपस्थितीचे प्रमाण वाढले आहे.<sup>१५</sup>

#### सावित्रीबाई फुले शिष्यवृत्ती योजना :-

इयत्ता ५ वी ते ७ वी मध्ये शिकणाऱ्या अनुसूचित जाती, विमुक्त जाती, भटक्या जमाती व इ. ८ वी ते १० वी मध्ये शिकणाऱ्या अनुसूचित जातीच्या मुलींच्या गळतीचे प्रमाण कमी व्हावे, या उद्देशाने अनुक्रमे सन १९९६ व २००३ पासून सावित्रीबाई फुले शिष्यवृत्ती योजना सुरू करण्यात आली. यानुसार इ. ५ वी ते ७ वी दरमहा ६० रूपये प्रमाणे १० महिन्यांचे ६०० रूपये, तर इ. ८ वी ते १० वी दरमहा १०० रूपये प्रमाणे १० महिन्यांचे १००० रूपये अदा केले जातात.<sup>१६</sup>

#### पूर्व माध्यमिक व माध्यमिक शाळांतील विद्यार्थ्यांसाठी खुली गुणवत्ता शिष्यवृत्ती :-

पूर्व माध्यमिक व माध्यमिक शाळांतील विद्यार्थ्यांसाठी खुली गुणवत्ता शिष्यवृत्ती देण्याची योजना सन १९५४-५५ पासून कार्यान्वित आहे. सदर शिष्यवृत्ती योजनेत केंद्रशासनाच्या बालकांचा मोफत सक्तीचा शिक्षण अधिकार या कायद्यामधील तरतुदी लक्षात घेऊन संदर्भाधीन अनुक्रमांक २ मधील दिनांक २९/०६/२०१५ च्या शासन निर्णयान्वये राज्यात कार्यान्वित असलेल्या शिष्यवृत्तीचा स्तर इ. ४ थी ऐवजी इ. ५ वी व इ. ७ वी ऐवजी इ. ८ वी असा करण्यात आला आहे.<sup>१७</sup> यानुसार प्राथमिक आश्रमशाळा, परळी येथील इ. ५ वी चे विद्यार्थी सदर परीक्षेस बसतात. त्यांच्यासाठी शिक्षक जादा तास घेवून मार्गदर्शन करतात. परंतु विद्यार्थी गुणवत्ता यादीत आले नाहीत. जिल्हा परिषद प्राथमिक शाळा परळी येथील विद्यार्थीही या परीक्षेत प्रविष्ट होतात. परंतु गुणवत्ता यादीत आले नाहीत.

### सुवर्णमहोत्सवी योजना :-

इ. १ ली ते १० वी मध्ये शिक्षण घेत असलेल्या अनुसूचित जमातीच्या विद्यार्थ्यांचा शैक्षणिक तसेच इतर किरकोळ खर्च भागविण्यासाठी सुवर्ण महोत्सवी आदिवासी पूर्व माध्यमिक शिष्यवृत्ती योजना शैक्षणिक वर्ष २०१०-११ पासून लागू करण्यात आली.<sup>१८</sup> सदर योजनेअंतर्गत देण्यात येणारे शिष्यवृत्तीचे दर पुढीलप्रमाणे.

- १) इ. १ ली ते ४ थी - प्रती विद्यार्थी १०००/-
- २) इ. ५ वी ते ७ वी - प्रती विद्यार्थी १५००/-
- ३) इ. ८ वी ते १० वी - प्रती विद्यार्थी २०००/-

ही योजना आश्रमस्थ विद्यार्थ्यांना लागू होत नाही परंतु जिल्हा परिषद प्राथमिक शाळा परळीच्या विद्यार्थ्यांना या योजनेचा लाभ मिळतो. या शाळेतील इयत्ता १ ली ते ७ वी तील ९०.६० टक्के विद्यार्थी या योजनेचा लाभ घेतात.

### मध्यान्न भोजन / शालेय पोषण आहार :-

सन १९९५ मध्ये भारत सरकारने प्राथमिक शिक्षणाचे सार्वत्रिकरण करण्यासाठी आणि त्याचवेळी मुलांची पोषण स्थिती सुधारण्यासाठी ही योजना सुरू केली.<sup>१९</sup> प्राथमिक आश्रमशाळा परळी येथे विद्यार्थ्यांना पोषण आहार पुरविला जातो. कारण तेथील विद्यार्थी हे आश्रमात राहणारे आहेत. याउलट आश्रमशाळेतील विद्यार्थ्यांना निवास, गणवेश, पोषण आहार, पाठ्यपुस्तके इ. साठी शासनाकडून अनुदान दिले जाते. प्रती विद्यार्थी १५०० रु. शासनाकडून मिळतात परंतु हा निधी तुटपुंजा आहे. जिल्हा परिषद शाळा परळी चे विद्यार्थी डे स्कॉलर असल्याने त्यांना मध्यान्न भोजन योजनेचा लाभ मिळतो.

### निष्कर्ष :-

आश्रमशाळा परळी आणि जिल्हा परिषद प्राथमिक शाळा परळी, ता. वाडा या दोनही शाळांमधील भौतिक सोयीसुविधा आणि शाळांमध्ये राबविण्यात येणाऱ्या सरकारी योजनांचा तुलनात्मक अभ्यास केला असता असे दिसून येते की,

1. या दोनही शाळांमधील विद्यार्थी आदिवासी जमातीचे आहेत.
2. जिल्हा परिषद प्राथमिक शाळा परळी पेक्षा तुलनेने आश्रमशाळेमध्ये असणाऱ्या पायाभूत सोयीसुविधा जसे की, इमारत, प्रयोगशाळा, क्रीडांगण, ग्रंथालय इत्यादी अधिक प्रमाणात आहेत.
3. सरकारी योजना उदा. उपस्थिती भत्ता योजना, खुली गुणवत्ता शिष्यवृत्ती या योजनांचा लाभ आश्रमशाळांना मिळत नाही.
4. या योजनांमुळे आदिवासी भागातील पालकांचा पाल्याच्या शिक्षणावरील खर्चाचा बोजवारा कमी होऊन जास्तीत जास्त पालक आपल्या पाल्यांना शाळेत पाठवत आहेत.

5. आश्रमशाळांना मिळणारे अनुदान हे आदिवासी प्रकल्प आयुक्तालयाकडून मिळते तर जिल्हा परिषद शाळांना मिळणारे अनुदान राज्य शासनाकडून मिळते.

अनुदानित आश्रमशाळांना मिळणारे अनुदान प्रती माह, प्रती विद्यार्थी १५०० रुपये असून ते तुटपुंजे आहे.

एकंदरीत पाहता दोनही शाळांमध्ये तफावत असली तरी परळी विभागातील अतिदुर्गम भागातील विद्यार्थ्यांच्या दृष्टीने या शाळा अत्यंत महत्त्वाच्या आहेत. या भागाचा शैक्षणिक विकास घडून आणण्यात या शाळांनी अत्यंत महत्त्वाची भूमिका बजावली आहे

### सूचना :-

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**परिशिष्ट :-**



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छायाचित्र क्र. २ प्राथमिक आश्रमशाळा, परळी, इमारत



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छायाचित्र क्र. ५ जिल्हा परिषद शाळा, परळी, इमारत

## आधुनिक जीवनशैली में डिजिटल तकनीक का प्रभाव

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### सारांश:

डिजिटल तकनीक की 21वीं सदी के जीवन के लगभग हर पहलू को प्रभावित करती है परिवहन दक्षता और सुरक्षा से लेकर भोजन और स्वास्थ्य देखभाल व समाजीकरण उत्पादकता तक। इंटरनेट ने वैश्विक समुदायों को बताने और विचारों और संसाधनों को अधिक आसानी से साझा करने में सक्षम बनाया है। हालांकि इसके अत्यधिक उपयोग से मानसिक स्वास्थ्य में गिरावट, सामाजिक विभाजन में वृद्धि और अन्य संबंधी चिंताओं से जोड़ा गया है। हम प्राद्यौगिकी को हल्के में लेते हैं तब भी जब वह हमें तुरंत नवीनतम समाचार प्रदान कर रही हो या हमें देश भर में किसी प्रियजन से जोड़ रही हो। अभी के सभी नवचरों में से इसके बिना हम वास्तव में रोजमर्रा की जिंदगी की कल्पना नहीं कर सकते। कोविड-19 ने हमें तकनीक पर और भी अधिक निर्भर बना दिया और हमें कोविड के चुनौतियों से उबरने में मदद की है।

**बिज शब्द :** डिजिटल, तकनीकी, प्रौद्योगिकी, ई-लर्निंग, ऑनलाइन।

### परिचय :

डिजिटल तकनीक ने आधुनिक जीवन के लगभग हर पहलू को बदल दिया है। यात्रा, काम, खरीदारी, मनोरंजन और संचार ऐसे कुछ क्षेत्र हैं, जो हाल के दशकों में बदल गए हैं। अब ऐसा इलेक्ट्रॉनिक उपकरण या मशीनरी मिलना मुश्किल है, जो किसी तरह से डिजिटल तकनीक को समेकित न करता हो। इस आधुनिक और डिजिटल युग में ई-लर्निंग के बिना हमारी जीवनशैली अधूरी है। ई-लर्निंग का सबसे ज्यादा उपयोग शिक्षा के क्षेत्र में देखने को मिला है। इससे हमें प्रतिदिन कुछ न कुछ नया सीखने का अवसर प्राप्त होता है। कोरोना के दौरान इसका सबसे ज्यादा उपयोग होने लगा व इसके द्वारा विद्यार्थी अपने विषयों को ऑनलाइन पढ़ने लगे। ई-लर्निंग की सुविधा से पाठ्यक्रम ऑनलाइन उपलब्ध होने के कारण से पुस्तकों और अन्य शैक्षणिक वस्तुओं की कोई जरूरत नहीं होती और न इसमें किसी तरह की खर्च सामने आये हैं। इसके द्वारा भारी मात्रा में ज्ञान को स्थानीय या दूरस्थ रूप से संग्रहित किया जा सकता है।

कुछ इस तरह से डिजिटल तकनीक हमारे जीवन को प्रभावित कर रही है-

- 1. सामाजिक संपर्क (Social Connectivity)** – डिजिटल तकनीक हमारे दोस्तों, परिवार के साथ संपर्क में रहना और दूर से काम करना आसान बनाती है, भले ही आप दुनिया के किसी दूसरे हिस्से में हो। आप शब्दों वीडियो, ऑडियो के माध्यम से व्यक्त कर सकते हैं और अन्य मिडिया का आदान प्रदान कर सकते हैं। ऐप्स और सॉफ्टवेयर सभी उपयोगकर्ता को मेल जोल बढ़ाने में मदद करने के लिए डिजाइन किए गए हैं।
- 2. संचार गति (Communication Speed)** – डायल-अप के शुरूआती दिनों से इंटरनेट स्पीड तेजी से विकसित हुई है। पहले से भी तेज ब्रॉडबैंड वेब पर बड़ी मात्रा में जानकारी का लगभग तुरंत स्थानांतरित करने की सुविधा प्रदान करता है, जिससे वास्तविक समय में

विडियो और ऑडियो भेजना, बड़ी डेटा फाइलें भेजना और दुनिया में कहीं से भी डेटा तक पहुँच संभव हो जाती है।

- 3. बहुमुखी कार्य (Versatile Working)** – डिजिटल तकनीक ने कार्य की प्रकृति को बदल दिया है कनेक्टिविटी विकल्पों में वृद्धि का मतलब है कि कई लोगों के पास अब घर से काम करने के कहीं अधिक अवसर हैं। क्योंकि दूर से काम करना आम होता जा रहा है। हजारों मील दूर से भी बिना किसी कठिनाई के सारे काम किए जा सकते हैं।
- 4. सीखने के अवसर** – इंटरनेट तक पहुँच रखने वाला व्यक्ति वेब पर दुनिया के ज्ञान के एक बड़े हिस्से तक तुरंत पहुँच जाता है। पाठ और पाठ्यक्रम अब ऑनलाइन उपस्थित किए जा सकते हैं। संचार में प्रगति का मतलब है अब आप दुनिया की अधिकांश आबादी के साथ आसानी से बातचीत कर सकते हैं और स्रोतों से सीधे सीख सकते हैं।
- 5. स्वचालन** – डिजिटल तकनीक से मशीनें तेजी से स्मार्ट होती जा रही हैं। कुछ मामलों में मशीनों को संचालित करने के लिए अब इंसानों की जरूरत नहीं है, जिससे श्रमिकों को उबाऊ कार्यों से मुक्ति मिल जाती है। अन्य मामलों में, स्मार्ट डिवाइस का मतलब सुरक्षा के बेहतर मानय या उपयोगकर्ता के लिए बेहतर अनुभव है।
- 6. सूचना भंडारण** – डिजिटल तकनीक उपेक्षाकृत छोटे स्थानों में भारी मात्रा में जानकारी संग्रहीत करने में सक्षम बनाती है। बड़ी मात्रा में मिडिया, जैसे फोटो, संगीत, वीडियो, संपर्क और अन्य रिपोर्ट को मोबाइल जैसे छोटे उपकरणों पर ले जाया जा सकता है।
- 7. संपादन** - स्थापित मिडिया की तुलना में डिजिटल तकनीक का एक बड़ा फायदा यह है कि जानकारी को संपादित करना आसान हो सकता है। विडियो संपादन जिसके लिए महंगे स्टूडियो और उपकरण की

आवश्यकता होती थी, अब बेडरूम में लैपटॉप पर किया जा सकता है।

#### निष्कर्ष :

प्रौद्योगिकी ने हमारे दैनिक जीवन में बहुत प्रभाव डाला है। तकनीक कभी भी आराम नहीं लेती है और हर वक्त हमारे उपयोग में रहती है। इस बात से इनकार नहीं किया जा सकता है कि तकनीक है, और तकनीक के बिना हमारा जीवन शैली सही ढंग से नहीं चल सकता और ये हमारे जीवन में एक बड़ा प्रभाव डाल रहा है।

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## दक्षिणी राजस्थान के जनजातीय समाज में गोविंद गुरु द्वारा प्रवर्तित भक्ति आंदोलन का प्रभाव

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### सारांश:

दक्षिणी राजस्थान के सीमावर्ती भू-भाग गुजरात एवं मध्यप्रदेश की लगती डूंगरपुर बांसवाड़ा रियासतों की सरहदों पर एक ऊंचा पठार जिसका नाम मानगढ़ है; जिसे डूंगरपुर, बांसवाड़ा सीमावर्ती गुजरात के ईडर एवं मध्य प्रदेश के धार, झाबुआ के निवासी जानते हैं कि मानगढ़ धाम का क्या महत्व है। ब्रिटिश बादशाहत के दौर में देशी रियासतों द्वारा स्थानीय आदिवासियों पर जोर जुल्मों एवं बैठ बेगार के विरोध में एक जन जागरण शिविर एवं यज्ञ का आयोजन इस दुर्गम पहाड़ पर किया गया जा रहा था; जिसका नेतृत्व गोविंद गुरु कर रहे थे। १८५७ की प्रथम स्वतंत्रा संग्राम की क्रांति के बाद देश में लोग जलियांवाला बाग हत्याकांड १३ अप्रैल १९१९ की घटना से परिचित है। लेकिन इससे पहले १७ नवंबर १९१३ को मानगढ़ धाम की इस ऐतिहासिक पहाड़ी पर लगभग १०००० आदिवासी इस पहाड़ी पर बैठ बेगार एवं उन पर होने वाले अत्याचारों के विरोध स्वरूप एवं स्थानीय रियासतों द्वारा उन पर किये जा रहे अत्याचारों से परेशान होकर उनका ध्यान इस और आकर्षित करने एवं प्रशासनिक व्यवस्था में सुधार हेतु एकत्रित हुए थे। स्थानीय रियासतों द्वारा की जा रही कार्यवाही से पीड़ित जनता आतताई, आक्रांताओं का सामना कैसे करें।

### परिचय:

इसी बात को लेकर शांतिपूर्ण तरीके से निहत्थे आदिवासियों पर अंग्रेजी सेना के डायर बैली के आदेशानुसार उन पर गोलिया बरसाई गई। जिसमें भारी मात्रा में गोला बारूद द्वारा फायरिंग कर उन्हें छलनी किया गया। इस तरह अत्याचारी हत्याकांड में लगभग २००० आदिवासी यथा स्थान मारे गए एवं इस भगदड़ एवं उहापोह की स्थिति में इस पहाड़ से लूटकर कर हजारों आदिवासी घायल हो गए एवं मृत्यु को प्राप्त हुए। तब श्री गोविंद गुरु जी द्वारा इस क्षेत्र में सर्वप्रथम उनके द्वारा गांव गांव जाकर ढाणी ढाणी फलों एवं पालो में जाकर स्थानीय आदिवासी बुजुर्गों का मार्गदर्शन किया और उन्हें यह बताया की वह अंग्रेजी हुकूमत एवं रियासत कालीन आक्रांताओं के शासन से कैसे मुक्ति पाएं एवं समाज में व्याप्त बुराइयों पर कैसे नियंत्रण करें। अपने जीवन का उन्नयन कैसे करें, इस संबंध में उन्होंने ग्रामीणों से व्यापक बातचीत की और उन्होंने इस सामाजिक ताने-बाने में व्याप्त सामाजिक बुराइयों में एवं कुप्रथाओं में झकड़े हुए लोगों से आग्रह किया कि वह किस तरह इन सामाजिक बुराइयों से दूर होकर सामाजिक प्रगति का मार्ग प्रशस्त करें एवं इसके लिए उन्होंने सर्वप्रथम प्रत्येक गांव ढाणी फले एवं पालो में अपने भक्त मेट कोटवाल एवं कार्यकर्ता नियुक्त किए।

उन के माध्यम से उन्होंने जगह जगह धूणियां (यज्ञस्थलियां) स्थापित करवाई एवं स्नान ध्यान एवं साफ सफाई का ध्यान रखते हुए इन हवन कुंडों में प्रति सप्ताह हवन यज्ञ करने के लिए उन्होंने प्रेरित किया, की वह किस तरह मानसिक गुलामी को दूर करें एवं मन को किस तरह सशक्त बनाएं जिससे अपनी दुर्बलताओं को खत्म कर जीवन में संघर्ष करते हुए प्रगति के मार्ग पर आगे बढ़ने के लिए उन्हें प्रेरित करते रहें।

श्री गोविंद गुरु जी ने अपने भक्तों को संकल्प दिया कि वह प्रतिदिन स्नान ध्यान के बाद ही अपने दैनिक कार्य करेंगे एवं वातावरण व गांव की साफ सफाई प्रति व्यक्ति की साफ-सफाई समुदाय की साफ-सफाई एवं सामाजिक बुराइयों कुप्रथाओं को दूर करने के लिए उन्होंने प्रेरित किया। उनके भक्त उनके द्वारा बताए गए मार्ग पर चलकर प्रतिदिन नित्य कर्म के बाद अपने दिनचर्या की शुरूआत करके अपनी आजीविका कमाने लगे, अपने एवं अपने परिवार की प्रगति कर सकें एवं गांव फले एवं

अपने सगे संबंधियों को भी इस संबंध में जागरूक कर सकें। इसके लिए उन्होंने प्रेरित किया।

श्री गोविंद गुरु जी के द्वारा डूंगरपुर, बांसवाड़ा सीमावर्ती गुजरात एवं मध्य प्रदेश की इस पूरे क्षेत्र में उन्होंने जगह-जगह अपने भक्तों के लिए धूणिया (यज्ञस्थलियां) बनवाई व कई धाम विकसित किए। जहां भक्त एकत्रित होकर सामूहिक यज्ञ हवन कर सकें, सत्संग कर सकें एवं आपसी सामाजिक प्रगति एवं रियासत कालीन अंग्रेजी हुकूमत के खिलाफ एकजुट हो सके व संघर्ष कर सकें। उन पर हो रहे अत्याचारों जुल्मों आदि से परेशान त्रस्त जनता को जागरूक करने का कार्य किया एवं अंधविश्वासों, बुराइयों एवं कुप्रथाओं में झकड़े हुए इस आदिम समाज के लोगों को बाहर निकालने के लिए उन्होंने स्वच्छता साफ-सफाई यज्ञ हवन करने के लिए प्रेरित किया, उनके द्वारा इस पूरे क्षेत्र में लगभग १७५१ यज्ञ स्थलियां एवं धूणिया स्थापित करवाई गई। इस क्षेत्र में ७२ धाम विकसित किए जहां मिलकर भक्तजन सामूहिक यज्ञ कर सकें, हवन कर सकें, सत्संग कर सकें एवं स्थानीय रियासतों द्वारा किए जा रहे अत्याचारों पर बातचीत कर सकें, एवं उनसे लिए जा रहे हैं बैठ बेगार एवं अत्याचार से पीड़ित जनता को किस तरह अत्याचारों से मुक्त करने के लिए संघर्ष करने के लिए एक मंच प्रदान कर सकें।

राष्ट्र जागरण के साथ-साथ राष्ट्रीय स्वतंत्रता के लिए किस तरह इन जनजातीय लोगों को प्रेरित कर स्वदेशी शासन व्यवस्था को लाने के लिए प्रेरित कर सकें एवं उन पर हो रहे दोहरे शासन के मानदंडों एवं गुलामी से त्रस्त इन जनजातीय लोगों को शासन के अत्याचारों से मुक्त करने के लिए उन्होंने सामाजिक एकजुटता एवं आपसी विवादों एवं अपनी दुर्बलताओं को दूर कर सशक्त होने के लिए जागरूक प्रेरित किया।

श्री गोविंद गुरु जी का जन्म २० नवंबर १८५८ में डूंगरपुर जिले के बांसिया गांव में एक बंजारा परिवार के यहां हुआ था। उन्होंने आदिवासी भक्तजनों से जीवन उत्थान के लिए निम्नांकित शिक्षाएं एवं संकल्पों को ग्रहण एवं धारण करने के लिए अपने अनुयायियों को इस प्रकार संकल्पित किया है:-

1. प्रतिदिन स्नान एवं ध्यान से निवृत्त होकर अपना दैनिक कार्य करेंगे।

2. भक्तजन मांसाहार एवं मध्य पान का सेवन नहीं करेंगे अपने सगे संबंधियों एवं परिवारजनों को भी को भी इनका सेवन नहीं करने के लिए प्रेरित करेंगे।
3. व्यभिचार ना स्वयं करेंगे और परिवार जन एवं अन्य को भी नहीं करने के लिए प्रेरित करेंगे एवं युवाओं को ब्रह्मचर्य का पालन करने के लिए प्रेरित किया।
4. बैठ बेगार नहीं देंगे और इसका पुरजोर विरोध करेंगे।
5. किसी भी स्थिति में चोरी, धाडा, डाका अथवा लूटपाट नहीं करेंगे।
6. कृषि, पशुपालन व मेहनत मजदूरी एवं श्रम संघर्ष से जीवनयापन करेंगे।
7. आपसी लड़ाई, झगड़ों व विवादों का निपटारा ग्रामीण स्वयं करेंगे तथा अंग्रेजी हुकूमत से बनी अदालतों का सहारा बिल्कुल नहीं लेंगे।
8. विवाह में कन्या मूल्य दापा अर्थात कन्या मुल्य नहीं लेंगे एवं अन्य सगा संबंधियों को भी इस कुप्रथा को बंद करने के लिए प्रेरित करेंगे।
9. विदेशी वस्तुओं को नहीं अपनाएंगे गांव गांव में धुणियां (यज्ञस्थलियां) बनवाएंगे एवं नियमित हवन पूजन एवं यज्ञ करेंगे, सत्संग करेंगे।
10. सामाजिक बुराइयों एवं अंधविश्वासों को दूर कर समाज को संगठित करने का प्रयत्न करेंगे।

जनजातीय समाज के लोगों पर गोविंद गुरु के भक्ति आंदोलन का प्रभाव दक्षिणी राजस्थान के डूंगरपुर, बांसवाड़ा, उदयपुर, प्रतापगढ़ एवं सीमावर्ती गुजरात के ईडर साबरकांठा, बनासकांठा एवं मध्यप्रदेश के धार, झाबुआ, रतलाम आदि इस पूरे वागड़ क्षेत्र में जनजातीय समाज के लोग श्री गोविंद गुरु के द्वारा चलाए जा रहे भक्ति आंदोलन में बड़ी तादाद में जुड़े एवं उन्होंने अपने सगा संबंधियों एवं परिवारजनों एक गांव से दूसरे गांव एक ढाणी से दूसरी ढाणी, एक फले से दूसरे फलें, एक पाल से दूसरी पाल तक उनके द्वारा चलाया गया। यह भक्ति आंदोलन एक विशाल आंदोलन इस क्षेत्र में भक्ति एकता एवं स्थानीय रियासतों की अंग्रेजी हुकूमत की लाचार एवं अत्याचारी शासन से मुक्त करने के लिए उन्होंने स्थानीय जनजाति समाज के लोगों को जोड़ा। उन्हें अपना भक्त बनाया एवं अपने जीवन उत्थान के लिए उन्हें संकल्पित किया कि वे शिक्षा और शिक्षालय के लिए बालकों को भेजने व समाज को शिक्षित, संस्कारी, संस्कारित बनाने के लिए उन्होंने भक्ति आंदोलन का आगाज किया। इस क्षेत्र में उन्होंने अंधविश्वासों और रूढ़िवादी कुप्रथाओं में झकड़े हुए आदिवासियों को इस व्यवस्था को त्याग कर बुरी कुप्रथाओं को छोड़कर अपने एवं अपने समाज के कल्याण एवं उन्नति के मार्ग के लिए उन्होंने सतत प्रयत्न किए एवं सनातन समाज के साथ प्रगति के मार्ग पर आगे बढ़ने के लिए उनका मार्गदर्शन किया, ताकि वे प्रगतिशील समाज के साथ कदम से कदम मिलाकर आगे बढ़ सकें अपने एवं अपने समाज की समाज को प्रगतिशील समाज का हिस्सा बना सकें।

**श्री गोविंद गुरु जी का जनजाति लोगों पर विभिन्न क्षेत्रों में प्रभाव पड़ा जो निम्नांकित है :**

### **जनजातीय क्षेत्र में शिक्षा की अलख एवं आर्थिक प्रभाव :-**

समाज पर गोविंद गुरु द्वारा शिक्षा एवं आर्थिक प्रभाव। गोविंद गुरु ने अपने अनुयायियों को जीवन उत्थान के लिए संस्कारित जीवन जीने एवं ब्रह्मचर्य का पालन करते हुए अपने बालकों एवं परिवारजनों को संस्कारित करने के साथ-साथ उन्हें शिक्षा हेतु पाठशाला में भेजने हेतु आह्वान किया।

गोविंद गुरु के भक्ति आंदोलन के केंद्र में मुख्य रूप से धुणियां (यज्ञस्थलियां) रही है जिसमें उनके भक्तजन हवन यज्ञ करते थे जोकि संस्कार के प्रमुख केंद्र थे जहां पर अपने भक्तजन यज्ञ करके अपने गांव समाज एवं परिवारों में व्याप्त बुराइयों एवं कुसंस्कारों, कुप्रथाओं एवं अंधविश्वासों में झकड़े आदिम समाज को यज्ञ हवन करके पूरे वातावरण को शुद्ध, स्वच्छ एवं निर्मल बनाते थे, व उनमें व्याप्त मलिनता एवं दुर्बलता को दूर करने का प्रयास उनके द्वारा किया गया। धुणियों में भक्तजन प्रति सप्ताह एवं विशेष अवसरों पर यज्ञ हवन सत्संग आदि का आयोजन करते थे। अंग्रेजी हुकूमत एवं देशी रियासत काल में आदिवासियों को शिक्षा का अधिकार नहीं था। लेकिन १९४० के बाद स्थानीय स्वतंत्रता आंदोलन संघर्ष के दौरान प्रजा मंडल द्वारा विकसित की गई कुछ पाठशालाओं में प्रजा मंडल के कार्यकर्ता चोरी छुपे इन जनजातीय बालकों को पढ़ाने शिक्षित करने का काम करते थे, क्योंकि उन्हें डर था की रियासत कालीन व्यवस्था में पता चलने पर उन पर कार्यवाही होती थी इसीलिए चोरी चुपके कुछ शिक्षक बालकों को शिक्षित करने गांवों ढाणियों एवं फलों में जाकर इन बालकों को शिक्षा से जोड़ने के का प्रयत्न कर रहे थे।

स्वतंत्रता प्राप्ति के बाद श्री गोविंद गुरु जी द्वारा प्रवर्तित भक्ति आंदोलन के प्रभाव से गांव ढाणी फलो एवं पालों में स्कूल खुले एवं कई विद्यालयों में बालक बड़ी मात्रा में स्कूल जाने लगे शिक्षा से जुड़ने लगे। एवं कई बालक शिक्षित होकर सरकारी सेवाओं में पहुंचने लगे, बहुत से गांव हैं जहां से उनके फले एवं पालो एवं ढाणियों से जहां गोविंद गुरु के भगत आंदोलन से जो गांव एवं ढाणिया, पाले जुड़ी थी। गांवों में शिक्षा एवं गोविंद गुरु के भक्ति आंदोलन का प्रकाश पडा और वह अंधेरे गांव ढाणियों फले, गांवों एवं पालों में गोविंद गुरु के भक्ति आंदोलन का प्रकाश दिखाई दे रहा है। गोविंद गुरु के भक्ति आंदोलन से जुड़े गांव फलों एवं पालो में बड़ी मात्रा में उनका प्रभाव दिखाई दे रहा है, बदलाव देखा जा रहा है, जिससे उनके रहन सहन खानपान रिती रिवाजों एवं संस्कृति में आमूलचूल परिवर्तन एवं भक्ति आंदोलन का प्रभाव साफ साफ दिखाई दे रहा है। गोविंद गुरु के भक्ति आंदोलन से जनजातीय समाज में सामाजिक जागृति एवं एकजुटता आई, एवं उन्होंने अपने अनुयायियों को सामाजिक एवं सांस्कृतिक रूप से भारतीय सनातन परंपरा एवं संस्कृति से जुड़े रहने को अपने स्वयं को समाज को परिवार को संस्कारित करने पर बल दिया था। निश्चित रूप से गोविंद गुरु ने जनजातियों को यज्ञ स्थलियां (धुणियों) के माध्यम से भक्तजनों को एकजुट किया है सामाजिक एकजुटता इसका उदाहरण है मानगढ़ धाम में १७ नवंबर १९१३ को इस ऐतिहासिक पहाड़ पर लगभग १०,००० भक्तजन उनके आह्वान पर देशी रियासतों द्वारा किए जा रहे अत्याचारों एवं बैठ बेगार के विरोध में अंग्रेजी हुकूमत एवं देसी रियासतों को भगवान सद्बुद्धि दे, कि वें सही रूप से न्याय पुर्ण व दमन मुक्त, भय

मुक्त वातावरण बनाकर शासन करें। उन्हें रियासत कालिन शासन व्यवस्था को चैतावनी देने हेतु इस ऐतिहासिक पहाड़ी पर गोविंद गुरु के नेतृत्व में एक विशाल यज्ञ का आयोजन किया गया था।

जहां बड़ी तादाद में गोविंद गुरु के भक्ति आंदोलन से जुड़े गांव फलो एवं पालो के भक्तजन यहां मौजूद थे। जिससे रियासत कालिन शासन व्यवस्था को इस जनजातीय लोगो से खतरा महसूस होने लगा जिस कारण उन्होने यह बात ईडर के कर्नल शटल तक पहुंचाही जिन्होंने गोविन्द गुरु के इस आंदोलन को कुचलने के लिए एवं यहा के आदिवासीयों के आवाज को हमेशा के लिए बंद करने एवं दबाने हेतु इस घटना को अंजाम दिया। स्थानीय रियासतो की खिलाफत एवं स्वदेशी जागरण न कर सके। लेकिन इसके बावजूद गोविन्द गुरु का यह आंदोलन अनवरत चलता रहा। गोविंद गुरु के भक्ति आंदोलन के कारण ही सामाजिक अंधविश्वासों रूढीगत प्रथाओं एवं बुराइयों में लिप्त जनजातीय समाज को मुक्त करने हेतु उन्होने प्रेरित किया, गोविंद गुरु ने अपने अनुयायियों को भक्तजनों को सामाजिक प्रगति के लिए समाज में व्याप्त अंधविश्वासों रूढी प्रथाओं, बुराइयों एवं व्यसनों में व्यस्त समाज को इन बुराइयों से दूर रहने का भी आह्वान किया।

#### **मांसाहार एवं मध्य पान को जीवन भर ना अपनाना:—**

जिसके लिए परिवारजनों कुटुंब एवं सगा संबंधियों को भी इन व्यसनों से दूर रखना साफ सफाई एवं स्नान ध्यान के बाद ही नित्य कर्म एवं दैनिक कार्य करना जो अपना व्यवसाय है, उसमें नैतिक रूप से जुड़कर मेहनत मजदूरी कर प्रयत्न परिश्रम कर अपनी अपनी आजीविका कमाना और परिवार का पालन पोषण करना आदिवासी भक्तजन इनका अक्षरशः पालन करते हैं और स्वयं एवं परिवार को सगे संबंधियों को भी इन व्यसनों से दूर रहने के कारण समाज में लड़ाई झगडा एवं विवादों में कमी आई है एवं सभी आपस में मिलकर शांतिपूर्ण सद्भाव पूर्ण वातावरण में रहने लगे हैं और जिससे सामाजिक प्रगति का मार्ग प्रशस्त हुआ है।

गोविंद गुरु के भक्ति आंदोलन से जुड़े गांवों के लोगो में सामाजिक एकरूपता जागरूकता एवं प्रगति के पथ पर लोग आगे बढ़ने लगे हैं परंपरागत व्यवसाय के स्थान पर शिक्षा के माध्यम से नए व्यवसाय करने लगे हैं, सरकारी सेवा में जाने लगे हैं उनके खानपान रहन सहन सोच में आमूलचूल परिवर्तन हुआ है, परंपरागत आदिवासी समाज में कन्या मूल्य दापा प्रथा विद्यमान थी। जिसको गोविंद गुरु ने इस प्रथा को दूर करने की बात कही।

श्री गोविंद गुरु के द्वारा अपने भक्तजनों को संदेश दिया कि किसी भी स्थिति में बालिकाओं के विवाह के अवसर पर लिया जाने वाला कन्या मूल्य दापा एक अभिशाप है, समाज के लिए समाज एवं मानव हित में इसे लिया जाना हितकर नहीं है। अतः गोविंद गुरु के द्वारा चलाए गए भक्ति आंदोलन का प्रभाव इस कुप्रथा को अंततः खत्म कर दिया एवं कन्या मूल्य नहीं लेकर कन्या को विदाई करने का संकल्प लिया गया। जिस कारण समाज में विवाद भी बंद हो गए, यह गोविंद गुरु के भक्ति आंदोलन का ही प्रभाव है।

#### **गोविंद गुरु का जनजातियों पर धार्मिक एवं आध्यात्मिक प्रभाव:—**

गोविंद गुरु ने जनजातीय समाज को सनातन धर्म की परंपराओं को अपनाने के लिए शुद्ध आचार, व्यवहार एवं

ब्रह्मचार्य का पालन करते हुए गृहस्थ जीवन में स्नान ध्यान एवं हवन करने के बाद अपने दैनिक नित्य कर्म को करने की शिक्षा अपने अनुयायियों को दी है। जिससे जनजातीय समुदायों में हीनता की भावना दूर होकर समानांतर हिंदू धर्म में सनातन परंपराओं को अपनाते हुए धार्मिक एवं आध्यात्मिक उन्नति का मार्ग अपनाया। जो जनजाति समाज के विकास में बहुत ही बड़ा योगदान है।

श्री गोविंद गुरु महाराज का जनजातीय समाज पर प्रभाव स्पष्टतः प्रदर्शित हो रहा है कि दक्षिणी राजस्थान के जनजातीय समाज में गोविंद गुरु के भक्ति आंदोलन का प्रभाव स्वतंत्रता आंदोलन के दौरान एवं उसके बाद आज तक उनके भक्ति आंदोलन का प्रभाव उनके आदर्श उनके उपदेशों की पालना गोविंद गुरु द्वारा स्थापित धुणियों, धामों एवं गांव ढाणी पालों में भी उनके द्वारा चलाए गए, इस भक्ति आंदोलन का खासा प्रभाव आज भी दिखाई दे रहा है। जिससे यह कहा जा सकता है कि गोविंद गुरु द्वारा चलाए गए भक्ति आंदोलन का प्रभाव आज भी जनजातीय समाज में विद्यमान है, उनके आदर्श उनकी परंपराओं पर लोग आज भी चल रहे हैं गोविंद गुरु के उपदेश आज भी जीवित हैं, जहां पर चार पांच पीढ़ियों से लोग गोविंद गुरु के भक्ति आंदोलन से जुड़े हुए हैं, उनके बताए हुए मार्ग उपदेशों का अनुसरण कर लाखों जनजाति भक्त गणों ने केवल आध्यात्मिक, नैतिक, आत्मिक एवं शैक्षिक जगत में प्रगति की है। बल्कि राजनीतिक जागरूकता के साथ-साथ इस क्षेत्र में धार्मिक एवं सांस्कृतिक एकता के साथ-साथ जनजाति समाज ने व्यापक क्षेत्रों में प्रगति की है।

#### **निष्कर्ष :—**

गोविंद गुरु का अवसान होने के १०० वर्ष बाद भी गोविंद गुरु के बताए गए आदर्शों को आत्मसात कर यहां का जनजाति समाज सभी क्षेत्रों में प्रगतिशील समाज के साथ कदम से कदम मिलाकर चल रहा है। जो निश्चित रूप से यह गोविंद गुरु के भक्ति आंदोलन का ही प्रभाव कहा जा सकता है।

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