



ISSN 2454-1974

# THE RUBRICS

e Journal of Interdisciplinary Studies  
*International, Peer Reviewed, Indexed*



*One Day National Multidisciplinary Conference On*  
**Current Issues in Higher Education and Women's Contribution**

**10<sup>th</sup> March 2023**



*Conference Proceeding: Special Issue Editors*  
**Ms. Priyanka Ruikar, Dr. Manoj Bhagat**  
**Dr. Pritee Thakare, Dr. Shrikant Rasekar**

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**THE RUBRICS**

Journal of Interdisciplinary Studies

Volume 5 Issue 2 March 2023

[www.therubrics.in](http://www.therubrics.in)

**R0AD**

**CiteFactor**

## उन्नत भारताच्या विकासात जिल्हा परिषद अकोल्याच्या महिलांसाठी समुपदेशन केंद्र व महिलांना साहित्य पुरविणे या योजनांचे महिला सक्षमीकरणातील महत्वाचे विश्लेषणात्मक अध्ययन

**उषा प्रभाकर पागृत**

संशोधिका

**डॉ. प्रा. टि. जी. मिरगे**

श्रीमती लक्ष्मीबाई राधाकिसन तोष्णीवाल, वाणिज्य महाविद्यालय, अकोला

**डॉ. प्रा. महेश डाबरे**

श्रीमती लक्ष्मीबाई राधाकिसन तोष्णीवाल, वाणिज्य महाविद्यालय, अकोला

### संशोधन लेख

महिलांचा आर्थिक विकास आणि त्यांना देण्यात येणाऱ्या सुविधा म्हणजे महिलांचे सक्षमीकरण नव्हे- आर्थिक विकासाबरोबर त्यांचा सामाजिक विकास घडवून आणणे, त्यांना त्यांचे हक्क व जबाबदारीची जाणीव करून देणे, त्यांना नियोजन व निर्णय प्रक्रियेत सहभागी करून घेणे, त्यांच्या क्षमतेचे संवर्धन करून आर्थिक क्षमता प्राप्त करण्यास सबळ बनविणे तसेच महिला या सामाजाचा घटक असल्यामुळे समाजाच्या विकास प्रक्रियेत त्यांना सहभागी करून घेणे म्हणजे खऱ्या अर्थाने सक्षमीकरण होय- लोकसंख्येचा अर्धा भाग असलेल्या महिलांचे सामाजिक, आर्थिक आणि शैक्षणिक सक्षमीकरण करण्यासाठी महिला व बालविकास विभागाच्या माध्यमातून सातत्याने नवनविन उपक्रम व योजना राबविण्यात येत आहेत-

योजना

- 1- महिलांसाठी समुपदेशन केंद्र
- 2- महिलांना साहित्य पुरविणे

केंद्र व राज्य शासनमार्फत राबविण्यात येणा-या विविध योजनांमुळे महिलांचे जीवन बदलत आहे. सदर शोध लेखाचे लिखाण प्राथमिक व दुय्यम महितीच्या आधारे करण्यात आलेले आहे. संशोधनामध्ये लाभार्थी दाते म्हणून ज्यांची निवड केलेली आहे असे 100 लाभार्थींकडून माहिती संकलित केलेली आहे. संशोधनाचा आढावा घेण्यासाठी प्रकाशित व अप्रकाशित शोध प्रबंध व शोध निबंधाचा अभ्यास करण्यात आला आहे. शासकीय विविध अहवाल, नियतकालीकें, पुस्तके, वृत्तपत्रे, माहितीपत्रके इत्यादिच्या माध्यमातून माहिती गोळा करण्यात आली आहे.



# International Journal For Multidisciplinary Research

An International Open Access Peer Reviewed Journal

Volume

5

Issue

1

January-February 2023

 [ijfmr.com](http://ijfmr.com)

 [editor@ijfmr.com](mailto:editor@ijfmr.com)

E-ISSN: 2582-2160





## जिल्हा परिषद अकोलाच्या विविध योजनांचे महिला सक्षमीकरणातील योगदानाचे अध्ययन

<sup>1</sup>उषा प्रभाकर पागृत, <sup>2</sup>डॉ. प्रा. टि. जी. मिरगे, <sup>3</sup>डॉ. प्रा. महेश डावरे

<sup>1</sup>संशोधिका, <sup>2</sup>मार्गदर्शक

श्रीमती लक्ष्मीबाई राधाकिसन तोष्णीवाल, वाणिज्य महाविद्यालय, अकोला

सारांश

भारतामध्ये केंद्र सरकार व राज्य शासनामार्फत महिलांच्या सक्षमीकरणाकरीता विविध योजना राबविल्या जातात त्यामुळे महिला चांगल्या पध्दतीने स्वतःची आर्थिक उन्नती करावी हा त्यामागील उद्देश महिलांच्या आर्थिक सामाजिक धोरणाच्या दृष्टीने 1993 मध्ये महिला व बाल विकास विभागाची निर्मिती करण्यात आली- प्रस्तुत संशोधन संदर्भात झालेल्या विविध संशोधनाचा आढावा घेण्यासाठी प्रकाशित व अप्रकाशित शोध प्रबंध व संशोधनावर अभ्यास करण्यात येईल- शासकीय विविध अहवाल, पुस्तके, वृत्तपत्रे, माहिती पत्रके इत्यादींच्या माध्यमातून माहिती गोळा करण्यात येईल, सदर शोध लेखाचे लिखान व दुय्यम माहितीच्या आधारे करण्यात आलेले आहे- संशोधनामध्ये उत्तरदाते म्हणून यांची निवड केलेली आहे. 100 लाभार्थींकडून माहिती संकलित केलेली आहे-

प्रस्तावना :

महिला सक्षमीकरण हा आजच्या आधुनिक काळातील महत्वाचा विषय आहे- आपल्या प्राचीन ग्रंथामध्ये स्त्रियांना महत्वाचे स्थान असल्याचे आपल्याला दिसून येते की “यत्र नारायस्तु पुज्यन्ते तत्र देवता” म्हणजे जिथे स्त्रियांची पुजा केली जाते तेथे देवता वास करतात- स्त्री ही सृष्टीची शक्ती मानली जाते- म्हणजेच मानव जातीचे अस्तित्व स्त्रीपासून असे मानले जाते. महिला सक्षमीकरण म्हणजे महिलांची सामाजिक आणि आर्थिक स्थिती सुधारते. जेणे करून त्यांना रोजगार शिक्षण आर्थिक प्रगतीसाठी समान संधी मिळणे जेणे करून त्यांना सामाजिक स्वातंत्र्य नविन संधी मिळतील. त्यामुळे स्त्रिया

पुरुषांप्रमाणे त्यांच्या प्रत्येक आकांक्षा पूर्ण करू शकतील.

महाराष्ट्र शासनाने 1994 मध्ये पहिले तर 2001 मध्ये दुसरे तर 2014 मध्ये तिसरे महिला धोरण निश्चित केले आहे- या सर्व धोरणामध्ये महिलांच्या बाजूने कायदे केले गेले आहेत- यामध्ये स्त्रियांवरील अत्याचार, हिंसा, स्त्रीविषयक कायदे, त्यांच्या आर्थिक दर्जात सुधारणा, प्रसार माध्यमांची भूमिका, स्वयंसेवी संस्थांचा सहभाग, स्त्रियांना केंद्रस्थानी मानून योजनांची निश्चिती, स्वयंसहायता बचत गटांचा विकास, मुद्रा योजना यांचा प्रामुख्याने विचार केला आहे. शासकीय निमशासकीय यंत्रणेमध्ये स्त्रियांना 30 टक्के आणि स्थानिक स्वराज्य संस्थांना पन्नास टक्के आरक्षण महिला आर्थिक विकास महामंडळाच्या माध्यमातून महाराष्ट्र राज्य ग्रामीण जीवन्नोती अभियानाच्या माध्यमातून स्त्रियांना शिक्षण प्रशिक्षणाच्या संधी उपलब्ध करून दिल्या जातात.

महिला सक्षमीकरणामुळे महिलांना चांगले शिक्षण दिले जाणार आणि त्यांना प्रत्येक क्षेत्रात स्वतंत्रपणे निर्णय घेण्यास सक्षम बनविले जाईल. आधुनिक समाज महिलांच्या अधिकारांबद्दल अधिक जागरूक आहे. अनेक बचतगट आणि स्वयंसेवी संस्था इत्यादी या दिशेने काम करीत आहेत. बदलत्या काळानुसार आधुनिक युगातील स्त्री वाचण्यास आणि लिहिण्यास शिकल्या आहेत. त्यांना त्यांच्या अधिकाराची जाणीव आहे. त्या आपल्या परिवाराची जबाबदारी घेण्यास सक्षम आहेत. तसेच त्या स्वतःचे निर्णय स्वतः घेतात- ती सिमा भिंतीबाहेर येत आहेत आणि स्वतःचे व देशहिताचे महत्वाचे काम करतांना दिसत आहेत. आपल्या देशाच्या लोकसंख्येच्या जवळपास अर्ध्या महिला आहेत. म्हणून राष्ट्राच्या विकासाचे महान कार्य पूर्णतः आणि



ISSN 2319 - 359X  
AN INTERNATIONAL MULTIDISCIPLINARY  
HALF YEARLY RESEARCH JOURNAL

# IDEAL

Volume - XI

Issue - II

March - August - 2023

ENGLISH / MARATHI PART - I / HINDI

Peer Reviewed Refereed and  
UGC Listed Journal No. 47026



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING  
2023 - 7.537

[www.sjifactor.com](http://www.sjifactor.com)

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❖ PUBLISHED BY ❖



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## ७. कुपोषित मुलामुलींसाठी व किशोरवयीन मुलींसाठी, गरोदर स्तनदा माता यांना अतिरिक्त आहार, जिल्हापरिषद अकोला योजनेचा विश्लेषणात्मक अभ्यास

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### सारांश

जिल्हा परिषद अकोलातील महिला बालविकास विभागाद्वारे विविध योजना राबविल्या जातात. संशोधिकेने आपल्या संशोधनात कुपोषित मुला मुलींसाठी व किशोरवयीन मुलींसाठी, गरोदर, स्तनदा माता यांना अतिरिक्त आहार, जिल्हापरिषद अकोल्याच्या या योजनेचे अध्ययन केले आहे. प्रस्तुत संशोधन संदर्भात झालेल्या विविध संशोधनाचा आढावा घेण्यासाठी शोध प्रबंध व संशोधनावर अभ्यास करण्यात आला. शासकीय अहवाल, पुस्तके, वृत्तपत्रे, माहिती पत्रके इत्यादींच्या माध्यमातून माहिती गोळा करण्यात आली. संशोधनामध्ये उतरदाते म्हणून यांची निवड केली आहे. 100 लाभार्थींकडून माहिती संकलित केलेली आहे. उद्दिष्टपूर्ण करण्यासाठी सर्वेक्षण पध्दतीचा वापर करण्यात आला आहे.

### प्रमुख शब्द

कुपोषित मुले - मुली, स्तनदा माता, गरोदर, आहार, किशोरवयीन

### प्रस्तावना

ग्रामीण भागातील कुपोषण कमी करण्यासाठी विविध माध्यमातून प्रयत्न होत आहेत. याचाच एक भाग म्हणून कुपोषित मुला-मुलींसाठी, किशोरवयीन मुलींसाठी, गरोदर स्तनदा माता यांच्यासाठी अतिरिक्त आहार योजना राबविली जाते.

ग्रामीण भागातील अंगणवाडीमार्फत 6 महिणे ते 3 वर्ष, 3 वर्ष ते 6 वर्ष वयोगटातील मुला-मुलींना अंगणवाडीमार्फत आहार दिला जातो. याव्यतिरिक्त कुपोषित मुलांचे कुपोषणाचे प्रमाण कमी व्हावे यासाठी विशेष आहार म्हणून प्रोटीन सिरप, प्रोटीन पावडर, नायक्रोन्युट्रीयंट सप्लीमेंट सिरपचा, मिनरल व्हीटॅमीन्सचा पुरवठा करण्यात येतो. तसेच स्थानिक उपलब्धतेनुसार दुध, सोयादुध, चिककी, लाडू, अंडी, फळे, गुळ, शेंगदाने इत्यादी पौष्टिक व प्रथिनयुक्तआहार पुरविल्या जातो.

गर्भवती स्तनदा माता व किशोरी मुलींसाठी लोहयुक्तगोळ्या देण्यात येतात. किशोरवयीन म्हणजेच 13 ते 19 वयोगटातील शारिद्रय रेषेखालील शालेय व शालाबाह्य मुलींना आवश्यक अशा आरोग्यविषयक साहित्याचे मोफत वाटप करण्यात येते.





ISSN 2454-1974

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**THE RUBRICS**

Journal of Interdisciplinary Studies

Volume 5 Issue 2 March 2023

[www.therubrics.in](http://www.therubrics.in)

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Academic Scientific Journals

## उन्नत भारताच्या विकासात जिल्हा परिषद अकोल्याच्या महिलांसाठी समुपदेशन केंद्र व महिलांना साहित्य पुरविणे या योजनांचे महिला सक्षमीकरणातील महत्वाचे विश्लेषणात्मक अध्ययन

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श्रीमती लक्ष्मीबाई राधाकिसन तोष्णीवाल, वाणिज्य महाविद्यालय, अकोला

### संशोधन लेख

महिलांचा आर्थिक विकास आणि त्यांना देण्यात येणाऱ्या सुविधा म्हणजे महिलांचे सक्षमीकरण नव्हे- आर्थिक विकासाबरोबर त्यांचा सामाजिक विकास घडवून आणणे, त्यांना त्यांचे हक्क व जबाबदारीची जाणीव करून देणे, त्यांना नियोजन व निर्णय प्रक्रियेत सहभागी करून घेणे, त्यांच्या क्षमतेचे संवर्धन करून आर्थिक क्षमता प्राप्त करण्यास सबळ बनविणे तसेच महिला या सामाजाचा घटक असल्यामुळे समाजाच्या विकास प्रक्रियेत त्यांना सहभागी करून घेणे म्हणजे खऱ्या अर्थाने सक्षमीकरण होय- लोकसंख्येचा अर्धा भाग असलेल्या महिलांचे सामाजिक, आर्थिक आणि शैक्षणिक सक्षमीकरण करण्यासाठी महिला व बालविकास विभागाच्या माध्यमातून सातत्याने नवनविन उपक्रम व योजना राबविण्यात येत आहेत-

योजना

- 1- महिलांसाठी समुपदेशन केंद्र
- 2- महिलांना साहित्य पुरविणे

केंद्र व राज्य शासनमार्फत राबविण्यात येणा-या विविध योजनांमुळे महिलांचे जीवन बदलत आहे. सदर शोध लेखाचे लिखाण प्राथमिक व दुय्यम महितीच्या आधारे करण्यात आलेले आहे. संशोधनामध्ये लाभार्थी दाते म्हणून ज्यांची निवड केलेली आहे असे 100 लाभार्थींकडून माहिती संकलित केलेली आहे. संशोधनाचा आढावा घेण्यासाठी प्रकाशित व अप्रकाशित शोध प्रबंध व शोध निबंधाचा अभ्यास करण्यात आला आहे. शासकीय विविध अहवाल, नियतकालीक, पुस्तके, वृत्तपत्रे, माहितीपत्रके इत्यादिच्या माध्यमातून माहिती गोळा करण्यात आली आहे.





# International Journal For Multidisciplinary Research

An International Open Access Peer Reviewed Journal

Volume

5

Issue

1

January-February 2023

 [ijfmr.com](http://ijfmr.com)

 [editor@ijfmr.com](mailto:editor@ijfmr.com)

E-ISSN: 2582-2160



## जिल्हा परिषद अकोलाच्या विविध योजनांचे महिला सक्षमीकरणातील योगदानाचे अध्ययन

<sup>1</sup>उषा प्रभाकर पागृत, <sup>2</sup>डॉ. प्रा. टि. जी. मिरगे, <sup>3</sup>डॉ. प्रा. महेश डावरे

<sup>1</sup>संशोधिका, <sup>2</sup>मार्गदर्शक

श्रीमती लक्ष्मीबाई राधाकिसन तोष्णीवाल, वाणिज्य महाविद्यालय, अकोला

सारांश

भारतामध्ये केंद्र सरकार व राज्य शासनामार्फत महिलांच्या सक्षमीकरणाकरीता विविध योजना राबविल्या जातात त्यामुळे महिला चांगल्या पध्दतीने स्वतःची आर्थिक उन्नती करावी हा त्यामागील उद्देश महिलांच्या आर्थिक सामाजिक धोरणाच्या दृष्टीने 1993 मध्ये महिला व बाल विकास विभागाची निर्मिती करण्यात आली- प्रस्तुत संशोधन संदर्भात झालेल्या विविध संशोधनाचा आढावा घेण्यासाठी प्रकाशित व अप्रकाशित शोध प्रबंध व संशोधनावर अभ्यास करण्यात येईल- शासकीय विविध अहवाल, पुस्तके, वृत्तपत्रे, माहिती पत्रके इत्यादींच्या माध्यमातून माहिती गोळा करण्यात येईल, सदर शोध लेखाचे लिखान व दुय्यम माहितीच्या आधारे करण्यात आलेले आहे- संशोधनामध्ये उत्तरदाते म्हणून यांची निवड केलेली आहे. 100 लाभार्थींकडून माहिती संकलित केलेली आहे-

प्रस्तावना :

महिला सक्षमीकरण हा आजच्या आधुनिक काळातील महत्वाचा विषय आहे- आपल्या प्राचीन ग्रंथामध्ये स्त्रियांना महत्वाचे स्थान असल्याचे आपल्याला दिसून येते की “यत्र नारायस्तु पुज्यन्ते तत्र देवता” म्हणजे जिथे स्त्रियांची पुजा केली जाते तेथे देवता वास करतात- स्त्री ही सृष्टीची शक्ती मानली जाते- म्हणजेच मानव जातीचे अस्तित्व स्त्रीपासून असे मानले जाते. महिला सक्षमीकरण म्हणजे महिलांची सामाजिक आणि आर्थिक स्थिती सुधारते. जेणे करून त्यांना रोजगार शिक्षण आर्थिक प्रगतीसाठी समान संधी मिळणे जेणे करून त्यांना सामाजिक स्वातंत्र्य नविन संधी मिळतील. त्यामुळे स्त्रिया

पुरुषांप्रमाणे त्यांच्या प्रत्येक आकांक्षा पूर्ण करू शकतील.

महाराष्ट्र शासनाने 1994 मध्ये पहिले तर 2001 मध्ये दुसरे तर 2014 मध्ये तिसरे महिला धोरण निश्चित केले आहे- या सर्व धोरणामध्ये महिलांच्या बाजूने कायदे केले गेले आहेत- यामध्ये स्त्रियांवरील अत्याचार, हिंसा, स्त्रीविषयक कायदे, त्यांच्या आर्थिक दर्जात सुधारणा, प्रसार माध्यमांची भूमिका, स्वयंसेवी संस्थांचा सहभाग, स्त्रियांना केंद्रस्थानी मानून योजनांची निश्चिती, स्वयंसहायता बचत गटांचा विकास, मुद्रा योजना यांचा प्रामुख्याने विचार केला आहे. शासकीय निमशासकीय यंत्रणेमध्ये स्त्रियांना 30 टक्के आणि स्थानिक स्वराज्य संस्थांना पन्नास टक्के आरक्षण महिला आर्थिक विकास महामंडळाच्या माध्यमातून महाराष्ट्र राज्य ग्रामीण जीवन्नोती अभियानाच्या माध्यमातून स्त्रियांना शिक्षण प्रशिक्षणाच्या संधी उपलब्ध करून दिल्या जातात.

महिला सक्षमीकरणामुळे महिलांना चांगले शिक्षण दिले जाणार आणि त्यांना प्रत्येक क्षेत्रात स्वतंत्रपणे निर्णय घेण्यास सक्षम बनविले जाईल. आधुनिक समाज महिलांच्या अधिकारांबद्दल अधिक जागरूक आहे. अनेक बचतगट आणि स्वयंसेवी संस्था इत्यादी या दिशेने काम करीत आहेत. बदलत्या काळानुसार आधुनिक युगातील स्त्री वाचण्यास आणि लिहीण्यास शिकल्या आहेत. त्यांना त्यांच्या अधिकाराची जाणीव आहे. त्या आपल्या परिवाराची जबाबदारी घेण्यास सक्षम आहेत. तसेच त्या स्वतःचे निर्णय स्वतः घेतात- ती सिमा भिंतीबाहेर येत आहेत आणि स्वतःचे व देशहिताचे महत्वाचे काम करतांना दिसत आहेत. आपल्या देशाच्या लोकसंख्येच्या जवळपास अर्ध्या महिला आहेत. म्हणून राष्ट्राच्या विकासाचे महान कार्य पूर्णतः आणि



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# IDEAL

Volume - XI

Issue - II

March - August - 2023

ENGLISH / MARATHI PART - I / HINDI

Peer Reviewed Refereed and  
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ज्ञान-विज्ञान विमुक्तये

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### सारांश

जिल्हा परिषद अकोलातील महिला बालविकास विभागाद्वारे विविध योजना राबविल्या जातात. संशोधिकेने आपल्या संशोधनात कुपोषित मुला मुलींसाठी व किशोरवयीन मुलींसाठी, गरोदर, स्तनदा माता यांना अतिरिक्त आहार, जिल्हापरिषद अकोल्याच्या या योजनेचे अध्ययन केले आहे. प्रस्तुत संशोधन संदर्भात झालेल्या विविध संशोधनाचा आढावा घेण्यासाठी शोध प्रबंध व संशोधनावर अभ्यास करण्यात आला. शासकीय अहवाल, पुस्तके, वृत्तपत्रे, माहिती पत्रके इत्यादींच्या माध्यमातून माहिती गोळा करण्यात आली. संशोधनामध्ये उतरदाते म्हणून यांची निवड केली आहे. 100 लाभार्थींकडून माहिती संकलित केलेली आहे. उद्दिष्टपूर्ण करण्यासाठी सर्वेक्षण पध्दतीचा वापर करण्यात आला आहे.

### प्रमुख शब्द

कुपोषित मुले - मुली, स्तनदा माता, गरोदर, आहार, किशोरवयीन

### प्रस्तावना

ग्रामीण भागातील कुपोषण कमी करण्यासाठी विविध माध्यमातून प्रयत्न होत आहेत. याचाच एक भाग म्हणून कुपोषित मुला-मुलींसाठी, किशोरवयीन मुलींसाठी, गरोदर स्तनदा माता यांच्यासाठी अतिरिक्त आहार योजना राबविली जाते.

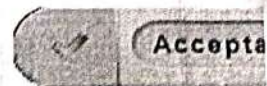
ग्रामीण भागातील अंगणवाडीमार्फत 6 महिणे ते 3 वर्ष, 3 वर्ष ते 6 वर्ष वयोगटातील मुला-मुलींना अंगणवाडीमार्फत आहार दिला जातो. याव्यतिरिक्त कुपोषित मुलांचे कुपोषणाचे प्रमाण कमी व्हावे यासाठी विशेष आहार म्हणून प्रोटीन सिरप, प्रोटीन पावडर, नायक्रोन्युट्रीयंट सप्लीमेंट सिरपचा, मिनरल व्हीटॅमीन्सचा पुरवठा करण्यात येतो. तसेच स्थानिक उपलब्धतेनुसार दुध, सोयादुध, चिककी, लाडू, अंडी, फळे, गुळ, शेंगदाने इत्यादी पौष्टिक व प्रथिनयुक्तआहार पुरविल्या जातो.

गर्भवती स्तनदा माता व किशोरी मुलींसाठी लोहयुक्तगोळ्या देण्यात येतात. किशोरवयीन म्हणजेच 13 ते 19 वयोगटातील शारिद्रय रेषेखालील शालेय व शालाबाह्य मुलींना आवश्यक अशा आरोग्यविषयक साहित्याचे मोफत वाटप करण्यात येते.





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FOR NOURISHING MENTAL  
AND PHYSICAL HEALTH

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BADHE Shri Sant  
Gajanan Maharaj Kala  
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NOURISHING HEALTH AND  
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PANDEMIC ON STUDENTS  
LEARNING AND TRAINING

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of Physical Education &  
Sports Arts, Commerce  
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THE SPORTS PERSON AND  
NON-SPORTS PERSON ABOUT  
THEIR AGGRESSION

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Physical Education and  
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EDUCATION AND SPORTS:  
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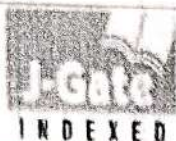
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### CURRENT TRENDS IN HIGHER EDUCATION IN INDIA

#### ABSTRACT

Higher Education in the 21st Century is a large-scale national study that is documenting how different groups think about the goals of college and the value of a course of study emphasizing liberal arts and sciences. The government is responsible for the health and continued vitality of higher education in the nation, to help ensure that a high-quality education is available to every child in the country. Today's Indian youth is more focused, target oriented and well versed with upcoming needs and accordingly opt for the type of education which is demand driven, job-oriented and unbiased for gender. Viewing the importance of this changing educational trend, various non-conventional, technical and non-technical courses are being introduced in general education, engineering & technology and other professional institutions in India. The curricula of these courses are being designed keeping in view the demands of world of work. During this period of high globalization and sharp advances in communication and information technology, higher education institutes are trying to harmonize these changes with their own ecosystem. In this paper, researcher is trying to explain the dynamics played by these trends in the educational environment of higher educational institutes. This paper analyses the Indian education scenario, particularly enrolment in higher education, with the help of various mathematical models. Using past data, forecasts have been made which may be useful for planning and decision making. The forecasts clearly depict a future scenario of higher education.

**KEY-WORDS:** Higher education, under graduate, post graduate, UGC, knowledge.

#### INTRODUCTION:

Higher education is third level education after you leave school. It takes places at universities and Further Education colleges and normally includes undergraduate and postgraduate study. India has a publicly funded higher education system that is the third largest in the world, next to the United States and China. The main governing body at the tertiary level is the University Grants Commission, which enforces its standards, advises the government, and helps coordinate between the centre and the state. As per the latest 2011 Census, about 8.15% (98.615 million) of Indians are graduates, with Union Territories of Chandigarh and Delhi topping the list with 24.65% and 22.56% of their population being graduates respectively.

Indian higher education system has expanded at a fast pace by adding nearly 20,000 colleges and more than 8 million students in a decade from 2000-01 to 2010-

11. As of 2020, India has over 1000 universities, with a break up of 54 central universities, 416 state universities, 125 deemed universities, 361 private universities, and 159 Institutes of national importance. Which include AIIMS, IIMs, IITs, IISERs, IITs and NITs among others. Other institutions include 52,627 colleges as government degree colleges, private colleges, standalone institutes and post-graduate research institutions, functioning under these universities as reported by the MHRD in 2020.

#### RESEARCH OBJECTIVES:

- ✓ To recognize the objectives and importance of higher education.
- ✓ To know Top 5 Recent Trends in Indian Education System.
- ✓ To be familiar with Innovations In higher Education in India.
- ✓ To understand Current challenges in the field of higher education in India



Impact Factor-8.632 (SJIF)

ISSN-2278-9308

# *B.Aadhar*

Single Blind Peer-Reviewed & Refereed Indexed

Multidisciplinary International Research Journal

**March-2023**

ISSUE No - (CCCXCVIII) 398 (A)

**A Journey of Indian women**



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**Aadhar PUBLICATIONS**





23	Women And Atmanirbar Bharat	<b>Dr. Vandana K. Mishra</b>	73
24	Improved Overall Health Of Women Through Sports	<b>Gajanan V. Patil</b>	78
25	Significance Of Nutrients: Women's Health And Wellness	<b>Dr. Kamini M. Mamarde</b>	81
26	A Study of Social Reforms of Indian Women's	<b>Dr. N.M.Gutte</b>	84
27	Women And Sports	<b>Dr. Dnyaneshwari S. Wankhade</b>	87
28	Women sports activities participation in India	<b>Ulhas V. Bramhe</b>	92
29	Socio- Psychological Aspects Of Women Athlete For Less Participation In Sports	<b>Dr. Savita M. Kene</b>	94
30	Issues of Otherness and Displacement in Manju Kapur's 'The Immigrant'	<b>Dr. Bharati S. Patnaik</b>	98
31	Women and Domestic violence in India	<b>Dr. Shantarm Chavan</b>	101
32	Ladies Coupe" As A Voice Of Suffering Women	<b>Dr.Varsha E. Gawande</b>	105
33	Women and sports	<b>Dr Jayawant Mane</b>	107
34	The Indian Women Writers and their Contributions to Indian Literature	<b>Porf.O.S.Pawar</b>	110
35	Women In Vedic Period	<b>Dr. Pradip P. Yeole</b>	112
36	A Comparative study of Attitude about Life Skill of Household workers and Factory Workers Working in Unorganised Sector for Women Empowerment.	<b>Snehal A. Ganar , Dr. S. S. Satturwar</b>	113
37	Impact of Social Media on Woman	<b>Ku.J.M.Bhagat</b>	116
38	Women's Health Issue and Government Schemes in Kolam Tribe (Special Reference to Yavatmal District)	<b>Rutvika Deepak Koturwar</b>	119
39	Comparative study of Mental Health between Morning Walker and Yoga Practitioner Women's of Amravati	<b>Dr. Pushpalata M Deshmukh</b>	121
40	Empowering Women through Education	<b>Julie Kukreja</b>	124
41	Women & Sports - A New Vistas	<b>Dr. Alka Karanwal</b>	127
42	The Role Of Woman In Indian Economy And Across The World	<b>Abhinav Raosaheb Pundkar</b>	129
43	Women's Participation In Sports And Leadership In India	<b>Akshay S. Gohad</b>	132
44	Marginalization of Women in Githa Hariharan's The Thousand Faces of Night	<b>Dr. Ajay R. Patalbansi</b>	136
45	Depiction of Pathetic Images of Women in The Select Novelof Mulk Raj Anand.	<b>Mangesh N. Wankhade ,Prof. Dr.Ashalata M.V.P. Raman</b>	139

**Women And Atmanirbar Bharat****Dr. Vandana K. Mishra**Professor, Smt. L. R. T. College of Commerce, Akola, E-Mail: vandana.mishra938@gmail.com  
Cell No: 9420184809**ABSTRACT**

The most populous country in the world after China, India has an untapped resource of 48.04% of its women population. Women have played a vital role in bringing dynamic changes in the society and development of the Indian nation. Many schemes have been launched under Atma Nirbhar Bharat Abhiyaan to improve women's socio, economic, cultural, and political status in India. It has led to the protection of human rights and the political empowerment of women in the Indian constituency. Atma Nirbhar Bharat Abhiyaan has the vision to make India self-reliant in the economic field, i.e., manufacturing activities, employment sector and labour workforce. The economic self-reliance of women is essential for the development of the nation.

The empowerment of women is very essential for a nation. The freedom of life of a woman brings enlightening not only the family but also the entire nation. In the modern era, the women are achieving great level in all the fields. They do business, caring family, business, science and technology and so on. But in many times, they are not able to take financial decision in their life. This paper focuses on Atma Nirbhar Bharat and its schemes towards woman empowerment. And the paper also an attempt to study the Women and Atma Nirbhar Bharat through all development in India.

1. **KEYWORDS** – Atma Nirbhar Bharat, Women Empowerment, Indian constituency

**INTRODUCTION**

Women being the backbone of a family, the homemaker who runs her home elegantly, when stepped into the shoes of entrepreneurs, fail to complete her marathon and be the winner! Despite the improved social parameters, women with innovative ideas are stagnated in the society due to various reasons such as inaccessibility to get the required finance, lack of technological know-how, social stigmas and the decline in labour trends. To be self-reliant, a nation like India cannot ignore its women population blessed with her "Midas touch". According to Global Alliance for Mass Entrepreneurship, there can be 31.5 million women-owned enterprises by 2030, if the efforts in this area happen to be genuine and accelerated. Around 150 to 170 million jobs can be created within this time frame, if women come in the forefront to undertake entrepreneurship. Also if more women participated in the workforce, it is expected to increase India's GDP by 16 cent by 2025. Government support with various Atma Nirbharta schemes, self-help groups and the helping hands extended by National and International organizations, no doubt will contribute to greater women participation in nation building.

**Atma Nirbhar Bharat Abhiyaan** or **Self-reliant India** campaign is the vision of new India envisaged by the Hon'ble Prime Minister Shri Narendra Modi. On 12 May 2020, our PM raised a clarion call to the nation giving a kick start to the Atma Nirbhar Bharat Abhiyaan (Self-reliant India campaign) and announced the Special economic and comprehensive package of INR 20 lakh crores - equivalent to 10% of India's GDP – to fight COVID-19 pandemic in India.

The aim is to make the country and its citizens independent and self-reliant in all senses. The government took several bold reforms such as Supply Chain Reforms for Agriculture, Rational Tax Systems, Simple & Clear Laws, Capable Human Resource and Strong Financial System.

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

**The Five pillars of Atma Nirbhar Bharat focus on:**

1. Economy
2. Infrastructure
3. System
4. Vibrant Demography and
5. Demand





**The Five phases of Atma Nirbhar Bharat are:**

- Phase-I: Businesses including MSMEs
- Phase-II: Poor, including migrants and farmers
- Phase-III: Agriculture
- Phase-IV: New Horizons of Growth
- Phase-V: Government Reforms and Enablers

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

**OBJECTIVES OF THE STUDY**

1. To highlight of the Women Empowerment
2. To study and overview the Atmanirbhar Bharat and Women Empowerment
3. To discuss the impact of Atmanirbhar Bharat Campaign on the Women Status in India.

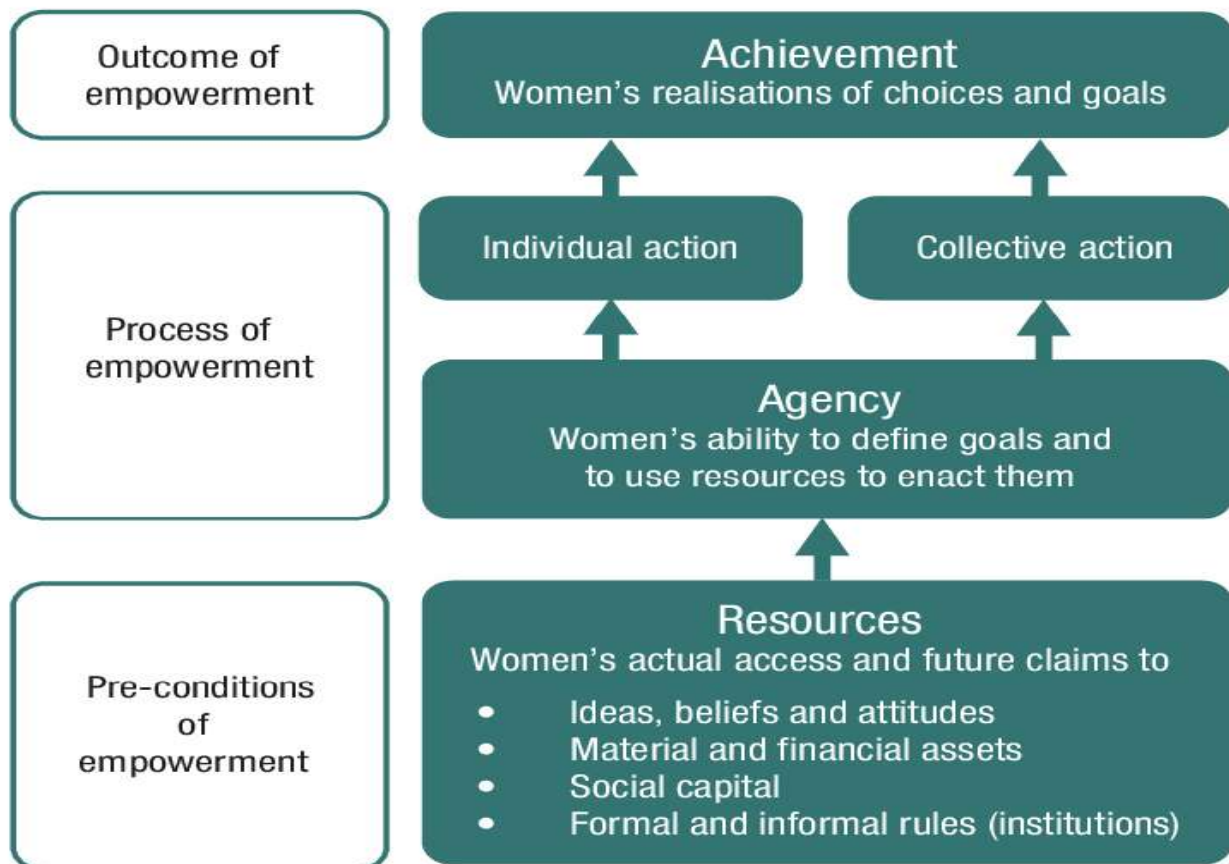
**RESEARCH METHODOLOGY**

**Data Collection:** This is a descriptive research paper based on secondary data. Data have been collected through the websites, E-Journals, magazines and Books.

**What are women Empowerment?**

Empowerment is the polemic term. Its interpretation varies accordingly, context and issues. The word 'Empowerment' is mostly used to indicate women's progress in every field. Women empowerment is defined as promoting women to be self-dependent and make their choice in every field to contribute to social change for themselves (Goyal,2020). Empowered women and empowered society complement each other in the nation's development. The empowerment of women in the country is an essential need of the present time.

**Figure.1 Three Dimensional Model by Kabeer**



(Source: Kabeer, 1999)

Women empowerment means increasing women's spiritual, political, social or economic power. Women access on resources it is the pre condition of empowerment, women's abilities to use the



resources and ready to enact them for upcoming generation. These action are necessary to individual level and collective level. The realisation of empowerment to make choice and deciding goals

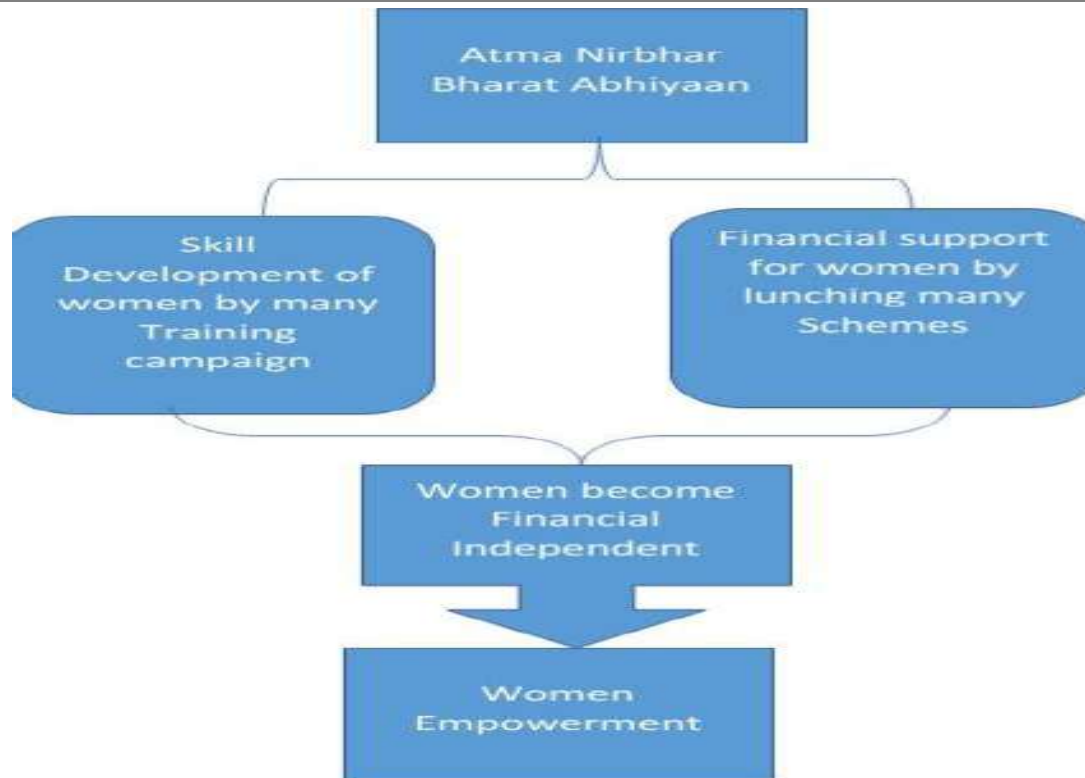
### **The women empowerment in India**

In the case of India, the Gender equality principle is inducted in the Indian Constitution as in Preamble, Fundamental Rights, fundamental duties and directive Principles. The Constitution also directs the state to make positive discrimination favouring women to empower them. The fifth five-year plan focused on the development approach of women empowerment. (Purusottam 2009, Mahnta 2009) The National Commission for Women was established in 1990 by a Parliamentary Act to protect women's rights (The National Commission for Women Act, 1990). 73rd and 74th Constitutional Amendments ensured women's political participation in local Governance. The year 2001 was declared as the year of women's empowerment. The government launched various programs campaigns and made legal provisions with the establishment of many institutions to empower women. Despite this, the condition of women remains worse in present time in every field. The Gender Gap Report clearly remarks on women's status in India with 140 ranks out of 156 countries (World Economic Forum Report, 2021). It has remarked the decline in women's economic participation. The opportunity and the gender discrimination ratio have increased to 32.6%. This report shows that The Female Labour Force Participation rate declined from 24.8 percent to 22.3 percent. Women in the professional and technology sectors came down to 29.2 percent. In India, only 20% of women earn as compared to men. (Global Gender Gap Report, 2021)

### **Atma Nirbhar Bharat and Women Empowerment:**

Our Prime Minister Narendra Modi has said, "Every woman has entrepreneurial qualities and values. Women will become stakeholders in decision-making if they are financially independent." However, over the years, institutionalized belief systems have undermined women's work capacity. In the 21st century, it is essential to recognize women's capabilities to work, while building an equitable and Atma Nirbhar society. Women empowerment holds the fate of not just social inclusion targets for a developing economy, but also India needs its women to be an active part of the workforce if it has to realize its economic targets. Women's development is both a social and an economic necessity. In the hurly-burly of the unprecedented concoction of raging pandemic and limping economy, the government of India has overlooked a very significant aspect of growth which could put a spoke in the wheels of Atma Nirbhar Bharat i.e. the women citizens. It appears that women as an economic agent failed to make the cut in the self-reliance Indian movement. The comprehensive road map of Atma Nirbhar Bharat has mentioned "women" just five times, the most noteworthy mention being - "now all the occupations are open for women & now women can work in night with safeguards." However, no funds have been earmarked for creation of any such safeguards to facilitate their entry into labour market. In India, where women face discrimination from womb to grave, not having a targeted approach for women's economic empowerment could further widen the already existing gender disparities in the country.

### **Figure.2 Impact of Atma Nirbhar Bharat Abhiyaan on women empowerment**



### Impact of Atma Nirbhar Bharat Campaign on the Women Status in India

These all kind of description of the significant schemes under Atma Nirbhar Bharat Abhiyan in India shows about the efforts of government. It has affected women and the structure of society, especially in rural areas. In Indian patriarchal society, the women's sphere is confined to their home. Self-dependency of women increases their self-respect. Male dominance undervalued women working outside and earning money. So accordingly, in society, it is only the responsibility of men to earn money. On the other hand, women work hard at home, but their work is unpaid. Society does not understand the value of women's hard work, and they are treated as second class people. They have no their self-choices regarding their life. Hence, two major impacts emerge; First, women become totally dependent on men and second, they are behaved as sub-ordinated in their own home.

Atma Nirbhar Bharat's campaign has broken society's prejudice related to women. It is helping to uplift women's status in becoming self-reliant. Women are earning money and taking care of their families. They are becoming independent economically and having a choice related to their life. So, women are becoming more empowered. Economic independence has given self-respect to the women in society and given value for their hard work. They are becoming more aware of their economic interest. We can say that women are becoming more enable economically and socially. The economic progress of women will act as a catalyst in the country's economic development.

### CONCLUSION

Atma Nirbhar Bharat Abhiyan will make individual economically empowered. India will be vibrant economically. Announced Package by Prime minister during Covid pandemic, had a lacking of gender perspective. Women were missing in the discussion on affected people due to Covid 19. This scheme had promised to give Rs 500 per month to women's Jan Dhan account holder. But it was not enough for women to survive. Indian women are already unpaid household. They have also burden of child care. So, proper women centric welfare policies and schemes are needed for women's economic participation.

Although, Central Government and State Government has launched various women centric schemes because financial inclusion of women for achieving the aim of Atma Nirbhar Bharat is essential, Earning by women will increase the demand along with supply will also grow. It will boost to Indian economy. Beti Bachao Beti Padhao Scheme, Working Women Hostel, One Stop Centre Scheme, Women Helpline Scheme. Mahila Shakti, Ujjawala Scheme etc., Central Government Schemes are playing a crucial role for women empowerment. Mission Shakti, School Chalo Abhiyaan, Government





aid for child educational, Mahila Samarthya Yojana, Mukhymantri Kanya Sumangala Scheme etc. by Government are also uplifting women status economically in India. Individual and collective efforts by N.G.Os are working for women empowerment. Hence, we conclude that Atma Nirbhar Bharat and Women are complement. When women will be empowered, vision of Atma Nirbhar will be realised.

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## ROLE OF MICRO FINANCE ON RURAL DEVELOPMENT

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Communicated : 02.03.2022

Revision : 08.03.2022

Published: 02.05.2022

Accepted : 25.03.2022

### ABSTRACT:

The direction of development of a country depends on its good economic condition. Therefore, if any country wants to develop, then rural development is necessary. That is why various schemes are devised to improve the economy of the country. Despite this, in most cases development plans do not reach the rural masses of the country. Concepts like microfinance have emerged to help people in rural areas in such situations. Under microfinance, they are not only given loans, but also training for the whole process.

The Government of India has provided loans to poor rural families, smallholder farmers, agricultural labourers, rural artisans, non-agricultural labourers living in rural areas of the country, which make a living by doing small and big jobs, so that they can become self-employed, start their own business. Microfinance is a form of financial services for entrepreneurs, small businesses as well as rural people who do not have access to banking and related services. Microfinance is a wide range of services, including microcredit. If India wants to become an economic superpower, it is imperative to double the income of farmers and develop rural areas.

**Key words:** - *Microfinance, Rural Development, Loan, Microcredit, Economic Superpower*

### INTRODUCTION:

This research paper discusses the current role of microfinance in India. It acts as an anti-poverty vaccine in rural India. In a developing country like India, it is a well-known fact that the majority of Indian population still lives in rural areas, where facilities and knowledge are lacking and they have minimal amount to meet their basic needs. India is the second most populous country with 70% of the population working in agriculture, resulting in low unemployment but low per capita income.

The income earned is so low that it is not enough for people to meet their basic needs. Micro-financing plays an important role in the lives of small businesses in urban areas and entrepreneurs in rural and underdeveloped parts of India. Institutional loans are not available to people in rural areas. That is why

microfinance serves as a boon for people living in rural areas which help them to achieve stability in the face of their financial problems.

The concept of microfinance is related to providing financial services to the poor through loans and deposits. India's microfinance is gaining momentum for sustainable development. Microfinance is considered as an important tool for poverty alleviation and livelihood of the poor. It is also considered as a method of economic inclusion to improve the sustainable development of the country. An innovation brought to Bangladesh by Dr. Mohammad Yunus which currently exists as a rural model. This has created awareness in many countries and especially in India as a way to eradicate poverty. The microfinance sector is currently undergoing major innovations and is

claiming to be an emerging sector, especially in the concept of financial inclusion.

#### REVIEW OF LITERATURE:

\* Bhole B & Ogden S (2010) in their paper 'Group lending & individual lending with strategic default', the distinction between group loans and personal loans, covered up strategic faults and various drawbacks.

\* James C Brau & Gary M Woller (2004), in this paper 'Microfinance: A Comprehensive Review of the Existing Literature' finance is introducing the discipline of microfinance and microfinance institutions to the academic community.

#### OBJECTIVE:

- 1) To study the concept of microfinance.
- 2) To study the need of microfinance in rural area.
- 3) To highlight importance of microfinance for rural development.
- 4) To analyses the role of microfinance on rural development.
- 5) To study the role of State Bank of India in microfinance.

#### COLLECTION OF DATA:

Research work is based on Secondary data collected from various websites, journals, research papers and article, newspapers, reports. Overall it is a descriptive research work.

#### NEED OF THE STUDY:

The direction of development of a country depends on its good economic condition. If any country wants to develop, then rural development is necessary. Microfinance plays an important role for the development of rural economy. Hence it is need of the day to analyse the role of microfinance on rural development of India.

#### About Status of Indian Village:

India is an agricultural country. Three-quarters of India's population lives in rural areas. The strength and prosperity of India really determines rural India, but unfortunately our villages have been neglected for centuries. As a result, the general condition of our villages is

not satisfactory. Even after 70 years, we have not been able to bridge the gap between rural and urban life. The per capita income of the rural population is much lower than the per capita income of the urban population. Despite nearly seven decades of planning, its benefits have not reached the rural poor who are deprived. Undoubtedly our villages have made a lot of progress, but not as much progress as they should have. One of the major causes of backwardness is the widespread illiteracy of the rural population. Three-quarters of the rural population is still shrouded in the darkness of illiteracy and ignorance. This is because they do not know what is going on around them. They cannot take advantage of modern farming techniques and sophisticated methods of increasing farm production. Due to the ignorance of the common poor villagers, all the benefits of development are taken away by some rich people. Their weak financial position and desperate desire to make progress is a major obstacle in overcoming their backwardness. Poor people in rural areas cannot dare to fight for their rights fearlessly. So he has left himself to his fate. The situation has been aggravated by the neglect of the government employees working in the village. Thus, crores of rupees have been spent for rural development, but no satisfactory progress has been made in that direction.

The government's faulty planning system is also responsible for the slowdown in growth. The village always lacks facilities like educational facilities, medical facilities, transportation facilities, rural electrification etc. The poor condition of credit facilities in rural areas has also contributed to rural indebtedness. Although these facilities have been extensively expanded in the works. But the removal of a large portion of these facilities by influential people does not improve the situation. Most of the people in our village are born in poverty, live in debt and die in debt. Unemployment from time to time, poor



condition of small scale industries and lack of incentives for their proper development, extravagant expenditure on various social norms, all these have contributed to the impoverishment of the rural masses.

Now is the time to reevaluate our priorities and focus on improving the lot of our rural people. In order for every village to be connected to the main road, the work of link roads should be revived. The problem of transportation should be removed and the rural poor should be able to commute to and from the city, from where they can get awareness and encouragement for their progress. Power generation should be given top priority in rural electrification. There is a need to maximize the support of renewable energy sources. Good educational facilities need to be mobilized. Adult education programs should be successful. Government employees working in rural areas should be made aware that they should pay attention to the people who are really in charge of it. Small businesses need to be encouraged. Television can play an important role in bringing modern faith to the traditional poor. The Central and State Governments have committed to spend 60 to 70 percent of the budget for the development and welfare of the rural population. There is definitely a tendency towards villages in the minds of our leaders. Green revolution has taken place in many places in our country. India has become almost self-sufficient in food production. The milk production and dairy sector has achieved great success and India is ranked second in the dairy sector. Fishing has also gained a status in many rural areas and the blue revolution, the fish revolution, is not far off. In the near future, the rural people of India will consider themselves lucky as the pace of development there is very fast.

#### **The importance of Credit in Rural Development:**

Credit is very important in rural development. Therefore, every plan and program needs to be

implemented effectively for the development of rural areas in real sense. The following credit is required for rural development-

1. With the help of loans, productivity of agriculture and agriculture initiatives in rural areas can be increased.
2. Loans can be used by farmers to purchase seeds, farm implements, fertilizers etc.
3. With the help of loan, subsistence expenses of the farmer's family, marriage, death, religious rites etc. can be met.
4. Debt has raised the living standards of people in rural areas.
5. Loans create employment opportunities in rural areas.

#### **Credit Challenges in Rural Development:**

Most of the farmers in India are smallholders who produce only for subsistence. Loans are most needed between planting and harvesting.

##### **1) Short-Term Credit-**

The need for short-term loans is mainly related to the purchase of inputs such as seeds, fertilizers and pesticides. Sometimes it is also used to pay electricity bills. This loan is for a period of 6 to 12 months.

##### **2) Medieval Credit-**

Medieval loan requirements are related to buying a machine, digging a well. The term of such loan is usually 12 months to 5 years.

##### **3) Long-Term Credit-**

Long-term loans are required to purchase land or to make permanent improvements to existing land, etc. The term of such loan is 5 to 20 years.

#### **About Microfinance:**

Microfinance is basically a financial service, which provides a small amount of financial services in the form of loans or savings. Microfinance companies have been set up to facilitate credit arrangements for rural micro-enterprises. Due to the cumbersome loan process, people in rural areas are unable to get loans from banks. This is why it is often referred to as a micro-credit institution. They offer small loans to various small businesses or households

that are not eligible for formal banking channels or loans. This is less than Rs.50,000/- for rural area and less than Rs.1,25,000/- for urban area. Microfinance companies in India can lend at affordable rates as directed by the RBI and the central government. They have a large base for all rural and agricultural development, including income and job creation. There are basically two types of microfinance companies in India, one is registered with RBI and the other is non-profit type, which is registered as a Section 8 company and does not require RBI approval. Under microfinance, loans are given to the financially weak to start their own business. Although the loan amount is less, this facility is becoming important from the point of view of job creation. This type of loan can be obtained for agriculture, dairy, pottery, tailoring, poultry, small shop, animal husbandry or any other personal needs.

#### **The Work Culture of Microfinance Companies:**

The functioning of microfinance companies is different from the traditional banking system. An officer is appointed by the concerned financial institution in this area. This appointed officer liaises with the group of people and understands the needs of the applicant and decides the final amount based on that. Borrowers also have to abide by certain rules laid down by microfinance companies.

The job of microfinance companies is not just to lend. On the contrary, unless they can run their own business, they will not leave the side of the borrower. This is one of the reasons why the success rate of microfinance is so high in our country.

#### **The main features of Microfinance:**

- \* The loans given in it are small amount like micro loans.
- \* The basic purpose of lending is generally linked to income growth.
- \* This type of loan is given to low income group people.

\* There are short term loans.

\* They are repaid at a higher level.

\* In this, loan is given without any parallel arrangement.

\* Loans are given exclusively for self-employment.

#### **Objectives of Microfinance for Rural Development:**

1. Finance to create employment opportunities in rural areas and increase people's purchasing power.
2. To finance the use of science and technology to create employment opportunities using rural resources.
3. All kinds of programs, employment work should be easy, which is easy to do and by doing that the beneficiaries can earn money. This should benefit the beneficiaries financially.
4. The main objective of this scheme is to increase the income of rural people by financing animal husbandry, poultry, fisheries, dairy cottage industries.
5. Through microfinance, farmers and laborers are being financed to develop modern equipment and new technologies to increase their income.
6. The main objective of microfinance is to develop a system at the local level so that rural development can take place.

#### **Other important information related to microfinance from the perspective of rural development:**

- \* Microfinance companies operate under the auspices of the Reserve Bank of India.
- \* Borrowers need to know for what purpose the loan is being taken.
- \* Under this, loans are given to people belonging to deprived income group. Most of them do not even have a bank account.
- \* Debt repayment in microfinance is done on weekly / monthly basis.
- \* Lending to women is done by microfinance companies.
- \* The Microfinance Institute works to educate people in rural areas about current market

trends, helping them prepare for market competition.

\* There is no guarantee of borrowing.

\* One thing is that not all microfinance companies do the same thing. There may be differences in the way each of these works.

\* Any customer can take a loan again after repaying the loan.

\* In microfinance, loans are given to an individual or a group of individuals.

\* Under microfinance they are not only given loans but also training in the whole process.

\* Diploma courses based on microfinance are run by various institutes.

### **State Bank of India's entry into the Microfinance:**

In the current economic downturn, the banking sector's hopes have been dashed by the microfinance market. Against this backdrop, State Bank of India, the largest public sector bank, has also taken a bold step in this area. By entering this market, SBI also intends to provide low interest rate loans to customers with low financial credit at lower interest rates than other competing financial institutions. State Bank will be the first government bank to operate in the microfinance sector. State Bank will also enlist the help of some experienced and retired executives for the microfinance business.

### **CONCLUSION:**

The global economy has achieved unprecedented success in the last two decades. Today, all countries have moved out of the social economy and adopted the capitalist system. Microfinance is playing a vital role for rural India, especially for women, in India's rapid development in this age of economic growth. Microfinance has become more successful in India by linking the banking system with self-help groups. To facilitate microfinance efforts in India, companies like NABARD, SIDBI, etc. are playing their role through their Micro Credit Innovation Division. The department aims to provide low cost long term financial services to the rural

poor who have so far been deprived of banking services through various micro finance innovations.

Being a successful entrepreneur of the rural masses means that microfinance has a strong potential to reduce poverty. The level of economic development is directly related to the level of financial literacy. These microfinance companies not only bring micro-credit to the poor, rural masses through formal banking system, but also sow the seeds of financial literacy in them. So these microfinance companies have become the main carriers of transformation.

On the one hand, the provision of financial services in rural areas is being done by microfinance while on the other hand; microfinance is also playing an important role in the economy of the country by helping the rural poor. At the same time, these companies are educating people about the proper use of money. Rural development has also accelerated through micro-credit.

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## Recent Trends in Accounting

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### **Abstract:**

Technology has many stories to tell. The word itself is synonymous with development and, in much of today's business landscape, it continues to reshape industries and businesses, even in the trying times brought about by the COVID-19 health crisis. It transforms systems and processes, converting manual tasks into automated functions. With technology, businesses operate more efficiently and effectively. And this is where the latest accounting trends mainly revolve around.

Developments like SaaS (Software as a service) saw the industry add cloud-based accounting tools, along with on-premise solutions. Still, more technological disruptions are on the way for the accounting industry. In this article, however, I will be presenting you with the top accounting trends that all need to know about.

Being a business owner, it is important to monitor accounting trends and use them for their business. If they are not up-to-date, they could remain in the dust while their competitors improve their performance with the latest and greatest software and techniques.

**Keywords:** Accounting, Technology, Automated, Cloud-based Accounting, Data Analytics

### **Introduction:**

Technology has many stories to tell. The word itself is synonymous with development and, in much of today's business landscape, it continues to reshape industries and businesses, even in the trying times brought about by the COVID-19 health crisis. It transforms systems and processes, converting manual tasks into automated functions. With technology, businesses operate more efficiently and effectively. And this is where the latest accounting trends mainly revolve around.

The future of the accounting industry looks bright. Many professionals worry about the loss of jobs due to automation. But remember, automation cannot work without human input. So they should upgrade their skill sets and align themselves with the emerging accounting trends to stay ahead in the industry.

Many accounting leaders and accountants are feeling the business impact of automation and high-tech systems (Spade Technology). As a matter of fact, a Sage report reveals that about 90% of accountants feel that accountancy is undergoing a cultural shift that is leaning more toward technological adoption (Sage, 2019).

This cultural shift is driven by several factors. The report attributes it to marketing demands, regulations, generation change, and client demands, as well as investments that businesses make to keep pace with the accounting world. In addition, the changes in work environments brought about by the ongoing pandemic has also contributed to the changes in operational processes. With such a transformation in the industry, more and more accounting leaders and professionals are discovering new strengths in utilizing advanced solutions for accounting processes.

Most services in the accounting industry are vulnerable to disruptions (Accounting Today, 2016). Among the inflationary factors that were of top concern for accounting firms in 2020 were the cost of raw materials (39%) and labor costs (31%) (Statista, 2020). There is a need to reshape organizations given recent developments. These future trends in the accounting profession reflect these developments. Aspiring professionals in the field have to take to heart the emerging accounting trends and techniques to make inroads in the talent market.

**Research Methodology:**

The present research paper is a descriptive research paper based on secondary data collected from various reports, articles and other published sources.

**Objectives of Research Paper:** To study the new trends in accounting field.

**13 Emerging Trends in Accounting:**

To know the recent development in accounting field it is necessary to understand 13 accounting trends in detail.

**1. Automated Accounting Processes**

Automation has already made its way into the accounting domain. An ACCA study predicts that more than 50% of C-level executives in the accounting industry expect automated accounting systems across several industries. Also, 70% of companies have reported substantial ROI after using automation in their accounting processes.

One of the uses of accounting automation is Accounts Payable / Accounts Receivable (AP/AR). Accounts Payable (AP) is what your company owes to vendors in the form of credits. Accounts Receivable (AR) is the money that your customers owe you on credit. Automation helps you in the following ways:

**Accounts Payable:**

1. Extract data from all the invoices.
2. Compile data in a cloud database.
3. Forward invoice information to vendors for sign-off.
4. Process payments on time.

**Accounts Receivable:**

1. Automatically deliver the initial invoice to customers.
2. Send late payment reminders to clients
3. Collect payments securely.
4. Deposit the money directly into your bank account via electronic transfer.

**2. Cloud-based Accounting:**

It is one of the most popular accounting trends that every business wants to adapt to its systems. In a cloud-based accounting system, you can maintain your business books online. The data is encrypted, and only people with valid credentials can access it. Cloud accounting software can take a business next level. The benefits of it are as follows:

- i. Data related to your sales or revenue is imported from your bank account to the cloud server automatically.
- ii. You can view your current financial status from anywhere in the world.
- iii. Multi-user access helps you collaborate online with your team members and advisors in real-time.
- iv. The dashboard shows significant financial information using easy-to-understand graphs and reports.
- v. Thus, the possibilities are endless once you start using cloud accounting systems.

**3. Data Analytics and Forecasting Tools:**



Data analytics is not one of the recent trends in accounting, but it has become more powerful than ever before. Businesses and accounting firms use such tools for budgeting, tax consulting, risk management, and auditing. We can say that data analytics and visualization tools have made finance functions more analytical. Moreover, businesses are increasing their efficiency and managing risks with ease by leveraging the power of data analytics.

#### **4. Rise of Accounting Software Solutions:**

The demand for online accounting has grown during the pandemic, and accounting software is the best way to do it remotely. Nowadays, online accounting software comes with a host of integrations and helps expedite routine processes. Also, it uses RPA (Robotic Process Automation) to standardize transactional data from multiple sources in multiple formats. This process is also known as harmonization.

Large-scale enterprises opt for Enterprise Resource Planning (ERP) systems instead of standalone accounting software. Such systems provide enterprises with the following features in addition to an accounting module:

- i. Procurement
- ii. Order Management
- iii. CRM
- iv. Supply chain management
- v. Inventory management
- vi. Logistics
- vii. Human resource management

#### **5. Blockchain:**

Blockchain is one of the recent trends in accounting due to its direct relationship with ledgers. The primary role of blockchain is to maintain a ledger account containing financial information. It is also responsible for the transfer of the ownership of assets in a secure and verifiable manner.

Many people believe that the decentralized nature of blockchain makes it vulnerable to frauds and data manipulation. But it is not correct. All big organizations are exploring the implementation of blockchain in their financial processes. For example, Walmart and other similar retail giants have already experimented with beta blockchains in their supply chain. Thus, blockchain will be a game-changer for accounting professionals soon.

#### **6. Forensic Accountancy:**

Forensic accountancy is one of the latest accounting trends, and techniques and not many people know about it. Forensic accountants belong to law enforcement agencies or private auditing firms that prevent, detect, and investigate financial crimes such as fraud, corruption, and money laundering. They have the skills and knowledge in accounting, criminal and civil law, and IT.

The job profile of forensic accountants includes the following tasks:

- i. Design strategies to prevent and detect commercial crimes.
- ii. Obtain and review financial documents to uncover inaccuracies or discrepancies.
- iii. Quantify revenue losses and damages done by contract breaches.
- iv. Design and implement fraud risk management programs.
- v. Conduct interviews with suspects and witnesses involved in financial scams.
- vi. Provide litigation support and present findings that an attorney can use as trial evidence in a court of law.

Thus, forensic accountants can protect your business from scams and save you from losses amounting to billions of dollars.

#### **7. Advisory Services:**

Advisory Services Industry analysts predict one of the latest accounting trends would be to combine technology and financial advisors. Such a hybrid approach can help accountants get access to deeper insights using analytics.

Automation cannot replace humans entirely, especially in accounting. However, using advanced technologies in the accounting industry can enhance the service quality of accounting firms. For example, accountants will not have to perform manual and repetitive tasks anymore.

Using technology and advisory services together increases client confidence in data and improves the advice given to them. Taking it a step further, advisory firms can use robotic process automation (RPA) and AI (Artificial Intelligence) to understand client intent in a better way and offer tailored advice.

#### **8. Role of Artificial Intelligence (AI) in Accounting:**

Artificial Intelligence (AI) is having a positive impact on the accounting industry. It can analyze large volumes of data at high speed and with a high level of accuracy. AI can also optimize administrative tasks, workflows, and accounting processes that result in various structural changes for a business.

Many companies use AI and robotic process automation (RPA) to automate routine, highly repetitive tasks. It helps accountants to focus their time on other significant activities.

For example, the accounting firm India uses AI to analyze lease contracts. AI makes it easier to capture information quickly before the commencement date. It also automatically records the amount to be paid along with the termination or renewal options for the contract.

#### **9. Big Data in Accounting:**

Big Data plays a crucial role in the accounting industry. It supports companies and CPA firms through expanded assessment methods. Finance professionals can use big data to identify which collected data are the most valuable and then convert them into actionable insights.

CPAs equipped with the knowledge of big data can focus more on analyzing processes, taking positive control of the systems, and forecasting problems before they can happen.

Based on accounting facts and trends, around 63% of organizations worldwide want to adopt big data in the next few years (Dresner, 2020). Meanwhile, many firms are recruiting accountants with extensive knowledge in analytics and data science. Thus, the accounting industry is shifting from its reactive nature to becoming more proactive by using big data.

#### **10. Remote Work Setting:**

In the post-COVID world, firms are having a hard time recruiting top talents in finance and accounting. They must broaden their candidate search and hiring criteria. Nowadays, most potential candidates want to work in a remote work setting.

Accounting leaders have adapted to the pandemic and allowed employees to engage in remote work. A 2020 survey published by Arizent says that 85% of CPA firms will allow their employees to work remotely even after the pandemic (Source: Accounting Today, 2020).

Cloud-based accounting software allows distant teams to collaborate and accomplish critical financial processes. It can include a month-end close or filing e-turns of income tax. Online collaboration tools such as Zoom and functional collaboration tools for cloud-based file sharing have made things easy for everyone.

#### **11. Outsourcing of Accounting Functions:**



Most businesses have outsourced their accounting functions, and others are following suit. It has many benefits. Outsourcing allows companies to focus more on their limited resources, thus increasing their profitability. It also saves them employment costs like taxation, payroll, insurance benefits, and induction expenses.

There is a reason why outsourcing accounting functions is one of the new trends in accounting. Every year, many businesses experience deep satisfaction in their outsourced accounting value. Outsourcing is now a profitable business model for CPA firms to deliver efficient services to their clients. Some firms go further to analyze business operations and add more value to the client's business.

### **12. Dynamic standards of accounting:**

Accounting is a dynamic industry due to the changing financial standards and guidelines across the globe. The Financial Accounting Standards Board (FASB) issues updates about changes in the accounting standards throughout the year.

For instance, in 2021, there are some changes regarding asset acquisitions, credit losses, leases, debt securities, variable interest entities, reorganizations, and banking regulation disclosures. Accounting professionals and businesses should keep a constant lookout for such amendments to stay compliant with financial regulations.

### **13. Workplace Wellness:**

One of the latest accounting trends and techniques that need our attention is workplace wellness. Firms and businesses offer workplace wellness programs as a perk for their employees. But managing these programs can be a daunting task for accountants.

For example, accountants must ensure the discounts employees earn on health insurance through wellness programs are calculated accurately as withholdings in paychecks. Accountants must also take care of recent changes to tax laws that affect the tax-deductible business expenses of employees.

### **Conclusion:**

Being a business owner, it is important to monitor accounting trends and use them for their business. If they are not up-to-date, they could remain in the dust while their competitors improve their performance with the latest and greatest software and techniques.

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**INDEX**

No.	Title of the Paper	Authors' Name	Page No.
1	A Study of the Mutual Funds Industry's Performance with Particular Reference to Equity Small Cap Funds.	<b>Akash R. Dhande</b>	1
2	Research and Innovation in E-Commerce	<b>Abhinav Raosaheb Pundkar</b>	4
3	E-Commerce : A Backbone of Globalisation	<b>Prof. Dr. Aruna S. Wadekar</b>	7
4	Impact of Financial Advice on Investment Decisions of Employees of Higher Education Institutions of Akola District	<b>Amit Vasant Agrawal , Dr. Yogesh K. Agrawal</b>	9
5	Innovation In E-Commerce	<b>Prof. Dr. Balkrushna S. Ingle</b>	13
6	Research And Innovation In E-Commerce	<b>Prof. Dr. Deepak D. Nilawar</b>	16
7	Awareness on National Pension System (NPS) of India: A study in Assam	<b>Dipankar Das , Dr. Ram Chandra Das</b>	21
8	Research and Innovation in E-Commerce	<b>Dr.Khushal V. Dhawale</b>	26
9	Digital Rupee: India's Own Digital Currency	<b>Dr. Ganesh S. Adgaonkar</b>	28
10	E-Banking: Adoption of Innovations Is need of the hour	<b>Imran Nadeem Siddiqui , Ambrish Ghosh , Jay Kumar Dewangan</b>	31
11	New Trends In Commerce Education In The Wake Of E-Learnig	<b>Dr Jayant Prabhakar Bobde</b>	36
12	Recent Trends in E- Commerce	<b>Dr.Nagnath M. Gutte</b>	39
13	Research and Innovations in E-commerce	<b>Dr.Naglaxmi Narsingrao Tirmanwar</b>	41
14	Innovation of E-commerce in India-2022	<b>Prof. Priyanka Fullanram Jaiswar</b>	44
15	Sustainable Growth in Infrastructure Activities In Jalgaon: A Contingent Approach	<b>Parag Gulabchand Jain , Dr. Neelima Prashant Warke</b>	47
16	Economic Boom and The Indian Economy	<b>Dr. Sanjay B. Rachalwar</b>	50
17	Impact Of E-Banking On Banking Services	<b>Dr.Shashikant V. Adsod</b>	53
18	Research &Innovations in E-commerce	<b>Prof.Dr.Waman N.Wirkhade</b>	56
19	Impact Of Indian Economy On Agriculture Sector	<b>Prof. Dr. Chandrashekar Thakare , Miss. Janhavi C. Thakare</b>	59
20	Impact of Online Marketing On the Local Retailers	<b>Dr.Gajanan Ashruji Rahate</b>	62



## Impact of Financial Advice on Investment Decisions of Employees of Higher Education Institutions of Akola District Amit Vasant Agrawal\*<sup>1</sup> and Dr. Yogesh K. Agrawal<sup>2</sup>

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### Abstract-

In this era of globalization, not only has the Indian economy undergone unprecedented changes, but it has also revolutionized the Indian investment sector. Over the years, there has been a lot of awareness among the people about the benefits of financial investment schemes launched by various commodity markets and financial institutions in equity markets, mutual funds as well. Proper and timely guidance is needed to invest in these various investment opportunities that have just come in the market for investment.

Financial matters are primarily a numbers game, so an in-depth understanding of the language of finance is essential for investing. Some are pursuing higher education and pursuing a career in finance. By constantly updating their financial information, they provide useful advice to their clients to improve their financial situation. Hence they are called financial advisors. Their job is to give their clients the right advice on investing, insurance, savings plans, loans, etc. for maximum profit and minimum loss.

**Keywords:** *financial advice, financial advisor, investment, decision, goals, mutual funds.*

### Introduction-

There is a saying on the employed people – Four days of moonlight, then dark night. This proverb is being mentioned because in the first week of the month, employed people get salary. But as the month progresses, most of the people's hands start getting tight. Why does it happen, every month that at the end of the month we run out of money and we have to change the target for the next month. Employees get salary, but many employees are not able to save and invest their money properly. They believe that now they will invest their money in the right way. For this they constantly save and invest. They have many accounts and folios, but it is another matter that their investments get scattered, somewhere a mistake is made. This is the cause of their trouble.

The money we earn is for fulfilling the wishes and aspirations of our family and for planning our comfortable retirement. As we strive to achieve our goals as well as our personal and family goals, it is important to see if we are making the right investments to achieve these goals. Right investment means investing in right place, right time and right amount to achieve our goals. It is not just about investing; it is also about managing our hard earned money.

When we don't know much about investing, but investing just because we think, it is not advisable. Just because an investment pays a lot, because some investments are safe, because friends say, it is not advisable to make such investments. The subject of investing is like any other subject. For example, consulting a doctor or a lawyer is beneficial. Because they are expert in their field and our knowledge in that field is less. As the saying goes, don't hide anything from lawyers and doctors, follow their advice. The same thing should be done while investing. So the financial advisor is also our guide. With their advice, we can try to achieve our short term and long term goals. This requires financial advice. We need to know how financial advisors can help us, how these advisors manage investments and how much we will have to spend for it.

### About Employees of Higher Education Institutions-

Higher Education Institutions have two types of employees, Academic and Administrative. Academic staff consists of Assistant Professor, Associate Professor, Professor and Principal of the College as well as Contract Teacher, Clock Hour Basis Teacher. Administrative staff consists of Registrar, Office Superintendent, Head Clerk, Junior Clerk, Library Clerk, Shorthand Writer, Store Officer, Hostel Superintendent, Stenographer, Laboratory Assistant, Laboratory Attendant, Library Attendant, Peon etc.



**About Financial Advisor and their Financial Advice-**

A financial advisor is a person who is professionally trained and certified. They give financial guidance to their clients; hence it is called financial advice. To do this they need to have knowledge related to finance, up-to-date knowledge of finance plans, required degree and knowledge of various components related to finance. They are also called a financial planner.

Financial advisors help you eliminate financial risk and develop strategies for long-term financial gain. They can give you a good plan that will get you on the right path to achieve your financial goals. Financial advisors come from a variety of backgrounds and offer a wide range of services. As a result, they can do more than just explain confusing words and help choose a mutual fund.

Simply put, financial advisors help you create all kinds of financial plans. They can help you plan your retirement as well as take care of you today.

**Functions of Financial Advisor-**

Each type of financial advisor is uniquely qualified to help you achieve different financial goals. Financial advisors analyze your current situation as well as your future plans. This will help you to make the right decision according to your ability. However, you cannot always blindly believe the words of a financial advisor. For that you should take his advice and do other research and make the right decision. Financial advisors can advise you on retirement planning, investing, tax planning, asset analysis, health and long-term care planning, and more. They help with short-term and long-term planning. They get information about client's financial status and objectives and create financial plans according to this for their clients.

**Benefits of Financial Advice-**

Financial advisor's objective based financial advices are the best way to guide your investment and reduce your overall investment risk. However, many people are still far from understanding the benefits of goal-based financial planning. Benefits of Financial Advice are it helps to stay away from making wrong financial decisions, promote disciplined investments, helps to save more and invest more, helps to get out of debt, effective asset allocation, time management and overall life style improvement.

**Investment Decisions-**

Some financial advisors are also investment professionals. Like Smartest professionals, they can help you find out which mutual funds or stocks or IPOs are right for you and show you how to manage your investment and get the most out of it. They can also help you to understand the risks. A successful advisor sees your profit as well as risk, but it also puts risk in front of you, so you don't make any mistakes. Investment professionals help you survive the turmoil of the financial world. They know which market will go up and which will go down. Some clients are more willing to take the risk if the potential higher reward is more attractive than the potential to lose money. Conversely, there are customers who avoid high risk and want a low risk portfolio, even if it means low returns. Hence financial advice is very important to take a decision for proper investment of surplus funds.

**Review of Literature-**

1) **The Millionaire Next Door** (2010) author Thomas J. Stanley and William D. Danko-

This book gives information about the accumulating wealth on a normal salary lays out seven simple rules to follow.

2) **Why Didn't They Teach Me This in School?: 99 Personal Money Management Principles to Live** (2018) By author Cary Siegal-

This book considering the education that we should have gotten in high school or college having the opportunity quickly revamps our financial habits.

3) **You're So Money: Live Rich Even When You're Not** (2008) author Farnoosh Torabi-

This book geared toward people just starting out who have an entry-level salary and rent, and don't feel equipped to properly manage either given by practical advice.

**Objective-**

To study the Impact of Financial Advice on Investment Decisions of Employees of Higher Education Institutions of Akola District.

**Collection of Data-**

1) **Primary Data-** Primary data is collected through a well-designed questionnaire. Beside this interviews and discussion method was adopted.



2) **Secondary Data-** Secondary data is collected from various websites, journals, research papers, articles, newspapers and reports.

**Analysis and Interpretation of Data-**

**Table no. 1: Percentage Comparison on the basis of Sources of Advice for Investment Decisions among Teaching & Non-teaching Employees**

(Source: Compiled from the questionnaire)

Advisor	Teaching Employees		Non-Teaching Employees	
	Frequency	Percentage	Frequency	Percentage
Financial Advisor	47	18.65%	5	3.42%
Brokers	2	0.79%	3	2.06%
Advertisement	7	2.78%	2	1.37%
Chartered Accountant	39	15.48%	10	6.85%
Bank	19	7.54%	8	5.48%
Family & Friends	129	51.19%	118	80.82%
Any other	9	3.57%	0	0%
Total	252	100%	146	100%

**Inference:** Table no. 1 indicates that out of 150 samples of questionnaire collected from different teaching employees of higher education institutions of Akola District, it is found that 18.65% teaching employees sought advice from Financial Advisor, 0.79% from Brokers, 2.78% through Advertisements, 15.48% from Chartered Accountant, 7.54% from Bank, 51.19% from family & friends and 3.57% from other sources for investment decision whereas out of 150 samples of non-teaching employees, it is found that 3.42% non-teaching employees sought advice from Financial Advisor, 2.06% from Brokers, 1.37% through Advertisements, 6.85% from Chartered Accountant, 5.48% from Bank and 80.82% from family & friends. **Here some teaching and non-teaching employees have sought advice from more than one advisor.**

**Table no. 2: Percentage Comparison on the basis of Mutual Funds & Shares Investment Tools Opted by Teaching & Non-Teaching Employees**

(Source: Compiled from the questionnaire)

Investment Tools	Teaching Employees		Non-Teaching Employees	
	Frequency	Percentage	Frequency	Percentage
Mutual Funds	35	12.68%	08	4.37%
Shares	18	6.52%	06	3.28%

**Inference:** Table no. 2 indicates that out of 150 samples of questionnaire collected from different teaching employees of higher education institutions of Akola District, 12.68% employees have opted Mutual funds investment tool and 6.52% opted Shares whereas out of 150 samples of non-teaching employees, 4.37% employees have opted Mutual Funds investment tools and 3.28% opted Shares.

**Conclusions-**

- 1) It has been observed that very less percentage of teaching and non-teaching staff of higher education institutions seeks financial advice from financial advisor, brokers, banks and chartered accountants.
- 2) Maximum number of teaching and non-teaching employees of higher education institutions seeks financial advice from their family and friends.
- 3) As maximum employees do not seek financial advice from professionals their investment in mutual funds and shares is very less.
- 4) The risk bearing capacity of both teaching and non-teaching employees of higher education institutions is very less as a result they mostly invest in traditional options like Bank FDs, Gold, Real Estate and Insurance.
- 5) Due to lack of financial literacy maximum employees of higher education institutions do not take risk in investing in new investment options.

**Suggestions-**

- 1) It is suggested that both teaching and non-teaching employees of higher education institutions should seek financial advice from financial advisors. This will result in increase in risk bearing capacity of the employees.
- 2) Both teaching and non-teaching employees should invest in mutual funds and shares be seeking proper advice. This will fetch them good returns as compare to traditional investment options.
- 3) For enhancing financial literacy both teaching and non-teaching staff of higher education institutions should attend financial literacy workshop.
- 4) It is suggested that higher education institutions should help their employees for enhancing their financial literacy by organizing financial literacy workshop and by appointing a financial advisor.
- 5) Both the teaching and non-teaching employees of higher education institutions should do a research and planning before making investments. This will help them to adopt new investment avenues and to earn good returns.

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UGC Listed Journal  
(Journal No. 40776)**

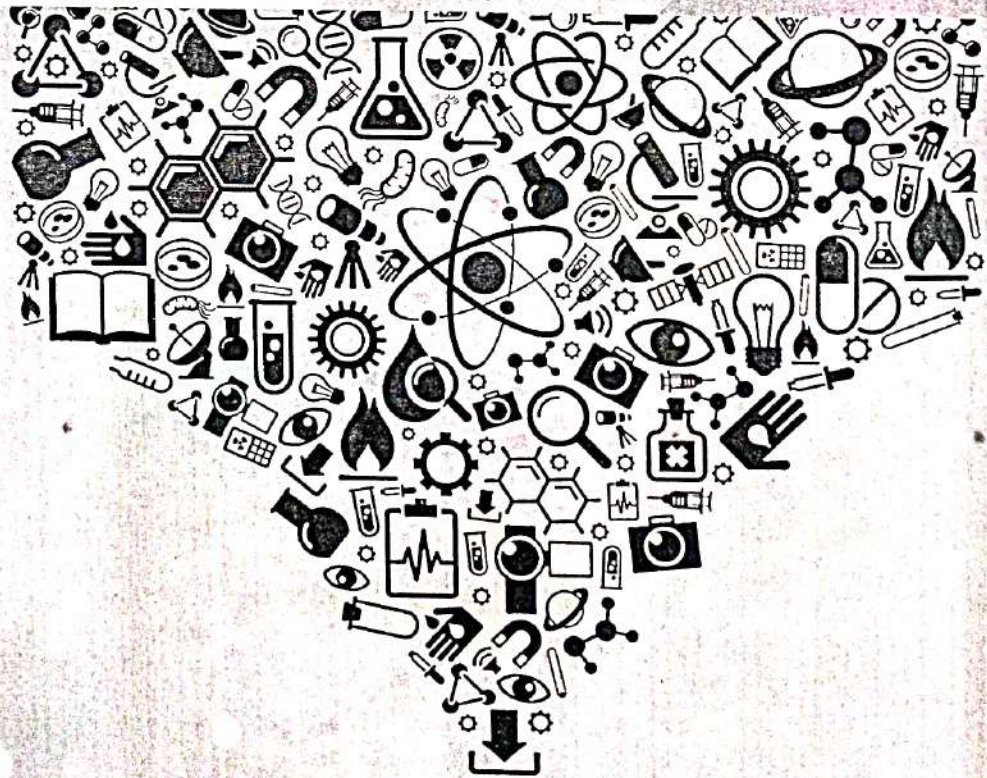


**ISSN 2279-0489  
AN INTERNATIONAL  
MULTIDISCIPLINARY QUARTERLY  
RESEARCH JOURNAL**

# GENIUS

Volume - XII, Issue - I,  
February - July - 2023

Impact Factor / Indexing  
2020 - 6.538  
[www.sjifactor.com](http://www.sjifactor.com)



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ISSN - 2279 - 0489

AN INTERNATIONAL MULTIDISCIPLINARY  
HALF YEARLY RESEARCH JOURNAL

# GENIUS

Volume - XII Issue - I

February - July - 2023

ENGLISH / MARATHI / HINDI

Peer Reviewed Refereed and  
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ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2020 - 6.538

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## CONTENTS OF ENGLISH

S.No.	Title & Author	Page No.
1	Challenges and Opportunities with National Education Policy 2020 In HEI's and How Technology Can Address Them <b>Mr. Prasanna Jha</b>	1-6
2	National Education Policy 2020: Interpreting Teaching-Learning Process <b>Dr. Ayodhya Jadhav</b>	7-12
3	Importance of National Education Policy-2020 in Imparting Education in India <b>Dr. Ghadge Shrikant Tukaram</b>	13-16
4	Use and Integration of Technology in National Education Policy 2020 <b>Dr. Anil M. Tirkar</b>	17-22
5	National Education Policy 2020: A Study of Challenges Involved in its Implementation <b>Assist. Prof. Santosh Shivaji Shelke</b>	23-29
6	New Education Policy 2020 <b>Assist. Prof. Shraddha Phatak</b>	30-35
7	An Empirical Study on National Education Policy 2020 with Special Reference to the Future of Indian Education System and its Effects on the School Education and Higher Education <b>Prof. Ranjeet Balaso Kumbhar</b>	36-40
8	New Education Policy 2020: A Study of Issues, Challenges and Advantages in Implementation of New Education Policy 2020 <b>Asst. Prof. Gaikwad Sameer Bhagwan</b>	41-46
9	Promotion of Indian Languages, Arts and Culture in NEP-2020 <b>Dr. Sanju P. Jadhav</b>	47-51
10	The Implementation of National Education Policy in Rural India: Challenges and Opportunities <b>Dr. Nilesh Adhav</b>	52-54



## 4. Use and Integration of Technology in National Education Policy 2020

**Dr. Anil M. Tirkar**

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### Abstract

The Union Cabinet has approved the National Education Policy 2020. This has opened the way for massive transformational reforms in both the school and higher education sectors. Built on the pillars of easy access, equity, quality, affordability, and accountability for all, this new education policy is aligned with Agenda 2030 for Sustainable Development and aims to make school and college education more holistic, and resilient to the needs of the 21st century. NEP 2020 emphasizes on ensuring equitable access to all levels of school education from preschool to secondary level. To bring the out-of-school children back into the mainstream, the development of school infrastructure and establishment of new education centers will be done. The purpose of this research paper is to study the use and integration of technology in the National Education Policy 2020.

**Keywords:** Integration, New National Education Policy 2020, Technology, Sustainable Development.

### Data Collection Method Used for Research

This research paper has been depended on secondary data.

### Introduction

The new education policy includes tracking students and their learning levels, providing multi-level facilities for children's education including formal and non-formal education, and engaging counselors or trained social workers with the school, for classes 3, 5, and 8. Some of the proposed measures are open learning through NIOS and state open schools, secondary education programs equivalent to classes 10 and 12, vocational curriculum, adult literacy, and life-enhancing programs. Under NEP 2020, about 2 crore children living out of school will be brought back into the typical. The 10+2 structure of the school curriculum with emphasis on early childhood care and education will be replaced by a new curriculum structure of 5+3+3+4 which will be followed by ages 3-8, 8-11, 11-14, and 14-18 respectively. Is for the children. It



has a provision to bring hitherto estranged children of 3-6 years of age under the school curriculum, which has been recognized globally as an important stage for the mental development of the child. The new system will have 12 years of schooling with three years of Pre schooling.

NCERT will develop a National Curriculum and Educational Framework for Early Childhood Care and Education (NCPFECCE) for children up to the age of 8 years. Early Childhood Care and Education (ECCE) will be provided through an elaborate and robust institution system. This will also include Anganwadi and Pre-schools with teachers and Anganwadi workers trained in ECECE pedagogy and curriculum. ECCE will be planned and implemented jointly by the Ministries of Human Resource Development, Women and Child Development (WCD), Health and Family Welfare (HFW), and Tribal Affairs. On setting up of a National Mission on Basic Literacy and Numerical Knowledge by the Ministry of Human Resource Development (MHRD) in NEP 2020, recognizing basic literacy and acquisition of numerical knowledge as an urgent and first requirement for proper learning. Special emphasis has been given. States will prepare an implementation plan to achieve universal basic literacy and numeracy knowledge by all learners or students by grade 3 in all primary schools by the year 2025. A National Book Promotion Policy is to be formulated.

The policy envisages a comprehensive, multidisciplinary, holistic undergraduate education with multiple entries and exit points with flexible curricula, a creative combination of disciplines, vocational education, and appropriate certification. UG teaching can be of 3 or 4 years with multiple exit options and appropriate certification within this period. For example, a Certificate after 1-year, Advance Diploma after 2 years, Bachelor's degree after 3 years, and Graduation with research after 4 years. An Academic Bank of Credit is to be set up for digitally acquired academic credits from various HEIs so that these can be transferred and calculated towards the final degree cared. Multidisciplinary Education and Research Universities (MERUS) will be established at par with IITs, and IIMs as the best models of multidisciplinary education of global standards in the country. The National Research Foundation will be created as an apex body to promote strong research culture and research capacity across higher education.

#### **Use and Integration of Technology in National Education Policy 2020**

India is a universal leader in information and communication technology and other cutting-edge domains, such as space. The Digital India campaign is helping transform the entire



nation into a digitally empowered society and knowledge economy. While education will play an important role in this change, technology itself will play a vital role in the improvement of educational processes and outcomes. Thus, the relationship between technology and education is bi-directional at all levels. It is a well-known fact that for adequate and expected improvement in any system, it is necessary to have good, timely, and relevant policies. But it is also true that even only the best policies, if not implemented properly, result in the same as the three parts of the cover. In the new National Education Policy, there has been talking of a holistic change in the education system, but its condition is that the implementation should also be done in the same mood in which it has been made. Therefore, it is also a necessary condition to improve the examination system in recruitment in the field of education. Teachers play an important role in its smooth functioning.

Given the explosive pace of technological development coupled with the creativity of entrepreneurs, including tech-savvy teachers and student entrepreneurs, it is certain that technology will impact education in many ways, only a few of which can be pursued at present. New technologies involving artificial intelligence, machine learning, blockchains, smart boards, handheld computing devices, adaptive computer testing for student development, and other types of educational software and hardware will reveal not only what students learn in the classroom, but also what they learn in the classroom. How we learn, and thus these areas and beyond, will require extensive research on both technical and academic fronts. The use and integration of technology to improve many aspects of education will be supported and adopted, provided that these interventions are rigorously and transparently assessed in the relevant contexts before being implemented. An autonomous body, the National Educational Technology Forum (NETF), will be created to provide a forum for the free exchange of views on the use of technology for education, evaluation, planning, administration, and so on, both for school and higher education. National Educational Technology Forum will be aimed at facilitating decision-making on technology inclusion, deployment, and use of technology by educational institutions, state, and central governments, and other stakeholders, along with providing opportunities for the latest knowledge and research.

The recent pandemic and the increase in the global pandemic have resulted in a comprehensive set of recommendations covering the promotion of online education, so that whenever and wherever the means of obtaining traditional and individualized education are not



possible, To ensure preparedness for alternative modes of quality education, a dedicated unit will be created with the objective of digital infrastructure, digital content and capacity building in MHRD to meet the needs of e-learning both school and higher education. An autonomous body, the National Platform for Educational Technology (NETF) will be created to provide a platform for the free exchange of ideas on using technology to promote learning, evaluation, planning, and governance. Properly integrating technology into all levels of education, using it to improve classroom processes, support the development of professional teachers, increase educational access for disadvantaged groups, and streamline educational planning, administration, and management will be done.

The goal of NEP 2020 is to ensure that no child is denied any opportunity to acquire knowledge or to learn and excel because of the circumstances of his birth or background. Under this, special emphasis will be on socially and Economically Disadvantaged Groups (SEDGs) including Boys and Girls, Socio Cultural and Geographically Distinctive Identities, and Disability. It also includes setting up of Boys and Girls Inclusive Funds and Special Education Zones for areas and groups deprived of basic facilities Children with disabilities will be enabled to fully participate in the regular schooling process from the basic stage to higher education with the full support of educationists and also all disability-related training resource centers, accommodation, assistive devices, technology- Based suitable equipment and other ancillary arrangements as per their requirements will also be made available. Each State/District will be encouraged to set up 'Bal Bhavan' as a special daytime boarding school for students to participate in art related, career-related, and sports-related activities. The free infrastructural facilities of the school can be used as centers of social consciousness.

Many states are slowly moving forward on the new National Education Policy and are busy implementing it. If seen, the new National Education Policy assures the youth that the country is complete with them and their spirits. The program of AI i.e. Artificial Intelligence, which has just been launched, will also prove to help build the future of our youth. Everyone has seen such an environment for decades when it was believed that to study well one had to go abroad. But students from abroad should come to India for good studies, the best universities of the world should be turned towards India, all this we are going to see now, Many state and technical institutions are going to introduce studies in Hindi and regional languages. Now it is believed that IIT education will also be possible in Hindi and other languages. To be like this is



like an era change. The impact of this policy has completely changed the way we look at the word 'education'. There were long pending changes in the fundamentals of the Indian education system. The National Education Policy-2020 has opened the doors for a change in the perception that has governed the education system for the last nearly three decades.

The world is changing and India needs to improve itself in this competitive world. The new education policy is the first step in the right direction for this. The necessary changes have to be done at the right time for implementation in the right direction. The Government of India is taking appropriate steps to implement this policy and provide the necessary infrastructure for it. The New National Education Policy-2020 is a way to reconnect India and Indians with their Indian knowledge tradition. This policy is indeed a milestone in the history of education in India. The country is ready to improve and invent as well as adapt and adjust to the upcoming changes proposed in the NEP-2020. The policy highlights the need for change while realizing the true value of a new wave in higher education. Many universities are making efforts to implement a more holistic and education. This change has created possibilities for students to think freely and creatively, which they had never imagined before. This change in terms of better-quality education and R&D is beneficial not only for the students but also for the institute.

The most important change is to provide students with a greater number of choices by introducing flexibility in the curriculum, which will allow students to specialize in major and minor areas of choice. For example, there may be a major specialization in electrical engineering with a minor specialization in computer engineering or a major specialization in computer engineering with a minor specialization in economics. Data science, artificial intelligence, mechatronics and robotics and graduate engineering programs offered by higher education institutions of medical science and engineering in critical areas including social work, arts and humanities, social sciences, defense technologies, cyber security, smart cities, policy research, and cyber law Many new programs can be started in.

### **Conclusion**

Establishment of clubs and societies for literary, cultural, sports, outdoor activities, research promotion, social issues, social entrepreneurship, etc. Example/project-based by the introduction of Conceive-Design-Implement-Operate method for learning instead of rote method Education has to be targeted. The success of any higher educational institution depends upon the quality of its faculty and the creation of competent faculty members is the first and foremost



requirement of any higher educational institution to achieve its goals. Therefore, HEIs can encourage learning by instituting annual research and teaching awards to motivate faculty members (teachers). Higher education institutions should provide opportunities to do internships with local/global businesses, industries, artists, and craftsmen and work anywhere with researchers from domestic/foreign higher education institutions/research institutions. In addition, it is necessary to introduce undergraduate and postgraduate programs in higher educational institutions of medical education (MBBS, MD) to promote multidisciplinary research in key areas of emerging technologies.

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DOI PREFIX 10.22183  
JOURNAL DOI 10.22183/RN  
SIF 7.399

RESEARCH NEBULA  
An International Refereed, Peer Reviewed & Indexed Quarterly  
Journal in Arts, Commerce, Education & Social Sciences

ISSN  
INTERNATIONAL  
STANDARD  
SERIAL  
NUMBER  
INDIA  
ISSN 2277-8071

  
RESEARCH NEBULA  
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PEER REVIEWED JOURNAL

  
J-Gate  
INDEXED

ISSN 2277-8071

# RESEARCH NEBULA

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ONE DAY

## INTERNATIONAL MULTI-DISCIPLINARY CONFERENCE On RESEARCH, INNOVATION, CHALLENGES & OPPORTUNITIES IN HIGHER EDUCATION

13<sup>th</sup> January, 2023

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88.	<b>PROF. SANDIP D. MAIND</b> Bhagwantrao Arts and Science College Etpalli Dist Gadchiroli	ENHANCEMENT AND CHALLENGES IN PHYSICAL EDUCATION	331
89.	<b>DR. SHAIKH MUSABHAI IMAMBHAI</b> Director of Physical Education Lokseva Arts & Science College, Garkheda, Aurangabad.	ENVIRONMENTAL ATONEMENT IN THE HEALTH & PHYSICAL EDUCATION	333
90.	<b>SUDHAKAR SAKHARAMJI DESHMUKH</b> Ph. D Student, Swami Ramanandh Teerth marathwada University, Nanded	COMPARATIVE STUDY OF MORPHOLOGICAL ATTRIBUTES AMONG 14 -16 YEAR BOYS	336
91.	<b>DR. SUNIL BHOTMANGE</b> Taywade College Mahadullah, Koradi	SIGNIFICANT ROLE OF PHYSICAL EDUCATION AND SPORTS IN SCHOOL CURRICULA	339
92.	<b>PROF. UTTAM R. DEULKAR</b> Director of Physical Education and Sports, Lokmanya Mahavidyalay Warora, Dist. Chandrapur	PHYSICAL EDUCATION AND SPORTS: CURRENT SCENARIO AND FUTURE PROSPECTS	341
93.	<b>DR. ANIL M. TIRKAR</b> Associate Professor Smt. L.R.T. College of Commerce, Akola.	NOVEL TECHNIQUES IN TEACHING AND BENEFITS OF HIGHER EDUCATION	344
94.	<b>PROF. DR. ANIL VAIDYA</b> N.A.D. Mahavidyalay Chandurbazar Dist. Amravati	IMPROVEMENT IN PHYSICAL ACTIVITIES AND SPORTS AMONG YOUNGSTERS	347
95.	<b>ARSHEED HUSSAIN BHAT</b> P H D Research Scholar, SGBAU, Amravati.  <b>DR. VIVEK P. GULHANE</b> Principal Shri P.D. Jain Arts College Ansing Washim	A COMPARATIVE SDTUDY OF PHYSICAL FITNESS AMONG RURAL AND URBAN COLLEGE BOYS OF JAMMU AND KASHMIR.	350
96.	<b>DR. ASEEM. P. KHAPRE</b> Associate Professor Smt.Vatsalabai Naik Mahila Mahavidyalay, Pusad Dist. Yavatmal	IMPACT OF THE INFLUENCE OF POLTICS IN FUNDING HIGHER EDUCATION	352
97.	<b>ATUL R. PATIL</b> Director of physical education and sports Bar. R.D.I.K. and KD. College Badnera Amravati	STRENGTH TRAINING IN MOTOR FITNESS	354
98.	<b>DR. D. R. KHANDERAO</b> Assistant Professor of English Sitabai Arts, Commerce and Science College, Akola	RELEVANCE OF E-GOVERNANCE IN HIGHER EDUCATION	357
99.	<b>DR. DATTATRAY RAMRAO DHUMALE</b> Librarian, Janta Arts And Commerce College Malkapur, Dist – Buldhana.	HISTORY, TERMINOLOGY, FEATURES AND TYPES OF DIGITAL LIBRARY	360
100.	<b>DIPALEE SHAH</b> Research Scholar-in the faculty of Commerce & Management, Subject- Commerce, Research Centre- Sitabai Arts, Commerce & Science College, Akola  <b>DR. R.D. SIKCHI</b> Research Guide, Principal, Sitabai Arts, Commerce & Science College, Akola	CAREER OPPORTUNITIES IN HIGHER EDUCATION: A COMMERCE EDUCATION PERSPECTIVE	364





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**NOVEL TECHNIQUES IN TEACHING AND BENEFITS OF HIGHER  
EDUCATION**

**ABSTRACT**

*Education provides everyone with the space and the opportunities to meet like-minded individuals, either on a peer or mentor basis. In school, students meet leaders in their field, top professionals, and make contacts through extracurricular activities as well. Talking about the personal benefits, from receiving an education when it comes to income, career advancement, skill development, and employment opportunities, but your society and community receive benefits of education as well. Societies with higher rates of degree completion and levels of education tend to be healthier, have higher rates of economic stability, lower crime, and greater equality. Some of our most inspiring and unforgettable movies are of teachers and professors who use innovative methods of teaching to reach out to the minds of the student and win the hearts of the audience while doing so. While a few years ago, one would only see such innovative and effective teaching on the screen, today technology has given teachers across the world a number of tools to enhance teaching methods. This paper focuses on the various methods of teaching so as to learn the students quickly in short period of time.*

*Keywords: Education System, Novel System, Strategies, Teaching & Learning Paradigm*

**Introduction:**

The education system in India turned out millions of graduates every year, numerous skilled in Information Technology and engineering. This progress that has been implemented regarding human resources reinforces the economic advancements of the country, on the other hand, produces problems within the education system. Education has been observed as the crucial development tool. The system of education in India has become a great movement, both in terms of resources allocated and the number of persons involved, these includes, teachers, students and the administrators. During the post-independence period, there was expansion in education in India at all levels. Depending upon the levels of control and the patterns of management; educational institutions in India can be divided into four categories: government institutions, where funding and management is the responsibility of the government, government aided or grant receiving institutions, which are funded by the government and managed by private enterprises, private institutions that are recognised by the government but do not receive grants from the government and completely

private institutions that are neither funded nor recognised by the public establishments.

**Objectives of the study:**

This research paper aims to study the novel techniques in teaching. The aim of this research paper is to study the benefits of novel techniques teaching on higher education. This research paper aims to study various methods of education so as to learn the students quickly in short period of time.

**1. Teaching through Smart Boards:**

Smart boards are an effective way to bring the classroom to life while helping students experience a deeper level of engagement and understanding. This is done by making the course content interactive and visual. The smart boards transform the teaching experience into an interactive and collaborative experience as the teachers use dynamic multimedia content, to help convey the topic more effectively to the students and making it a visual, engaging experience.

**2. Teaching through Flipping Classrooms:**

Flipping the classroom is becoming an increasingly popular effective teaching method. In this technique, the students are made active participants of the



learning process by passing the burden of learning on them, it requires the teachers to relegate to the role of resource providers and the students take the responsibility of gathering concepts information. Using various tools of technology the students are encouraged to constructing knowledge, fill in the information gaps and make inferences on their own as and when needed. This method of teaching is one of the best ways to lay the foundation in independent learning.

### 3. Teaching through Collaboration:

Another innovative method of teaching involves encouraging student collaboration for various projects. Today, we live in a globalized world and collaboration is an essential life skill that is important for all careers and enterprises. Teachers can help foster this skill in the classroom by allowing students to learn study and work in groups. For instance, by assigning group homework or encouraging students to work together on plays, presentations and other reports. Today, collaboration as a form of teaching is gaining acceptance as a powerful teaching tool where once again the responsibility is on the group of students are the educators play to the role of guides, mentors supervisors for the students. It also teaches students empathy, negotiation skills. team work and problem-solving.

### 4. Teaching through Virtual Reality:

Virtual Reality technology involves helping students learn through interactions with a 3D world. For instance, instead of taking the students through a boring history class, the teachers can use 3D technology to explore ancient civilizations, travel to distant countries for a class in geography or even take a trip to outer space during a class on science. Virtual Reality technology offers students a valuable opportunity to learn in an immersive manner that creates a lasting impression on their minds. It makes learning fun and helps the students retain the material for a longer time- the entire essential points when considering effective teaching methods in a classroom.

### 5. Cross over Teaching:

While this form of teaching does not include technology, it is an enriching experience for the student as well as the faculty. Here, the learning happens in an informal setting such as after-school learning clubs, or trips to museums and exhibition. The teacher can link the educational content with the experiences that the students are having. This teaching is further enhanced and deepened by adding questions related to the subject. The students can then add to the classroom discussions through field trip notes, photographic projects and other group assignments related to the trip.

### 6. Teaching through Cloud Computing:

Bring technology into the classroom allows educators to experiment with innovative methods of teaching. The use of cloud computing is one such method

where teachers can save vital classroom resources such as lesson plans, notes, audio lessons, videos, and assignments details on the classroom cloud. This can then be accessed by the students from the comfort of their homes, whenever needed bringing the classroom back to the students with the click on a mouse. It also ensures that students who have missed class either for illness or any other reason stay updated at all times. It eliminates the need for lugging around heavy textbooks and allows students to learn at a time, place and pace that they are comfortable with.

### 7. Technology and Innovative Methods of Teaching:

The use of technology in the classroom helps to engage the students with different kinds of stimuli and creates an environment of activity-based learning. It makes the content of the classroom more interesting and makes learning fun. For teachers, technology offers an endless set of resources that they can tap into depending on the need of the students. While this blog lists a few such resources, for a teacher looking for effective teaching methods in a classroom, turning towards the latest technology will offer a vast number of updated solutions.

### Confronts in the Indian Education System:

#### 1) Heterogeneous Education System:

The education system within the country is of heterogeneous nature. The main factors that lead to the heterogeneous nature of the education system are based on geographical locations, caste, race and ethnic origins of the individuals, rural and the urban establishments and differences in the backgrounds of the individuals. There have been different varieties of colleges, universities and educational institutions that make available numerous programs. There are various programs, courses and quality of education that are offered in educational institutions. There are institutions that make provision of qualitative education and there are also institutions that get involved in educational malpractices.

#### 2) Deficiency of Moral Values:

In the present world, the growth of science and technology, innovative methods, modernization and industrialization has minimized the moral values. In educational institutions, in some cases, when teachers are not satisfied with the performance of the students, they may reprimand them; on the other hand, the students do not establish appropriate terms and relations with the teachers, when they experience any kinds of reprimands. In the present existence, everybody would like to be treated with respect and courtesy, older students do make an attempt to raise their voice against the teachers and the staff members when their needs and requirements do not get fulfilled.

#### 3) Financial Difficulties:

Financial difficulties are regarded to be the most imperative transformations that the system of higher



education has imposed upon the communities. There are students enrolled in educational institutions, which belong to minority groups and find it difficult to meet their basic requirements. The increase in the financial difficulties has been due to increasing prices, people have the habit of spending money on luxury items, there is an increase in the population, and so forth. There are number of students who experience financial problems, they get engaged into part time jobs in order to pay for their education. They are required to focus on their job and education. In the present existence, there are about 75% students who are experiencing financial problems. The implementation of part time work and study cannot provide assistance to their economic difficulties in an adequate manner.

#### 4) Association of Political Factors:

Most of the institutions, when they are imparting education, are owned by dominant political leaders. The political leaders in the present existence are contributing the main role in governing of the educational institutions. They have established their own youth stands and encourage the organization of the students on a political basis. The dynamism of the students is made use of for political purposes. In some cases, students do not find education manageable, hence, they even begin to protest in order to get their needs and requirements fulfilled and in some cases, students even forget their educational goals and objectives and begin to develop their career in politics.

#### Brunts of Restfulness on Indian Education System:

- 1) Amplify in the supply of education will automatically result in the fall in education expenditure.
- 2) The Indian economy which is majorly fuelled by the service industry will get a boost with the education sector becoming a large chunk of the economic source.
- 3) Many lacks of Indian students study abroad at an annual estimated cost of around US\$ 1 billion and it can even stem the exodus of thousands of students who left the country to study abroad, which will save India's immense capital.
- 4) Restfulness will bring a stable rivulet of funding which will also facilitate a research-based career and make it a viable option for the future of Indian teachers and students.
- 5) Restfulness will expand the supply which is in shortage and the competition among educational institutions will ensure that they do not charge an excessive premium for education.
- 6) Allowing corporate would ensure the development of better industry oriented graduates with specific skill sets.
- 7) The international higher education is mostly a tolerant market and there are prestigious universities hoping to build links overseas, recruit top students to their home campuses and strengthen their brand abroad.

8) A foreign sticker in degree is appealing enough to make them drop their wisdom. Uninformed or simply dubious institutions in developing countries may form partnerships with low quality colleges and universities in India.

9) There is also the risk of fake institutes which are looking to stuff their pockets whenever the opportunity arises.

10) Corruption is out of control in India. There is slight left to the imagination as to what might be the outcome of such a policy in terms of bribes, false degrees, partial marking etc.

#### Conclusion:

From the ancient time, an education is a movement that is considered crucial for the development of human resources. The various kinds of developments, such as, cognitive, intellectual, social, personal are enhanced through education. It also plays a vital role in increasing the growth and productivity of the nation. The development of the society, community and the nation is an imperative concern; human resources can work towards the development of the community and nation, when they possess the knowledge, awareness and the skills, hence, the generation of knowledge, awareness and the development of skills will be applicable only through education. The world is making an entry into the information age, the developments of communication, information and technology will produce new, innovative and cost-effective approaches for providing higher education to the individuals. This paper enlightened about the connotation and concerns related to Indian Education System.

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# **International Journal of Scientific Research in Computer Science, Engineering and Information Technology**

*Peer Reviewed and Refereed International Scientific Research Journal*

[ UGC Journal No : 64718 ]

Scientific Journal Impact Factor : 7.254

## **Certificate of Publication**

Ref : IJSRCSEIT/Certificate/Volume 9/Issue 7/8496

15-Mar-2023

This is to certify that **Dr. Harish B. Badwaik** has published a research paper entitled 'Industry 4.0 and Application of Artificial Intelligence - A Study' in the International Journal of Scientific Research in Computer Science, Engineering and Information Technology (IJSRCSEIT), Volume 9, Issue 7, March-April 2023.

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IJSRCSEIT Team wishes all the best for bright future

A handwritten signature in black ink, appearing to read 'Oshun'.

Editor in Chief  
IJSRCSEIT

**ISSN : 2456-3387**

Website : <https://ijsrcseit.com>



# Industry 4.0 and Application of Artificial Intelligence - A Study

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## ABSTRACT

Changes in the field of Information Technology have forced the economies to change of every continent. Artificial intelligence has gone from behind a buzzword to being implemented in many sectors of economy. In today's tech environment, corporate houses have a lot of scope to improve team's productivity and have a smooth flow of customers or leads for their business. With the help of AI, more value can be added to the business.

The economies across the globe are witnessing a wide range of opportunities for optimizing the manufacturing processes. Technology has drastically changed how organizations go about their operations in manufacturing or services. Thus, Artificial Intelligence in business management helps in every aspect of a business.

**Keywords:** Industry 4.0, Artificial Intelligence

## I. INTRODUCTION

Periodical industrial development i. e., industrial revolution viz., Industry 1.0, Industry 2.0, Industry 3.0 and Industry 4.0. has been witnessed in the world of business.

**Industry 1.0: -Power Generation:** This was occurred after the introduction of power loom in 1784 in which mechanization of production facilities with water and steam.

**Industry 2.0: - Industrialization:** This witnessed introduction of Assembly Line in 1820. Electrification drives mass production in a variety of industries.

**Industry 3.0:- Electronic Automation:** Development of programmable logic controller (PLC) in 1969 and application of electronics and IT to automate production processes

**Industry 4.0: - Smart Automation:** Increasing use of Cyber Physical System (CPS). Industry 4.0 was initiated in January 2011 by German Federal Government as a future project. With the introduction of IPv6 in 2012 virtually unlimited addressing space becomes available. Governments, private companies and Industry associations have been focusing on Industry 4.0 and making investments since 2010.

## II. OBJECTIVES OF THE STUDY

The objectives of this paper is to discuss the Impact of the Artificial Intelligence

- 1) To study Impact of the Artificial Intelligence on the economy.
- 2) To know utility of the Artificial Intelligence in the economy



Impact Factor-8.632 (SJIF)

ISSN-2278-9308

# *B.Aadhar*

Single Blind Peer-Reviewed & Refereed Indexed

**Multidisciplinary International Research Journal**

**March-2023**

ISSUE No - (CCCXCVIII) 398 (A)

**A Journey of Indian women**



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**INDEX**

No.	Title of the Paper	Authors' Name	Page No.
1	A Review on Role of Women in Agriculture Development in India	K.M. Ranjalkar	1
2	Role of Indian women in science and technology	Kiran F Shelke	4
3	Status Of Modern Women In India	Dr. Baljeet Kaur R. Oberoi	7
4	Problems and Issues of Women Education in India	Dr. D.B. Raghuwanshi	11
5	Role of Self Help Groups in Women Economic Empowerment	Dr. Rita Deshmukh	14
6	Status Of Indian Women In Past And Present	Dr.C.N.Rathod	17
7	Women's in Sports	Dr.Sangita A. Deshmukh	19
8	Participation Of Women In Sports: Sports Leadership And Growth	Prof. Anjali Digambar Barde	22
9	Women's Political Participation And Leadership In India	Pro.Siddharth A Patil	25
10	Women And Social Media	Dr. Vinod B. Chavhan	28
11	Women Empowerment And Their Working Problem In Post-Independence India	Prof. Avinash R. Pawar	33
12	Women Economic Empowerment: Facts and Figures	Prof. Gajanan Y. Wankhade	37
13	VO <sub>2</sub> max Analysis In Different Team Game Of Amravati University Players	Prashant Sudhakar Rao Charjan	39
14	Journey of Rural Women in Agricultural Revaluation	Prof.Dr. Jyoti R. Maheshwari	44
15	Women in India and Domestic Violence against them :A Critical Analysis	Dr. Anjali R. Wath	47
16	Obstacles faced by Women in Sports and their social status	Dr. Sanjay Deshmukh	50
17	An Emergence of Feminine Consciousness in the Select works of Indian Women Novelists	Dr.B.S.Kavhar	52
18	Importance Of Woman Empowerment In India- An Economic Perspective	Mr. R. Prabakaran , Dr. B. Purushothaman	55
19	Women And Their Education Post-Independence India	Prof.Varsha D. Borde	60
20	Contribution Of Women In Science And Technology In Present Era	Dr. Shyam K. Lande	63
21	A Study Of Trends Of Woman's Higher Education In India	Dr. Shubhangee L. Diwe	66
22	Women And Sports: A Way Towards Health And Wellness	Dr. Seema V. Deshmukh	70





preventing female-infanticides in the country. In this pursuance, Beti Bachao Beti Padhao scheme has provided a significant massmobilisation drive towards elimination of gender discrimination and improved sex ratio at birth. Girls' rights and opportunities for higher education were promoted under Sukanya Samridhi Yojana. Various schemes/programmes for holistic empowerment of women and development of children viz. Beti Bachao Beti Padhao, Pradhan Mantri Matru Vandana Yojana (PMMVY), Scheme for Adolescent Girls, Pradhan Mantri Mahila Shakti Kendra scheme, National Creche Scheme, Rastriya MahilaKosh (RMK), SwadharGreh, UJJAWALA scheme, Schemes of Stop Centre (OSC), Women Helpline (WH) and Gender Budgeting Scheme are implemented by Ministry of Women and Child Development across the country. These schemes are now integrated new umbrella scheme as "Mission Shakti" (Ministry of Women and Child Development, 2019). Schemes implementation strategy under Mission Shakti will include components such as National, State and District level Hubs for Empowerment of Women, Women Help Lines, One Stop Centres, Sakhi Niwas or Working Women Hostels, Shakti Sadans or homes for destitute and troubled women, crèches, etc. Initiatives like Pradhan Mantri Ujjwala Yojana (PMUY), Swachh Vidyalaya Abhiyan, setting of toilet under Swachh Bharat Abhiyan, etc. are building confidence amongst rural women. Thirty-three percent reservations for participation in politics is the key reform for political women empowerment and facilitate them to emerge as great leaders. Today, local women occupy as much as 43 percent of the seats at village and district levels. Financial Empowerment India has taken a significant initiative in extending banking outreach to rural areas. The financial inclusion and accessibility to banking through Pradhan Mantri Jan-Dhan Yojana (PMJDY) has boosted confidence and prospects of rural women participation in economic activities. Jan Dhan campaign has ensured access to financial services, viz, banking/ savings and deposit accounts, remittance, credit, insurance, pension in an affordable manner to rural women. These financial accessibility measures have ensured transparent mode of transaction and timely access to financial services through direct benefits transfer (DBT) facility provided under various Government of India schemes. Over 7 years of the implementation of this scheme, 43.04 Crore accounts has been opened in the country. Further, this constitute 55.47 percent (23.87 crore) women account holders and 66.69 percent (28.70 crore) are Jan Dhan accounts in rural and semi-urban areas (Ministry of Finance, 2021)

This financial inclusion has helped rural population to fight the crisis during COVID-19 pandemic outbreak with uninterrupted access to financial aid. Other initiatives like Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India Scheme, Prime Minister's Employment Generation Programme (PMEGP) are the additional supporting steps towards financial empowerment and entrepreneurship development of rural women. Over 9 crore women have benefitted jointly from Mudra and Stand-Up India (Ashish Kumar, 2019). Towards Millennium Development Goals@2030 India's performance has improved from 0.665 in 2018 to 0.668 in 2020 (Global Gender Gap Index Report 2020). Initiatives for mainstreaming women participation in economic activities could work as catalyst in achieving goals as set under United Nation's Sustainable Development Goals. Promotion of gender equality and access to Government schemes/programmes will encourage women participation in agriculture sector. This will help in alleviating extreme poverty and hunger and support in improving the country's economy. Further, adequate investment in pro-rural women schemes and more community level participation will expedite the empowerment in a mission mode for better future prospects. Skill development and access to education, health care and digital ecosystem can play a significant role in lives of rural women. Proper training and capacity building on new agricultural technologies can help women farmer. Conclusion Rural women are major stakeholders in growth of agricultural sector for the New India. Acknowledging and mainstreaming of rural women via ensured access to resources, technology, education, health facilities, ownership rights and skill development will improve agriculture productivity and help in building an empowered nation.





farmers through National Training Institutes, State Agricultural Management and Extension Training (SAMETIs), Krishi Vigyan Kendras (KVKs) and State Agricultural Universities (SAUs), across the country (Ministry of Agriculture and Farmers Welfare, 2021).

With increased feminization and pro-women initiatives, the percentage of female operational holdings in the country has increased from 12.78 percent during 2010-11 to 13.78 percent during 2015-16 (Ministry of Agriculture and Farmers Welfare, 2019). Several farm women's groups and security groups, undertaking macro/micro level studies in critical thrust area related to women in agriculture, delivery of Gender Sensitization Module on Gender Learning through training programmes at National/Region/State Level, compilation and documentation of gender friendly tools/technologies, Farm Women Friendly Handbook and compilation of best practices/ success stories of the women farmers, etc are undertaken by Ministry of Agriculture and Farmers welfare (Ministry of Agriculture and Farmers Welfare, 2021).

**Empowering Women Farmers: Skill and Capacity Building** Several Inter-ministerial initiatives of Government of India have helped women farmers in receiving access to resources to enhance their livelihood, social and economic gains. The Ministry of Agriculture and Farmers' Welfare and Ministry of Rural Development through various schemes have encouraged participation of rural women farmer. The Mahila Kisan Sashaktikaran Pariyojana (MKSP) scheme was launched by Ministry of Rural Development to impart skill development and capacity building programmes for rural women. This scheme was introduced as a sub component of DAY-NRLM (Deendayal Antyodaya Yojana — National Rural Livelihoods Mission) and implemented through State Rural Livelihoods Mission (SRLM) across India. Under DAY-NRLM scheme, trainings on use of latest agriculture, allied techniques, agro-ecological best practices are being imparted to women farmers through the community resource persons and extension agencies. Specific women farmer training programmes on topics like household food security by kitchen gardening and nutrition gardening; design and development of low/minimum cost diet; designing and development for high nutrient efficiency diet; Processing and cooking; Gender mainstreaming through SHGs; Storage loss minimisation techniques; Value addition; Women empowerment; Location specific drudgery reduction technologies; Rural Crafts; and Women and child care are organised through extension bodies (Ministry of Agriculture and Farmers' Welfare, 2021). These training programmes have opened avenues for new livelihood opportunities for rural women. Parallel research projects on introduction of new interventions in streamlining women engagement in farming sector, technology testing and refinement, gender sensitive extension approaches, and reduction etc. are led by ICAR Central Institute for Women in Agriculture, Bhuvneshwar for enhancing participation of women in agriculture.

Over the years, rural women participation in training sessions has been increased to many folds. Also, gender-specific interventions and its adoption are encouraged through these trainings and awareness camps. About 58,295 Krishi Sakhi were trained by 735 State Level Resource Persons under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) and 1.23 lakh women farmers participated in special women farming training conducted by KVK (Ministry of Agriculture and Farmers' Welfare, 2021a). Pradhan Mantri Kaushal Vikas Yojana (PMKVY) implemented by Ministry of Skill Development and Entrepreneurship provides several short duration skill training programmes viz. Short-Term Training (STT) and Recognition of Prior Learning (RPL), etc. for rural youth and women to earn their livelihood. Government schemes viz. The DeenDayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) is a placement linked skill development program for wage employment for rural youth. Also, Farmers Producer organisation (FPO) and women self-help groups (SHG's) played significant role in dissemination of these programmes amongst rural women. The Mahila Shakti Kendra (MSK) developed by Ministry of Women and Child Development has empowered rural women through community participation and raising awareness on girl education, maternal care and health etc. Biotech-Krishi Innovation Science Application Network (Biotech-KISAN) Programme was initiated by The Department of Biotechnology (DBT) provide scientific solutions to farmers in north east region to link available innovative agriculture technologies to the farm with the small and marginal farmers, especially women farmers of the region (Ministry of Science and Technology, 2021). Reforms for Social Empowerment: Sabka Saath, Sabka Vikas The participation of rural women in workforce can be encouraged by providing safety, security, good health, education, skill development and equal rights. Prime step for empowering women is conservation of sex ratio percentage in the population and





## Journey of Rural Women in Agricultural Revaluation

Prof.Dr. Jyoti R. Maheshwari

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### -Abstract-

Rural women are torchbearers for social, economic and environment transformation for the 'New India'. In India, Agriculture employs about 80 percent of rural women. Empowering and mainstreaming rural women workforce in agriculture can bring paradigm shift towards economic growth. It will enhance food and nutrition security and alleviate poverty and hunger. It's a win-win strategy for achieving Sustainable Development Goals by 2030.

### Introduction

India is celebrating and commemorating the progressive 75 years of India after independence with 'Azaadi Ka Amrit Mahotsav' and promulgating mission of warranting women as "Empowered women-Empowered Nation". India is an agrarian economy with about 54.6 percent of total workforce engaged in agricultural and allied sector activities (Census 2011). Women are extensively engaged in activities pertaining to agriculture and allied sector. The workforce participation rate for rural females is significantly higher at 41.8 percent against urban women participation rate of 35.31 percent (MoSPI, 2017).

In India, reforms are underlined for holistic development of women, enabling socio-economic and health security. Since Independence, several government flagship schemes and programmes are initiated to improve rural women stature in society by creating livelihood opportunities and engagements in paid employments. Various schemes, such as the Prime Minister's Employment Generation Program (PMEGP), National Livelihoods Mission, Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Beti Bachao Beti Padhao, Pradhan Mantri Matru Vandana Yojana (PMMVY), etc. has made significant contributions in creating gender parity and socio-economic empowerment of women in India.

Now, rural women have availing access to education, productive resources, capacity building, skill development, healthcare facilities and diversified livelihood opportunities through government beneficiary schemes.

### Rural Women Workforce in Agriculture Sector

In rural communities, agriculture and allied sector is the primary source of livelihood that includes 80 percent of all economically active women, out of which 33 percent constitute agricultural labour force and 48 percent are self-employed farmers. Rural women are engaged at all levels of agricultural value chain; i.e., production- pre-harvest, post-harvest processing, packaging, marketing to increase productivity in agriculture. As per the ratio of women to men working in agricultural sector has increased over the time and made greater amount of contribution to GDP per capita. They are the momentous demographic group for sustainable food system (FAO, 2011). It is projected that women-oriented reforms, ensuring equal access to resources, skill development and opportunities in agriculture would increase agricultural output in developing countries between 2.5 and 4 percent (FAO, 2011).

In recent announcement under Aatma Nirbhar Bharat, earmarking funds were allocated to mainstream the women engaged in agriculture development and equal provision of rural services.

### Gender Mainstreaming in Agriculture

As per the Prime Minister's vision of Aatma Nirbhar Bharat, the Government of India has prioritized agenda of 'Gender Mainstreaming in Agriculture' to provide access to resources/ schemes to rural women engaged in agriculture and allied sector. Special beneficiary-oriented schemes are laid by Department of Agriculture and Farmers' Welfare to mainstream the participation of rural women. These special schemes provide for States and other implementing agencies to incur at least 30 percent expenditure on women farmer.

For skill development and capacity building amongst women farmer, various skill-training are being imparted under schemes of Ministry of Agriculture and Farmers' Welfare and Ministry of Rural Development. These include Support to State Extension Programmes for Extension Reforms (ATMA Scheme) under Sub-Mission on Agriculture Extension (SMAE). Skill training courses in agriculture and allied areas (of minimum 200 hours duration) are also being conducted for women





International Journal of Scientific Research in Computer Science, Engineering and Information Technology

Peer reviewed and Refereed International Scientific Research Journal

ISSN : 2456-3307 UGC Journal No : 64718 |

Impact Factor = 7.254



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Volume 9, Issue 7, March-April 2023

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## Digital Marketing Advantages and Disadvantages

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### ABSTRACT

Digital marketing is an integral part of the process of digital business transformation. It incorporates new marketing techniques that are based on information and communication technologies. For this reason, its application in practice is a prerequisite for the successful development of the business in the contemporary market conditions. The object of this paper is the digital marketing and the subject is the digital marketing advantages and disadvantages. The first purpose of this paper is to systemize the various terms for digital marketing used in the specialized literature and the Internet and to show the differences between them. The second is to present the characteristics of the main advantages and disadvantages of digital marketing. Knowing them in depth, companies will be able to develop effective digital marketing strategies that have high potential to achieve company goals and at the same time are suitable to their profile. Thereby, they will be able to determine to what extent and which tools of the whole digital marketing palette are best suited to their marketing activities.

**Keywords:** Digital Marketing; Technology; Advantages; Disadvantages.

### I. INTRODUCTION

The emergence of new dynamic business models as a result of the globalization of markets and the rapid development of technics and technology have completely changed the environment in which the business operates, making it extremely volatile, highly competitive and uncertain. This new business reality poses serious challenges for companies. To be able to survive and achieve high economic results and competitiveness, a complete restructuring of development strategies and transition to digitalization of their activities is required. The digital technologies and the opportunities that they create are the main drivers of business and gradually shift the traditional methods, approaches and tools for performing different business activities in each functional area in the management of organizations. Their practical application allows:

- to create more opportunities for diversification and personalization of products and services;
- to achieve a higher degree of efficiency in the collection, processing, analysis and interpretation of the data needed for the implementation of various business activities;
- to create greater transparency of business processes;
- to create new diversified tools for attracting and engaging customers in order to achieve a higher level of customer loyalty;
- to improve customer service and, on that basis, to achieve a higher level of customer satisfaction;



- to increase sales revenue and profits;
- to create new business models;
- to shorten the time to market for the new products and services;
- to create prerequisites for better planning and management of the businesses;
- to improve the quality of products and services;
- to control resources more effectively;
- to create cost optimization opportunities;
- to improve production processes;
- to create more innovation;
- to create an innovative culture and increase competitiveness.

It is also important to note that the Internet environment has certain characteristics that have a very strong influence on marketing activity. Among them are:

- it provides unlimited communications space in time and space;
- has clearly defined access channels;
- provides high degree of market transparency and transparency in the actions of competitors;
- presents a wide variety of active users who are willing to bear some costs;
- provides high efficiency for clients;
- provides opportunities for extending functions and improving management systems.

In the view of the above, we can say that this turbulent technological wave has completely changed the way in which communication between companies and their real and potential customers is carried out. According to recent data, over 75% of consumers spend a significant part of their daily lives in a digital environment, and it becomes an important part of their lives, thus becoming their true friend when choosing companies, products and services. The IAB survey shows that 100% of internet users in Bulgaria have researched online for their future purchases, while in the European Union this percentage is 96%. This eloquently demonstrates the decisive role of the Internet in brand choosing. 51% of internet users in Bulgaria say that the internet helps them choose better products and services [1, 2]. All these changes in the market conditions as well as in the everyday life of consumers are leading to the formation of a new direction in marketing, namely "digital marketing".

The object of this paper is the digital marketing and the subject is the digital marketing advantages and disadvantages. The first purpose of this paper is to systemize the various terms for digital marketing used in the specialized literature and the Internet and to show the differences between them. The second is to present the characteristics of the main advantages and disadvantages of digital marketing.

## II. ADVANTAGES OF DIGITAL MARKETING

The application of digital marketing allows companies to be flexible and adaptable to changes in the external environment, to build effective relationships with their customers, as well as to be more responsive to their needs and understandings. All this is achieved by the following key benefits of this type of marketing:

- High level of interactivity - creates an opportunity for interactive communication with consumers, thus more responsive to their understanding and expectations for seeking and receiving information. Interactive communication, in turn, creates opportunities to build a dynamic environment, changing



space, specific navigation, depending on the user's preferences, dynamic design, use of top-level special computer code, mobile technologies and continuous innovation. Things vary with each visit, depending on his/her skills, accumulated information in the system and knowledge of his/her interests and orientation. This in turn helps to use many non-standard and interesting ways to attract and retain the attention of consumers.

- Overcoming geographical barriers and limitations in marketing activities - digital marketing helps companies to successfully communicate with their customers, sell their products and services and find new business partners in real time anywhere in the world.
- Provides opportunities to respond more quickly and flexibly to user needs and wants.
- High degree of measurability of the achieved marketing results - very often, when conducting traditional advertising campaigns, the registered results are unclear and inaccurate and do not give an indication of whether the funds are spent efficiently whereas the results of digital campaigns are easily and accurately measurable (using modern statistical tools) and are available in real time. They allow marketers to track and analyze consumer behavior and build their profiles.
- Facilitates customer segmentation and targeting - thus achieving better targeting of advertising messages and greater effectiveness of marketing activities.
- High degree of personalization of advertising messages - thanks to collected online information for the consumers, individual offers can be created and thus adding value to them and responding to their needs and desires as precisely as possible in order to increase the consumer satisfaction.
- Creates more convenience for consumers - with the help of digital technologies, they can receive much more and better information about products and services that interest them, buy them from home and save time.
- Creates prerequisites and favorable conditions for successful development of virtual enterprises.
- Allows companies to reach more users through the use of social networks.
- Increases the traffic to the companies' websites - through the development of qualitative online advertisements, Internet publications, related to the company's activity, etc. Thus creating an engagement of the users with the thematic content provided for them. As a result, the interest in the offered products/services increases and the sales go up too.
- Facilitates communication and interaction with users - thanks to various platforms such as social networks, web applications or websites, users can ask questions and receive the information they need right away. Accordingly, companies can talk directly with their real and potential customers, build trust and get feedback on the products and services they offer.
- Facilitates the tracking and analysis of competitors' actions.
- Increases the degree of control and correction in the processes of development and implementation of various marketing activities.
- Potential for shortening the time needed to prepare and conduct marketing research.
- It requires less investment - the use of different digital tools for marketing activities requires less investment than traditional channels, therefore digital marketing has higher profitability.
- Suitable for start-ups, small and medium-sized companies - thanks to all the advantages listed here, we can say that digital marketing is very suitable for new and small companies as it provides a high degree of efficiency with small investments.



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- Creates opportunities for developing new business models and strategies such as mass customization, co-creation and more.

### III. DISADVANTAGES OF DIGITAL MARKETING

In order to create working marketing strategies, on the basis of information and communication techniques and technologies, companies must be well aware not only of the advantages they bring, but also of the disadvantages hiding in their application in practice.

The main disadvantages of digital marketing are:

- The use of digital marketing makes business organizations an "open book" for competitors - this is probably one of the most serious disadvantages of digital marketing, as digital marketing campaigns can be quickly and easily copied by their competitors.
- Trademarks and logos, corporate identities, can be copied and used by them to mislead consumers in order to gain market share. In addition, they can easily manipulate consumers through inaccurate information about products, services or brands, which can seriously damage the image of a company and lead to customer outflow.
- In digital marketing, you need to build relationships with a consumer who you do not see in person- this requires specific knowledge of the psychology of online consumer behavior. Very often, however, marketers do not take this into account and rely on traditional consumer psychology when designing digital marketing campaigns. This, in turn, leads to a lower efficiency since it does not take into account the particularities of consumer behavior and the relationships that are created online.
- Digital marketing campaigns can be perceived by users as unserious, if not professionally designed and properly targeted;
- The online reputation of companies can be destroyed by negative feedback - negative comments and information about products and services, and trademarks are visible and accessible to all users on the Internet, which can seriously damage the image of a company and lead to customer outflow.
- Lack of consumer trust - the fact that digital marketing campaigns involve the use of technologies that track and collect data from users on the Internet leads to privacy issues including the security of their privacy. Thereby, people take a serious distrust of this type of marketing and often refuse to participate in such events, which is one of the biggest challenges facing the development of digital marketing. For this reason, the topic of online trust and its impact on digital marketing strategies is becoming increasingly important and has been the subject of much research in the field.
- Overloading the Internet space with online advertising messages - the excess of online advertising messages in the form of banners, the continuous appearance of open and close windows, interruption of video materials and etc. can lead to consumer irritation, which will inevitably affect their attitude towards the companies.
- Digital marketing is not suitable for all types of products, services and companies - there are a number of products and services whose target audience cannot be reached and influenced by the tools offered by digital marketing. This is due to the fact that for one reason or another, these users are not online or do not trust the information they can obtain from the Internet.



- Digital marketing is highly dependent on technics and technology - this on the one hand requires serious knowledge in the field and on the other hand can lead to a number of technical errors as the information and communication tools offered by digital marketing are not without fails. It is often the case that the chosen technical solution does not work properly and results in incorrect outcomes, thereby causing the fail of the advertising campaign. Examples include broken links, slow loading or non-loading promotional messages or websites, paid advertising buttons that do not work, statistical analysis tools that do not process information correctly, and many more.
- Use of inappropriate digital tools and applications - there is a wide variety of tools and applications on the Internet and new ones are emerging every day. This makes it very difficult for the marketing professionals to choose the ones that will be most effective for the specific marketing events and will meet the needs and goals of the companies in the best possible way.
- Lack of clear criteria for choosing digital tools in marketing campaigns.
- It is very difficult to keep up-to-date information in the digital world - thanks to the dynamism that is changing the world of digital technologies, information there gets old very quickly and have to be replaced very frequently with new ones. It became a serious challenge for many companies as they do not have the necessary resources for that.
- Very often, digital marketing campaigns are developed and conducted on their own without aligning with the overall marketing strategy of the company - this usually results in the inability to achieve the intended results, lower efficiency, and misuse of funds.

#### IV. CONCLUSION

We definitely can say that digital marketing provides a huge arsenal of opportunities for more effective customer relationship management and competitive advantage. It greatly facilitates the activities of marketing professionals and shortens the time to develop and run marketing campaigns. It meets the needs and understandings of modern business.

The main advantages and disadvantages of digital marketing have been clarified and new ones have been added. The added advantages are: creates prerequisites and favorable conditions for successful development of virtual enterprises; increases the degree of control and correction in the processes of development and implementation of various marketing activities; suitable for start-ups, small and medium-sized companies and creates opportunities for developing new business models and strategies such as mass customization, co-creation and more.

The findings in this paper, on one hand, are a good base for future developments in the field of digital marketing, and on the other, would help companies to develop their marketing strategies and plans. But in order to work effectively and efficiently, digital marketing activities must not be considered on their own, but as dependent on the overall marketing development strategy of companies. Only then they will be able to make the most of the full potential of information and communication technologies in order to achieve.





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Participated in One Day Interdisciplinary National Conference on "A Journey of  
Indian Women" dated 9<sup>th</sup> March, 2023 at Shri. Kisanlal Nathmal Goenka Arts &  
Com. College, Karanja (Lad) (Maharashtra). He/ She presented paper entitled  
**महिलाओं की उद्यमिता - आत्मनिर्भर भारत**.....

  
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Impact Factor-8.632 (SJIF)

ISSN-2278-9308

# *B.Aadhar*

Single Blind Peer-Reviewed & Refereed Indexed

**Multidisciplinary International Research Journal**

**March-2023**

ISSUE No - (CCCXCVIII) 398 (B)

**A Journey of Indian women**



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**The Journal is indexed in:**

**Scientific Journal Impact Factor (SJIF)**

**Cosmos Impact Factor (CIF)**

**International Impact Factor Services (IIFS)**

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**Aadhar PUBLICATIONS**



44	ताराबाई शिंदे यांचे स्त्रीवादी विचार—	डॉ. मीनाक्षी भोयर	181
45	महिला आणि ग्रंथालये	Sunil Motiram Makode	188
46	भारतीय खेळ: महिलांचे योगदान	Gajanan Sheshrao Paikat	192
47	आत्मचरित्र – स्त्रियांचं भावविश्व उलगडणारी	डॉ.सुनिल शिवलाल राठोड	196
48	भारतातील प्रसिद्ध महिला खेळाडू - एक परिचय	डॉ. सागर प्रल्हादराव नारखेडे	203
49	महाराष्ट्र विधानसभेतील महिला नेतृत्वाचा सहभाग : विशेषसंदर्भ 1962 ते 2019	प्रा.डॉ.इक्बाल खान गफार खान	208
50	महिला आणि भारतीय उद्योग	डॉ. विनोद दौ. कोवे	210
51	बहिणाबाईच्या कवितेचे मुल्यमापन	प्रा. अनिल जानराव दौलतकर	214
52	महिला आणि समाजसुधारणा	डॉ. सतीश खरात	218
53	जैन साहित्यातून प्रगटणारी भारतीय स्त्री : एक अभ्यास	प्रा. अनुप अ. नांदगावकर	222
54	महिला बचत गट- महिलांच्या आर्थिक सक्षमीकरणाचे साधन	डॉ. दयाळू किसन राठोड	225
55	महिला आणि मानवाधिकार(संदर्भ भारत)	प्रा. अविनाश मा. फाळके	230
56	मराठी स्त्रीवादी कवीतांचा प्रवास	प्रा. आनंद उदेभान धुंदाळे	233
57	भारतीय महिलांची राजकारणातील भूमिका	प्रा. प्रमोद रामकृष्ण तायडे	237
58	भारतीय महिलांचा राजकारणातील सहभाग (संदर्भ :- लोकसभा व राज्यसभा )	प्रा. डॉ.आर.जी. खैरनार	240
59	महिलाओं की उद्यमिता-"आत्मनिर्भर"भारत	Dr. Nilesh N. Chotiya	244
60	श्रीचक्रधरांच्या दृष्टांतकथेतील स्त्री दर्शन	डॉ. माधुरी मनोहरराव पाटील	247
61	ब्रिटिशकालीन स्त्री स्वातंत्र्य विषयक चळवळ: एक अभ्यास.	डॉ. अशोक जाधव	250
62	महिला कौटुंबिक हिंसाचारचे समाजशास्त्रीय विश्लेषण	प्रा. डॉ. सुनिल प्रल्हाद गायगोळ	254
63	महिला आणि सुरक्षा, सुरक्षा आणि सायबर गुन्हे	प्रा.कु.छाया पांडुरंग ढाकुलकर	258
64	भारतीय राजकारणातील महिलांचा सहभाग	प्रा डॉ. वृषाली लक्ष्मीकांत फुके	263
65	भारतीय स्त्री कवितेत आढळणारे हिंसाचार - दंगली व त्यांच्या परिणामांचे चित्रण	प्रा स्वाती दीपक दामोदरे	267
66	भारतीय स्वातंत्र्य लढ्यात महिलांचे योगदान	Dr.Vijay Krushnarao Kale	274



**महिलाओं की उद्यमिता-''आत्मनिर्भर''भारत****Dr. Nilesh N. Chotiya**

Assistant Professor in Commerce. Smt. L.R.T. College of Commerce, Akola

**प्रस्तावना-**

देश की नारी शक्ति ने राष्ट्र के विकास में महत्वपूर्ण उपलब्धियां हासिल की हैं। इसके कई प्रमाण हमारे सामने मौजूद हैं। आज महिलाएं घर का चूल्हा-चौका करने और घर की चारदीवारी के बीच बिताने वाली जिंदगी से निकल नए मुकाम तय कर रही हैं। जी हाँ, लगभग प्रत्येक क्षेत्र में आज इनकी सहभागिता सुनिश्चित हो चुकी है। यहां तक कि जिन कार्य क्षेत्रों को पुरुषप्रधान माना जाता था अब उनमें भी ये शामिल हो गई हैं। आज भारत की नारी रेल चलाने से लेकर प्लेन तक उड़ा रही हैं।

इसी कड़ी में भारतीय महिलाओं को और अधिक सशक्त बनाने के लिए राष्ट्रीय महिला आयोग ने एक और पहल की है। दरअसल, केंद्र सरकार ऐसा करके महिलाओं को उद्यम क्षेत्र में उतारना चाहती है ताकि उनके कौशल से भारतीय अर्थव्यवस्था को और अधिक मजबूती मिल सके।

**NCW और IIM का योगदान**

इस उद्देश्य के लिए, राष्ट्रीय महिला आयोग ने भारतीय प्रबंधन संस्थान बैंगलोर के साथ मिलकर एक प्रोग्राम शुरू किया है। इसमें महिलाओं को प्रबंधन, नवाचार और उद्यमिता में उत्कृष्टता को बढ़ावा मिलेगा। इसके अलावा इच्छुक महिलाओं की डिजिटल शिक्षा को समर्थन और प्रायोजित करने के लिए हिंदी में एक सहयोगी ऑनलाइन प्रशिक्षण कार्यक्रम की कल्पना की गई है। उद्यमी पाठ्यक्रम के सफल समापन के बाद, चयनित प्रतिभागियों को हमारे ज्ञान और सलाहकार भागीदार, इंडिया एसएमई फोरम, भारत के छोटे और मध्यम उद्यमों के लिए सबसे बड़ा गैर-लाभकारी संगठन, द्वारा सलाह और इनक्यूबेट होने का एक विशेष मौका मिलेगा।

**उद्यमिता से देश की महिलाओं को बनाया जा रहा ''आत्मनिर्भर''**

जी हां, राष्ट्रीय महिला आयोग सर्वोच्च वैधानिक संगठन है जो महिलाओं को जीवन के सभी क्षेत्रों में समानता और समान भागीदारी हासिल करने में सक्षम बनाने की दिशा में काम कर रहा है। भारत में महिलाओं की भूमिका का निरंतर विस्तार हो रहा है। ''आत्मनिर्भर भारत'' अभियान महिलाओं की क्षमता को देश के विकास के साथ जोड़ रहा है। परिणाम हमारे सामने हैं। आज मुद्रा योजना की लगभग 70 प्रतिशत लाभार्थी महिलाएं हैं। देश में पिछले 6-7 वर्षों में महिला स्वयं सहायता समूहों की संख्या तीन गुना बढ़ गई है।

**60 हजार से ज्यादा नए स्टार्टअप, 45 % में कम से कम एक महिला निदेशक**

इसी तरह, 2016 के बाद 60 हजार से ज्यादा नए स्टार्टअप बने हैं, इनमें से 45 प्रतिशत में कम से कम एक महिला निदेशक हैं। ऐसे तमाम उदाहरण हमारे सामने हैं जो बताते हैं कि अब महिला किसी भी क्षेत्र में पिछड़ी नहीं कहलाएंगी। पिछले 7 सालों में देश की नीतियां महिलाओं को लेकर और अधिक संवेदनशील हुई हैं।

**अपने यहां सबसे अधिक मातृत्व अवकाश देता है भारत**

आज भारत उन देशों में है जो अपने यहां सबसे अधिक मातृत्व अवकाश देता है। कम उम्र में शादी बेटियों की पढ़ाई और करियर में बाधा न बने, इसके लिए बेटियों की शादी की उम्र को 21 साल करने का प्रयास है। केवल इतना ही नहीं कला के प्रति अपने लगाव को बनाए रखते वाली महिलाओं को भी मौका मिल रहा है। एक आर्थिक लाभ का

माध्यम बनाने और लुप्त होती कलाओं को पुनर्जीवित करने का इससे सुनहरा मौका और कहां मिलेगा। जी हां इन्हें भी केंद्र सरकार द्वारा काफी मदद पहुंचाई जा रही है।

### **पहले महिला सशक्तिकरण का सीमित दायरा**

देश में महिला सशक्तिकरण को सीमित दायरे में देखा जाता था, गांव में गरीब परिवारों की महिलाएं इससे दूर थीं। आज महिला सशक्तिकरण का चेहरा वो 9 करोड़ गरीब महिलाएं भी हैं जिन्हें पहली बार गैस कनेक्शन मिला है, धुएं से आजादी मिली है। आज महिला सशक्तिकरण का चेहरे वो करोड़ों माताएं-बहनें भी हैं जिन्हें उनके घर में शौचालय मिला है। महिला सशक्तिकरण का चेहरा वो माताएं हैं जिनके सिर पर पक्की छत मिली है, जिनके नाम से प्रधानमंत्री आवास बने हैं। करोड़ों महिलाओं को गर्भावस्था और प्रसव के समय सहायता मिलती है, जनधन बैंक खाता मिला है, सरकार की सब्सिडी सीधे महिलाओं के खाते में जमा होती है तो ये महिलाएं महिला सशक्तिकरण और बदलते हुए भारत का चेहरा बनती हैं।

### **आर्थिक स्वतंत्रता महिला सशक्तिकरण की कुंजी**

वहीं, आर्थिक स्वतंत्रता ही महिला सशक्तिकरण की असल कुंजी है। इसलिए एनसीडब्ल्यू का उद्देश्य महिला उद्यमियों को उनके उद्यमशीलता उद्यमों को विकसित करने और बनाए रखने के लिए आवश्यक ज्ञान और कौशल तक पहुंच प्रदान करके देशभर में महिलाओं के लिए एक स्थायी प्रभाव पैदा करना है। ये महिलाएं यह ज्ञान और कौशल प्राप्त कर भारत के विकास की गाथा में एक नया अध्याय जोड़ने को तैयार हैं। आज भारत में ऐसी अनेकों महिलाएं हैं जो किसी मल्टी नेशनल कंपनी की सीईओ हैं। न्यू इंडिया के ग्रोथ साइकल में महिलाओं की भागीदारी लगातार बढ़ रही है

### **विभिन्न स्तर पर महिला सशक्तिकरण को बढ़ावा देने के अवसर**

महिला उद्यमिता, डिजिटल साक्षरता, कानूनी जागरूकता, क्षमता निर्माण, ऑनलाइन प्रशिक्षण और महिलाओं के व्यक्तित्व विकास को लेकर आयोग द्वारा चलाए जा रहे हैं। इसके अलावा आयोग ने महिलाओं को सशक्त बनाने के लिए कई कदम उठाए हैं, जैसे- कोविड महामारी के दौरान, एनसीडब्ल्यू ने गर्भवती महिलाओं के लिए एक व्हाट्सएप हेल्पलाइन नंबर लॉन्च किया। महिलाओं को हर समय मदद पहुंचाने के लिए 24/7 हेल्पलाइन भी जारी की।

### **भागीदारी की दर में होगा सुधार**

महिलाओं को उद्यमिता में केंद्र सरकार का समर्थन मिलने से उनमें विश्वास की लौ और अधिक तेज जलेगी। इसके लिए सरकार भी पुरजोर कोशिशें कर रही है। फिलहाल राष्ट्रीय महिला आयोग महिलाओं के लिए "एम्पावरिंग वूमन थ्रू एंटरप्रेन्योरशिप प्रोग्राम" लेकर आया है जिसमें महिला एंटरप्रेन्योर बन सकती हैं और अपना स्टार्टअप तैयार कर अपने पैरों पर खड़ी हो सकती हैं। इससे महिलाओं की उद्यमिता में भागीदारी को बल मिलेगा।

### **भाषाई विविधता को मिलेगा बढ़ावा**

इससे पहले राष्ट्रीय महिला आयोग 'एम्पावरिंग वूमन थ्रू एंटरप्रेन्योर शिप प्रोग्राम' अंग्रेजी में शुरू कर चुका है जिसके जरिए बहुत से महिलाएं एंटरप्रेन्योर बनकर कार्य कर रही हैं। लेकिन इस बार बारी है हिंदी भाषी महिलाओं की। जी हां, आयोग द्वारा भाषाई विविधता को बढ़ावा देने, भागीदारी की दर में सुधार लाने और सीखने के परिणामों को बढ़ाने और क्षेत्रीय पहुंच का विस्तार करने के लिहाज से इस प्रोग्राम को अब हिंदी में फिर से संकल्पित किया गया है। यह एक व्यावहारिक, क्रिया-उन्मुख व्यवसाय और प्रबंधन पाठ्यक्रम है जो प्रतिभागियों को एक व्यवस्थित, वैज्ञानिक और आपके विचारों और अवसरों के परीक्षण की एक आसान प्रक्रिया से परिचित कराता है। चयनित प्रतिभागी "डू योर वेंचर" के बारे में सीखेंगे, जो उन्हें उद्यमियों द्वारा अपना स्वयं का उद्यम शुरू करने के सामान्य रास्ते सिखाएगा। वे विचारों को उत्पन्न करने के लिए उपकरणों और तकनीकों को भी सीखेंगे और फिर क्षेत्र में अपने विचारों का परीक्षण करेंगे और प्रतिक्रिया एकत्र करेंगे।



**2015 से अब तक, 185 महिलाओं को पद्म पुरस्कारों से किया जा चुका सम्मानित**

साल 2015 से लेकर अब तक, 185 महिलाओं को उनके अभूतपूर्व कार्यों के लिए पद्म सम्मान दिया गया है। इस वर्ष भी, 34 पद्म पुरस्कार अलग-अलग क्षेत्रों में काम कर रही महिलाओं को मिले हैं। यह अपने आप में रिकॉर्ड है क्योंकि आज तक कभी इतनी ज्यादा महिलाओं को पद्म सम्मान नहीं मिला है। विभिन्न क्षेत्रों में महिला सशक्तिकरण को बढ़ावा देने के केंद्र सरकार के अवसर महिलाओं को प्राप्त हो रहे हैं।

**आत्मनिर्भर महिलाएँ**

महिला सशक्तिकरण को बेहद आसान शब्दों में परिभाषित किया जा सकता है कि इससे महिलाएं शक्तिशाली बनती हैं। जिससे वह अपने जीवन से जुड़े हर फैसले स्वयं ले सकती हैं और परिवार तथा समाज में बेहतर ढंग से ज़िन्दगी जी सकती हैं। समाज में उनके वास्तविक अधिकार को प्राप्त करने के लिये सक्षम बनाना ही महिला सशक्तिकरण है। इसमें ऐसी ताकत है कि वह समाज व देश में बहुत कुछ बदल दे।

भारत की लगभग आधी आबादी महिलाओं की है और विश्व बैंक की एक रिपोर्ट के अनुसार अगर महिला श्रम में योगदान दे तो भारत की विकास दर दहाई की संख्या में होगी। फिर भी दुर्भाग्य की बात है कि सिर्फ कुछ लोग ही महिला रोजगार के बारे में बात करते हैं। महिला सशक्तिकरण के लिये महिलाओं का आर्थिक रूप से आत्मनिर्भर होना बेहद जरूरी है। पुरुषों की भांति महिलाएं भी देश की समान नागरिक हैं और उन्हें भी स्वावलम्बी होना चाहिये।

ताकि वे समय आने पर व्यवसाय कर सकें और अपने परिवार को चलाने में मदद कर सकें। यही जागरुकता ही तो उनके, उनके परिवार के व देश के विकास को गति देगी एवं एक नई दिशा देगी। महिलाओं की आत्म निर्भरता उनकी जागरुकता और उनकी उन्नति न केवल उनके गृहस्थी के विकास में सहायक साबित होती है बल्कि उनकी आत्म निर्भरता, जागरुकता एवं साक्षरता देश के विकास में भी अहम भूमिका निभाती है।

हमारे देश में महिलाओं को आत्म निर्भर बनाने के लिये तरह तरह की योजनाएं चलाई जा रही हैं जैसे राष्ट्रीय ग्रामीण आजीविका मिशन, यह योजना 2011 में स्वर्ण जयंती ग्राम स्वरोजगार योजना का पुर्नगठन कर शुरु की गयी थी। राष्ट्रीय ग्रामीण आजीविका मिशन देश भर में महिलाओं के स्वयं सहायता समूह माँडल को सशक्त करने के लिये शुरु की गयी है। इस योजना के तहत सरकार 7 प्रतिशत ब्याज के दर पर तीन लाख रुपये तक ऋण सुविधा प्रदान करती है। समय पर भुगतान करने पर ब्याज की दर 4 प्रतिशत पर आ जाती है। इस योजना से आत्म निर्भर भारत अभियान के तहत ग्रामीण महिलाओं को अपने पैरों पर खड़े होने में मदद मिलेगी। इसकी सहायता से महिलाएं गांव में ही अपना खुद का रोजगार विकसित कर सकेंगी। इसी प्रकार से प्रधानमंत्री उज्ज्वला योजना के तहत मुफ्त में बांटे गये घरेलू गैस कनेक्शन ने भी ग्रामीण अर्थव्यवस्था में महिलाओं के सशक्तिकरण का कार्य किया है। साथ ही प्रधानमंत्री जनधन योजना के तहत महिलाओं के कुल 16.42 करोड़ खाते खोले गये हैं। यह वित्तीय समावेश के क्षेत्र में बड़ी सफलता को दिखाता है। इस योजना ने महिलाओं की भागीदारी को सुनिश्चित कर आर्थिक विकास के नये पैमानों को तैयार किया है।

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# RESEARCH NEBULA

*An International Refereed, Peer Reviewed & Indexed Quarterly Journal in Arts, Commerce, Education & Social Sciences*

DOI PREFIX 10.22183      JOURNAL DOI 10.22183/RN      IMPACT FACTOR 7.399

This is to certify that the research paper entitled


## **USE OF ICT IN HIGHER EDUCATION**

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Smt. L.R.T. College of Commerce, Akola.**



has been accepted after scrutiny and reviewed by the Peer Review Board. The paper is published in the Special Issue January 2023 of Research Nebula under **INTERNATIONAL MULTI-DISCIPLINARY CONFERENCE** On **RESEARCH, INNOVATION, CHALLENGES & OPPORTUNITIES IN HIGHER EDUCATION** on 13<sup>th</sup> January, 2023



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ARTS AND SCIENCE COLLEGE, KURHA,  
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in collaboration with  
PHYSICAL EDUCATION FOUNDATION OF INDIA,  
NEW DELHI.

Special Issue Published on 13<sup>th</sup> January, 2023

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106.	<b>KISHOR U. TAYADE</b> Amolakchand Mahavidyalay, Dist. Yavatmal	INNOVATIONS IN PHYSICAL EDUCATION AND SPORTS: CHALLENGES AND CAREER OPPORTUNITIES	384
107.	<b>PROF. MAHENDRA W. DESHMUKH</b> Director Of Physical Education and Sports Late Panchfulabai Pawade Kala, Vanijya Mahila Mahavidyalay, Warud, Dist. Amravati	CHALLENGES IN PHYSICAL EDUCATION IN SCHOOL CURRICULUM	387
108.	<b>MILIND OMPRAKASH DESHMUKH</b>	THE RISE OF E-LEARNING, VIRTUAL LEARNING AND DISTANCE EDUCATION IN TODAY'S ERA	391
109.	<b>DR. NILESH N. CHOTIYA</b> Assistant Professor (Department of Commerce), Smt. L.R.T. College of Commerce, Akola.	USE OF ICT IN HIGHER EDUCATION	394
110.	<b>PROF. DR. NITIN DEULKAR</b> Shri Sudhakar Rao Naik Arts & Umashankar Khetan Commerce College, Akola	SPORTS AND PHYSICAL ACTIVITIES: BUILDING ENDURANCE AND COORDINATION	397
111.	<b>P. B. GAIKWAD</b> Director of Physical Education, G. B. Murarka College, Shegaon	ROLE OF SPORTS PSYCHOLOGY: ADVANTAGES AND BETTER SPORTS PERFORMANCE	400
112.	<b>DR P. S. MOHE</b> Librarian, Shree Ganesh Arts College, Kumbhari, Akola	DIGITAL LIBRARY: TODAY'S NEED	403
113.	<b>DR. PRADEEP KACHARUJI INGOLE</b> Director of Physical Education, Milind Mahavidhyalaya Mulawa Tq. Umardhed Dist. Yavatmal	HINDRANCES IN HIGHER EDUCATION IN INDIA-FEW CONSIDERATIONS AND SUGGESTIONS	406
114.	<b>PROF. PRAKASH N LAHASE</b> Head Dept. of Economics Smt. Salunkabai Raut Arts and commerce college Wanoja, Tah. -Mangrulpir, Dist-Washim	CURRENT SCENARIO OF EMPLOYMENT IN INDIAN ECONOMY	408
115.	<b>DR. PRALHAD V. RAUT</b> Mahtma Jyotiba Fule Commerce Science & Vitthalrao Raut Arts College Bhatkuli Dist. Amravati	PHYSICAL EDUCATION AND SPORTS: GROWTH AND DEVELOPMENT	411
116.	<b>DR. PRASHANT S THAKARE</b> Librarian Saraswati Arts College. Dahihanda Akola	SWOT ANALYSIS IS A VERSATILE TOOL FOR MEDICAL LIBRARY PROFESSIONAL	414
117.	<b>PRAVIN A. JOSHI</b> Librarian, M.E.S. Arts & Commerce College, Mehkar	INNOVATIVE PRACTISES OF LIBRARY IN CURRENT DIGITAL ERA	418
118.	<b>DR. PUSHPALATA M. DESHMUKH</b> Assistant Professor, Shri Shivaji College of Physical Education Amravati Maharashtra	DEVELOPMENT AND INNOVATIONS IN WORLD OF SPORTS	422
119.	<b>DR. RUPA Z. GUPTA</b> Assistant Professor, Department of Commerce Smt. Radhadevi Goenka College for Women, Akola	A STUDY ON INDUSTRY 4.0 & INDIAN ECONOMY	425
120.	<b>DR. SANGITA MANGESH KHADSE</b> Director Physical Education Smt. Sindhutai Jadhao Arts and science college, Mehkar	IMPORTANCE OF PHYSICAL FITNESS, PHYSICAL ACTIVITY YOGA AND MEDITATION IN HEALTHY LIFESTYLE MANAGEMENT	428





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### **USE OF ICT IN HIGHER EDUCATION**

#### **ABSTRACT**

*The modern view of education is concerned with transforming the personality of individual and making him fit for living in real sense. The ICT not only in education sector but in every field has provided a bridge to connect with the world. The variety of ICT tools and advanced gadgets are continuously improving the teaching-learning environment globally. Policy initiatives by Government like Sarva Shiksha Abhiyaan, National Education Policy (NEP) 2020, Rashtriya Uchchar Shiksha Abhiyan (RUSA) and programs such as Skill Up India aims to transform education system to meet the needs of 21st Century. The latest cutting edge technologies, artificial intelligence, Augmented Reality (AR) and Virtual Reality (VR) and much more rapidly introducing technologies attracting users all over the world to access, transmit, store and manipulate data and information according to their needs. Advanced ICT tools such as smart devices, smart-boards, online classrooms, digital cameras, projectors, video conferencing tools, audio recording tools etc. enabling transformation of teaching-learning process. ICT is playing significant role in providing high standard of education. The providers of education should keep them update with existing and upcoming technology for shaping students' career.*

**Key Words** – ICT environment, Higher Education Institutions (HEIs), Artificial Intelligence, Augmented Reality, Virtual Reality, et.

#### **Introduction –**

*“We need technology in every classroom, and in every student's and teacher's hand, because it is the pen and paper of our time, and it is the lens through which we experience much of our world.” - David Warlick (Educator and Author)*

Education is defined in Cambridge Dictionary as “the process of teaching or learning, especially in a school or college or the knowledge that you get from this.” In Oxford Dictionary it is defined as “A process of teaching, training and learning, especially in schools, colleges or universities, to improve knowledge and develop skills.” The modern view of education is concerned with transforming the personality of individual and making him fit for living in real sense. This view widened the scope, it emphasizes on proper utilization of potentials exist in human being for the purpose of living. It enables to face challenges and find out solutions smoothly. Globally, the education sector is transforming from traditional Blackboard teaching to the advanced ICT

teaching learning environment. This transformation has proved itself as a great alternative communication system connecting people in the verse situation of Covid-19 corona virus pandemic. The ICT not only in education sector but in every field has provided a bridge to connect with the world. The variety of ICT tools and advanced gadgets are continuously improving the teaching-learning environment globally. In our country, education to the remote areas is now conveniently accessible only because of such advanced ICT environment.

#### **Indian Higher Education Sector at a glance :**

The Higher Education sector in India is expected to grow upto (US\$ 35.03 billion) by 2025. The growing statistics includes 42,343 colleges, 1014 Universities and near about 40 million students enrolled in higher education in 2020-21. The HEIs focusing on E-Learning environment and its market is expected to reach US\$ 11.6 billion by 2026. According to KPMG, India has also become the second largest market for E-learning after the US.<sup>1</sup>

The Indian Ed-tech market size is growing tremendously and expected to reach US\$ 30 billion by 2031. India is becoming Ed-tech capital of the world. Cheap Internet rates, easy accessibility, learn from anywhere, affordable courses etc. are the reasons to make Ed-tech so popular and growing sector in education. Out of top 36 Ed-Tech unicorn companies, 7 are Indian which are valued at \$ 34.05 Bn in June 2022. The world's most-valued Ed-tech company Think & Learn Pvt. Ltd which runs education platform Byju's has also become the world's most expensive Ed-tech company.<sup>2</sup>

According to KPMG, after US, India has also become the second largest market for E-learning. The online education market in India is expected to grow by US\$ 2.28 billion during 2021-2025, growing at a CAGR of almost 20%. Private Indian players are collaborating with international brands to provide an international standard of education. Private investments in the Indian education sector have increased substantially over the past two decades. The demand for specialized degrees is also picking up with more and more students opting for specific industry-focused qualifications. HEIs in India are focusing on creating online programmes due to the increasing demand from the stakeholders.<sup>3</sup>

These statistics of higher education sector representing the transformation of education pattern to beyond imagination.

#### **DRIVERS of Growth :**

- Market potential with over 500 Million people in the age group of 5 to 24 years.
- The New National Education Policy aim the growth of Gross Enrolment Ratio in higher education including vocational education from 26.3% (2018) to 50% by 2035.
- Affordable internet facilities with 622 million active internet users in 2020, expected to increase by 45% to reach 900 million by 2025.
- Policy initiatives by Government like Sarva Shiksha Abhiyaan, National Education Policy (NEP) 2020, Rashtriya Uchchar Shiksha Abhiyan (RUSA) and programs such as Skill Up India aims to transform education system to meet the needs of 21st Century.
- Improving Higher Education Ecosystem, University Grants Commission of India (UGC) in April 2022, approved regulations for foreign collaboration to offer joint, dual, or twinning programs. IFSC - GIFT city allows setting up International Branch Campuses (IBCs) and offshore centres for foreign universities in India with simplified entry and freeing them of rigid domestic regulations. 1.
- Progressive graph of English-speaking population allowing easy delivery and use of advanced educational products. India was ranked 48th out of 112 countries in the English Proficiency Index (EPI) 2022.

#### **ICT and Its Use in Higher Education :**

ICT stands for Information and Communication Technology. It is an extended form of Information Technology (IT). It is an infrastructure consists of unified communications integrated with wired as well as wireless advanced technology. The latest cutting edge technologies, artificial intelligence, Augmented Reality (AR) and Virtual Reality (VR) and much more rapidly introducing technologies attracting users all over the world to access, transmit, store and manipulate data and information according to their needs.

Advanced ICT tools such as smart devices, smart-boards, online classrooms, digital cameras, projectors, video conferencing tools, audio recording tools etc. enabling transformation of teaching-learning process. With these gadgets ICT is influencing changing, and supporting the content that is being delivered by the teachers and also changing the way students are learning. The *Gamification Approach in education* making it more interesting and motivating. There has been a systematic movement from *content-centered curricula* to *competency-based curricula* with the aid of various ICT tools. Off-campus delivery of courses is possible for students who were unable to attend the class for any reasons. It allows access to various courses and programmes from the place of learners. It provides convenience to the students in terms of time and cost.<sup>4</sup>

**Virtual Teaching-Learning Process :** The virtual teaching-learning process enhancing educational experiences with the use of **AI (Artificial Intelligence)**. The pandemic gives an opportunity to adapt variety of online digital tools and applications in teaching-learning process like Whatsapp, Google Classroom, Google Meet, Zoom Meet, subject related videos on YouTube, charts and models through different online applications have changed the scenario of higher education even Facebook and Instagram apps are used frequently to communicate instructions to the students.

**Assessment and Evaluation Process :** ICT has changed the form of assessment and evaluation processes also. The advanced ICT tools have made assessment and evaluation of students' performances in comparatively less time and with more accuracy. The assessment may be either 'formative', 'summative', designed to monitor students' progress or in any other way. ICT tools like Google Classroom, Google Form, Socrative, Quizizz etc. are now conveniently used for the assessment of students' performances.<sup>5</sup>

#### **Objectives of the study :**

1. To study the current scenario of Higher Education sector in India.
2. To study the changing pattern of higher education sector.
3. To highlight the use of ICT in teaching-learning process.
4. To update with the present ICT environment and its benefits particularly in higher education.



### **Research Methodology :**

The study is based on the review of secondary data. Recent articles available on internet have been studied to understand the current scenario of Indian Higher Education sector. Different statistical reports have been studied to update with the potentials of existing and upcoming technology. In this study, the features of modern technology (specifically ICT) are highlighted in brief to understand its use in higher education sector.

### **Discussion on Findings :**

1. It is found in the study that the use of ICT in Higher Education sector is increasing with high rate of adaptation.
2. The traditional chalk-board trend is transform into using variety of ICT tools and gadgets.
3. The use of ICT is benefitting the sector with different advantages like easy to use, accessible with high speed internet facilities, cost effective and most important it enhanced the education pattern.
4. The ICT environment with Artificial Intelligence, Augmented Reality and Virtual Reality technologies and connectivity with the world has widened the scope of education.
5. The increasing numbers of educational institutions reveals the assured way of expected Gross Enrollment Ratio to provide 'Education to All' under 'Sarva Shiksha Abhiyaan'.
6. Government's initiative like GIFT Cities has introducing international standards of education.

### **Conclusion:**

The education sector has faced unexpected challenges during Covid-19 pandemic and specifically in Lockdown period. This pandemic has provided an opportunity to apply alternative to the physical education in the form of online education. With highly advanced ICT tools the education sector has successfully chased the problems of pandemic.

ICT is playing significant role in providing high standard of education. The providers of education should keep them update with existing and upcoming technology for shaping students' career. It is recommended that all the stakeholders of education rationally apply the upgraded technologies to achieve the aims of education.

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**B.Aadhar'** International Peer-Reviewed Indexed Research Journal

ISSN :  
2278-9308

Impact Factor -(SJIF) -8.575,

Issue NO, 351 (CCCL) A

May,  
2022

Impact Factor – 8.575

ISSN – 2278-9308

# B.Aadhar

**Peer-Reviewed & Refereed Indexed**

**Multidisciplinary International Research Journal**

**May -2022**

ISSUE No- (CCCL) 351-A

**Sciences, Social Sciences, Commerce,**

**Education, Language & Law**

**Prof. Virag.S.Gawande**

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## Recent Trends in E- Commerce

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### Abstract

Micro, Small and Medium Enterprises (MSMEs) in Indonesia are developing and becoming popular. In this case, efforts are needed to improve the performance of MSMEs to be able to contribute to society and improve the economy. This research aims to see how the role of innovation and e-commerce can help improve the marketing performance of small businesses. It can be seen that the development of MSME is an advantage as well as a challenge for small businesses to be able to compete and survive in existing business competition. The research results show that innovation plays an important role for small businesses to improve their marketing performance, process and output of their businesses. Furthermore, e-commerce plays a role in improving marketing performance.

**Keywords** Innovation, E-Commerce, Marketing Performance, Small Business.

### Introduction-

Since Schumpeter put forward the concept of innovation in his classic work "Economic Development Theory", innovation has become a research topic of wide concern in academic society in the research on the mechanisms of innovation, the topic of the factors influencing corporate innovation has very important theoretical and practical significance. Innovation is the core driving force for market growth and economic development. Clearly understanding the influencing factors of innovation has great value in corporate management and incentive mechanisms. Identifying these influencing factors can help the academic community to deepen the understanding of the mechanism of innovation formation. E-commerce is a new economic form that has emerged in recent years. Corporate innovation brought on by this new form has attracted the attention of some scholars. The cost reduction and the rise of efficiency in the collection, processing and dissemination of data information have made it easier for companies to innovate more than ever before. However, the mechanism of e-commerce development to promote corporate innovation is still ambiguous. The sustainable way for companies to develop is to keep promoting innovation through various means, including adopting e-commerce. Several studies focused on organizational innovation based on the e-marketplace, and provided a possible framework for corporate innovation with e-commerce.

### Objectives of the study:-

1. To study of the recent trend in e-Commerce.
2. To study role of research innovation in E-Commerce.

### Research Methodology:-

1. Research paper depends on secondary data.
2. Research paper studied on various recent reports.

### Recent Trends in E- Commerce

Marketing performance is a measure of the success of the implementation of marketing strategies. Marketing by the marketing team is the most important component in a company. To find out how the implementation of marketing functions in the company, it can be seen from marketing performance. Marketing performance is a factor that is often used to measure the impact of the strategies implemented. The marketing strategy adopted by the business person making a business and the products produced to be considered by consumers. The small business actors must make an innovation starting from the process input to the output produced. The innovation will be the difference between one business actor and the other. The existence of innovation in a business will increase brand awareness to create customer loyalty. In addition to the development of innovation, businesses can also use technology as an online marketing medium or called e-commerce which is a new commercial strategy that leads to improving the quality of products and services while reducing costs incurred in direct sales. By using e-commerce, the process of communication and buying and selling becomes easier and faster with the existence of the internet network. E-commerce provides assistance to small businesses that have limited capital to keep innovating and improving marketing performance. Therefore, the results are insignificant. Thus, one of the factors that influence

Research from and third party findings highlight some of the IT leaders, and organizations in their digital transformation journey. The 6 digital transformation trends are:

1. **The digital-ready culture:-** Organizations are under greater pressure to digitize services quickly at scale to meet rising customer demands and create new revenue channels.
2. **Democratization of innovation:-** Line of business users is trying to develop digital customer experiences faster. IT needs to drive cultural change by empowering the business to self-serve and deliver solutions quicker.
3. **Composable enterprise:-** Hyper-specialization has created a groundswell of applications, leading organizations to shift to a composable enterprise to become more agile -- where digital capabilities can be composed of existing applications using APIs, rather than being built from scratch every time.
4. **Automation:-** Organizations are using automation to drive operational efficiency and improve business processes. APIs are key to driving automation and scaling productivity.
5. **API security:-** The average enterprise has 900 applications. The proliferation of new endpoints creates new avenues for intrusion, requiring robust API security.
6. **Microservices:-** Organizations are turning to microservices to rapidly build new customer experiences. Companies deploying microservices to production will require some form of service mesh capabilities to scale.

#### Conclusion and Suggestion:-

Based on the results of the previous analysis and discussion, it can be concluded that innovation has a very good role in improving the marketing performance of Small Businesses. The more frequent innovations are carried out by small business actors, the marketing performance of these businesses will increase. On the other hand, e-commerce has a positive but not significant effect on the marketing performance variables of small businesses. The better the application of e-commerce in marketing activities is carried out by small businesses, the marketing performance of these businesses will increase. However, e-commerce does not have a significant impact on improving marketing performance, due to the lack of education for businesses to be able to use e-commerce in their businesses. Another factor is that quite a number of business actors are still hesitant to use e-commerce because they do not want to be bothered and prefer selling offline only. This certainly can be input to the government or related entrepreneurs to be able to provide education and training in e-commerce and the use of technology to be able to support the marketing performance of small businesses so that they can compete with similar business actors or new comers.

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Impact Factor-8.632 (SJIF)

ISSN-2278-9308

# *B.Aadhar*

Single Blind Peer-Reviewed & Refereed Indexed

Multidisciplinary International Research Journal

**March-2023**

ISSUE No - (CCCXCVIII) 398 (A)

## **A Journey of Indian women**



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23	Women And Atmanirbar Bharat	Dr. Vandana K. Mishra	73
24	Improved Overall Health Of Women Through Sports	Gajanan V. Patil	78
25	Significance Of Nutrients: Women's Health And Wellness	Dr. Kamini M. Mamarde	81
26	A Study of Social Reforms of Indian Women's	Dr. N.M.Gutte	84
27	Women And Sports	Dr. Dnyaneshwari S. Wankhade	87
28	Women sports activities participation in India	Ulhas V. Bramhe	92
29	Socio- Psychological Aspects Of Women Athlete For Less Participation In Sports	Dr. Savita M. Kene	94
30	Issues of Otherness and Displacement in Manju Kapur's 'The Immigrant'	Dr. Bharati S. Patnaik	98
31	Women and Domestic violence in India	Dr. Shantarm Chavan	101
32	Ladies Coupe" As A Voice Of Suffering Women	Dr.Varsha E. Gawande	105
33	Women and sports	Dr Jayawant Mane	107
34	The Indian Women Writers and their Contributions to Indian Literature	Prof.O.S.Pawar	110
35	Women In Vedic Period	Dr. Pradip P. Yeole	112
36	A Comparative study of Attitude about Life Skill of Household workers and Factory Workers Working in Unorganised Sector for Women Empowerment.	Snehal A. Ganar , Dr. S. S. Satturwar	113
37	Impact of Social Media on Woman	Ku.J.M.Bhagat	116
38	Women's Health Issue and Government Schemes in Kolam Tribe (Special Reference to Yavatmal District)	Rutvika Deepak Koturwar	119
39	Comparative study of Mental Health between Morning Walker and Yoga Practitioner Women's of Amravati	Dr. Pushpalata M Deshmukh	121
40	Empowering Women through Education	Julie Kukreja	124
41	Women & Sports - A New Vistas	Dr. Alka Karanwal	127
42	The Role Of Woman In Indian Economy And Across The World	Abhinav Raosaheb Pundkar	129
43	Women's Participation In Sports And Leadership In India	Akshay S. Gohad	132
44	Marginalization of Women in Githa Hariharan's The Thousand Faces of Night	Dr. Ajay R. Patalbansi	136
45	Depiction of Pathetic Images of Women in The Select Novelof Mulk Raj Anand.	Mangesh N. Wankhade ,Prof. Dr.Ashalata M.V.P. Raman	139

## **A Study of Social Reforms of Indian Women's**

**Dr. N.M.Gutte**

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### **Abstract:-**

The social reformers believed in the principle of individual liberty, freedom, and equality of all human beings irrespective of sex, color, race, caste, or religion. They attacked a number of traditional, authoritarian, and hierarchical social institutions and launched social reform movements to liberate the Indian women from their shackles.

There are two distinct groups of progressive movements aimed at emancipation of Indian women. Both groups recognized the restrictive and coercive nature of the social customs and institutions. One group opposed these customs and institutions as they contradicted the democratic principles of liberty and freedom. This group was called the Reformers.

### **Introduction: -**

The social reformers believed in the principle of individual liberty, freedom, and equality of all human beings irrespective of sex, color, race, caste, or religion. They attacked a number of traditional, authoritarian, and hierarchical social institutions and launched social reform movements to liberate the Indian women from their shackles. Though many of the reformers were mainly men, the reform movement aimed at improving the status of Indian women.

Raja Ram Mohan Roy was one of the greatest social reformers of India. He was concerned about a number of evil customs planning the Indian society. These included "saha marana" or Sati, female infanticide, polygamy, infant marriages, purdah, absence of education among women, and the Devadasi system. Raja Ram Mohan Roy led a crusade against the evil and inhuman practice of Sati, in which a widow was forced to immolate herself on the funeral pyre of her deceased husband. Sati was in practice in many parts of India.

It was accepted and condoned on the grounds that it would secure "Moksha" for widows. It was also felt that a woman could be led astray if she continued to live after the death of her husband. This feeling was disproved by Raja, who felt that a woman could be led astray even during her husband's lifetime.

In fact, after the death of her husband, a woman is under the protection of her family, so she can be watched over with greater vigilance. Raja strongly refuted the contention that Sati was a free, voluntary act of the widow, and called it a monstrous lie. Raja's arguments and anti-Sati activities led Lord William Bentinck to legislate for the prohibition of Sati, which resulted in the passing of the Prohibition of Sati Act in 1829.

### **Objectives of the study:-**

- To study of the recent social reforms of Indian women's.
- To study role of Indian women's in modern India.

### **Research Methodology:**

- Research paper depends on secondary data.
- Research paper studied on various recent reports.
- The women's movements in the colonial period are mainly of two different concerns:
  - o Social reform movements
  - o Nationalist movements
- Social reform movements
- The colonial intervention in the 19th century intruded into the areas of our culture and society and this affected transformation in our social fabric.
- This potential threat was sensed by the Indian intellectual reformers, exposed to western ideas and values.
- At this juncture, the Indian intellectual reformer sensitive to the power of colonial domination and responding to Western ideas of rationalism and liberalism sought ways and means of resisting this colonial hegemony.
- This cultural defence resulted in a paradoxical situation.



- Spurred by new European ideas of rationalism and progress, the reformers tried to create a new society, modern yet rooted in Indian tradition.
- They began a critical appraisal of Indian society in an attempt to create a new ethos devoid of all overt social aberrations like polytheism, polygamy, casteism, sati, child marriage, illiteracy etc. all of which they believed were impediments to progress of women.
- Also, Women were seen as passive recipients of a more humanitarian treatment to be given by Western educated elite men. There was thus an attempt to reform women rather than reform the social conditions which opposed them.

#### Nationalist movements

##### The partition of Bengal in 1905

- This resulted in the launching of Swadeshi movement by the nationalists.
- Though there was the absence of mass awakening amongst the women, but meetings were arranged and khadi spinning's were taken up by women.
- Women contributed their bangles, nose rings and bracelets to the national fund.
- In villages, women started
- The women workers of the Arya Samaj were also responsible for arousing national spirit among the people.

##### Setting up of Home Rule League

- The period from 1911-18 is of great significance in the history of Indian national movement because for the first time a woman Annie Besant led the national movement as president of Indian National Congress. (Calcutta Session 1917)

It was due to women like Annie Besant that organised movement for the emancipation of women took place and the demand for political rights for women came to be firmly established on the political agenda

##### Entry of Gandhiji

- The entry of Mahatma Gandhi with his experience altered the national politics dramatically.
- He realised the importance of mass base to Indian nationalism.
- Gandhian style of mass mobilisation had implications for the Indian women's movement in as much as increasing number of women were sought to be mobilised for participation in the independent movement.
- When Gandhi launched an all India Satyagraha in 1919 against the provocative enactment of the Rowlat Act, Women took out processions, propagated the use of Khadi and even courted jail.
- Further, the non-cooperation movement awakened the women of all sections and imparted first lessons in Satyagraha.

#### Struggle for Suffrage

From the beginning, the Indian women's movement approached the suffrage campaign as a measure to achieve social reform. The leaders believed that enfranchisement of women would mean additional support for reform legislation. After the struggle for franchise, for the first time, Indian women exercised their vote in the elections of 1926.

##### Dandi March 1930

A large number of women including Sarojini Naidu, actively took part in the Dandi March. Women participated by breaking salt laws, forest laws taking out processions, picketing schools, colleges, legislative councils and clubs.

Further, In 1931 Sarojini Naidu attended the Second Round Table Conference as an official representative of the women of India

##### Civil Disobedience Movement of 1930

During this phase, Kamala Devi Chattopadhyay addressed meetings and picketed foreign cloth and liquor shops. She was in charge of the women's wing of the Hindustan Seva Dal

##### Government of India Act 1935

The inauguration of provincial autonomy under the India Act of 1935 gave women an opportunity to be elected to the state legislatures and also become administrate.

##### Azad Hind Fauj

- In the Indian National Army of Subhash Chandra Bose, Rani Jhansi Regiment was created for women. Women were trained in nursing, social service and to use weapons

Summary:-

India has been a victim of a lot of social problems like inequality against women and people of lower castes and tribes. Many reformers had come ahead to fight all these problems. For example, Periyar J.V. Ramaswamy tried to destroy the inequality against untouchables. Social reformers like Raja Ram Mohan Roy, Dayanand Saraswati, Veerasingam Pantulu, Pandita Ramabai, Mumtaz Ali, Ishwarchandra Vidyasagar, etc supported equality for women and eradicate problems like social problems like Sati, child marriage, dowry, etc.

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# A Study of Digital Marketing and its Importance in Business

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## ABSTRACT

Digital marketing refers to advertising delivered through digital channels such as search engines, websites, social media, email, and mobile apps. The concept of digital marketing started from the Internet, web search tools, and ranking the Websites. As per the marketing definition, brand is an identifying symbol, mark, logo, name, word, and/or sentence that companies use to distinguish their product from others. There is always a confusion between inbound marketing and digital marketing. The most important thing to remember about digital marketing and inbound marketing is that as a marketing professional, you don't have to choose between these two. From social media to text messages, there are many ways to use digital marketing tactics in order to communicate with your target audience. Digital marketing has become increasingly important because of many accessible digital channels. Additionally, digital marketing has minimal upfront costs, making it a cost-effective marketing technique for small businesses.

**Key Words:** Brand, Digital marketing, Businesses, Online, Inbound Marketing, Social Media,

## I. INTRODUCTION

Digital marketing refers to advertising delivered through digital channels such as search engines, websites, social media, email, and mobile apps. Using these online media channels, digital marketing is the method by which companies endorse goods, services, and brands. Consumers heavily rely on digital means to research products (Keller & Kotler 2006).

It indicates that Digital marketing, online marketing, internet advertising, marketing a company online is a big deal these days. This research paper examines the impact of digital marketing in broad sense in profitable business.

## II. THE CONCEPT

The concept of digital marketing started from the Internet, web search tools, and ranking the Websites. The first search engine began in 1991 with a network protocol called Gopher for inquiry and search. Since the dispatch of Yahoo in 1994 companies began to increase their ranking on the site. At the point when the predictions turned out to be wrong, the market was ruled by Google and Yahoo for search development. While, the Internet search traffic developed in 2006 along with the development of major companies like Google. "In 2007, the use of cell phones expanded Internet utilization moving radically and individuals everywhere

throughout the world began interfacing with one another more conveniently through social media” (Smyth 2007). “Recently, companies have been understood the significance of digital marketing. Businesses should consolidate online with conventional techniques to be fruitful for addressing the requirements of clients” (Parsons, Zeisser, Waitman 1998).

### III. BRAND

As per the marketing definition, brand is an identifying symbol, mark, logo, name, word, and/or sentence that companies use to distinguish their product from others. A combination of one or more of those elements can be utilized to create a brand identity. Brand Visibility can be defined as the frequency at which people see a brand in search results, on social media, email marketing and other online marketing channels. Brand visibility is about engaging in active online marketing to help draw attention of customers to a brand. While digital marketing refers to advertising delivered through digital channels such as search engines, websites, social media, email, and mobile apps. Using these online media channels, digital marketing is the method by which companies endorse goods, services, and brands (Michael R. Solomon, 1998). In this complex and dynamic business environment, organization’s survival is highly determined by its ability to attract and retain customers. Ramakrishnan (2006) defines digital advertisement and marketing as the marketing goal of preventing customers from going to the competitor.

A digital marketing strategy allows us to leverage different digital channels such as social media, pay-per-click, search engine optimization, and email marketing to connect with existing customers and individuals interested in your products or services. As a result, firm can build a brand, provide a great customer experience, bring in potential customers, and more.

### IV. INBOUND MARKETING AND DIGITAL MARKETING

There is always a confusion between inbound marketing and digital marketing. Digital marketing uses many of the same tools as inbound marketing—email and online content, to name a few. Both exist to capture the attention of prospects through the buyer’s journey and turn them into customers. But the approaches take different views of the relationship between the tool and the goal.

Digital marketing considers how individual tools or digital channels can convert prospects. A brand's digital marketing strategy may use multiple platforms or focus all of its efforts on platform. For example, a company may primarily create content for social media platforms and email marketing campaigns while ignoring other digital marketing avenues.

On the other hand, inbound marketing is a holistic concept. It considers the goal first, then looks at the available tools to determine which will effectively reach target customers, and then at which stage of the sales funnel that should happen. As an example, say you want to boost website traffic to generate more prospects and leads. You can focus on search engine optimization when developing your content marketing strategy, resulting in more optimized content, including blogs, landing pages, and more.

The most important thing to remember about digital marketing and inbound marketing is that as a marketing professional, you don’t have to choose between these two. In fact, they work best together. Inbound marketing



provides structure and purpose for effective digital marketing to digital marketing efforts, making sure that each digital marketing channel works toward a goal.

Now, this paper focus on importance of Digital Marketing. Any type of marketing can help your business thrive. However, digital marketing has become increasingly important because of many accessible digital channels. In fact, there were five billion internet users globally in April 2022 alone and constantly the number is increasing day by day. From social media to text messages, there are many ways to use digital marketing tactics in order to communicate with your target audience. Additionally, digital marketing has minimal upfront costs, making it a cost-effective marketing technique for small businesses.

## V. B2B AND B2C MARKETING

Other aspect of digital marketing is B2B and B2C marketing. Digital marketing strategies work for B2B (business to business) as well as B2C (business to consumer) companies, but best practices differ significantly between these two.

Here's a closer look at how digital marketing is used in B2B and B2C marketing strategies.

- B2B clients tend to have longer decision-making processes, and thus longer sales funnels. Relationship-building strategies work better for these clients, whereas B2C customers tend to respond better to short-term offers and messages.
- B2B transactions are usually based on logic and evidence, which is what skilled B2B digital marketers present. B2C content is more likely to be emotionally-based, focusing on making the customer feel good about a purchase.
- B2B decisions tend to need more than 1 person's input. The marketing materials that best drive these decisions tend to be shareable and downloadable. B2C customers, on the other hand, favour one-on-one connections with a brand.

Of course, there are exceptions to every rule. A B2C company with a high-ticket product, such as a car or computer, might offer more informative and serious content. As a result, your digital marketing strategy always needs to be geared toward your own customer base, whether you're B2B or B2C.

## VI. SOURCES AND RECEIVERS

Advertisers are commonly referred to as sources, while members of the targeted ads are the receivers. Sources frequently target highly specific, well-defined receivers like McDonald's did with shift workers and travelers. The company used digital ads because it knew these people made up a large segment of its late-night business. McDonald's encouraged them to download the Restaurant Finder app, targeting them with ads placed at automated teller machines (ATMs), gas stations, and websites that its customers commonly frequented.

## VII. KEY PERFORMANCE INDICATORS (KPIs) IN DIGITAL MARKETING

Another key point to remember is that digital marketers use key performance indicators (KPIs) just like traditional marketers. KPIs are quantifiable ways that companies can measure long-term performance by

comparing them to their competition. This includes corporate strategies, financial goals and achievements, operational activities, and even marketing campaigns.

The following are some of the most common KPIs that marketers can use to help companies achieve their goals:

- **Blog Articles:** Marketers can use this KPI to figure out how many times a company publishes blog posts each month.
- **Clickthrough Rates:** Companies can use this KPI to figure out how many clicks take place for email distributions. This includes the number of people that open an email and click on a link to complete a sale.
- **Conversion Rate:** This measure focuses on call-to-action promotional programs. These programs ask consumers to follow through with certain actions, such as buying a product or service before the end of a promotional period. Companies can determine the conversion rate by dividing successful engagements by the total number of requests made.
- **Traffic on social media:** These tracks how many people interact with corporate social media profiles. This includes likes, follows, views, shares, and/or other measurable actions.
- **Website Traffic:** Marketers can use this metric to track how many people visit a company's website. Corporate management can use
- **Implicit Bias in Digital Marketing:** Implicit bias has a way of creeping into digital marketing, even when marketers and companies do all they can to ensure it doesn't. The term implicit bias refers to attitudes and stereotypes people have against or toward other groups of people that occur automatically without any conscious knowledge

Algorithms are a major foundation of digital marketing, which makes them very important when companies craft their marketing strategies. These algorithms are often created with the intention of being unbiased.

## VIII. CHALLENGES OF DIGITAL MARKETING

Digital marketing poses special challenges for its purveyors. Digital channels proliferate rapidly, and digital marketers have to keep up with how these channels work, how they're used by receivers, and how to use these channels to effectively market their products or services. It's becoming more difficult to capture receivers' attention because receivers are increasingly inundated with competing ads. Digital marketers also find it challenging to analyse the vast troves of data they capture and then exploit this information in new marketing efforts.

The challenge of capturing and using data effectively highlights that digital marketing requires an approach to marketing based on a deep understanding of consumer behaviour. For example, it may require a company to analyse new forms of consumer behaviour, such as using website heatmaps to learn

## IX. CONCLUSION

In the competitive markets, each firm tries to make the possible process to distribute products and services, attracting consumers, to make the best benefits. According to this, the marketing process is considered one of



the most important operations for any firm. (Nair, 2011) said, each firm has to focus on four principal elements to make the marketing process more effective. These elements are product, price, promotion, and place.

“Marketing science” has been evaluated like any other sciences in the last few years. According to this evaluation that comes as a result of many changes in the markets in the whole world. The firms have started to convert from traditional to digital marketing. This is to deal with targeted consumers directly. Using digital mediums such as social media, websites, and e mails technically allow us to engage with new markets.

Digital marketing should be one of the primary focuses of almost any business’s overall marketing strategy. Never before has there been a way to stay in such consistent contact with your customers, and nothing else offers the level of personalization that digital data can provide. The more you embrace the possibilities of digital marketing, the more you'll be able to realize your company's growth potential.

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This is to certify that, **Dr./Mr./Ms. Prof. Dr. Ashalata M. V. P. Raman, Prof. & Research Officer**  
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Participated in One Day Interdisciplinary National Conference on "A Journey of  
Indian Women" dated 9<sup>th</sup> March, 2023 at Shri. Kisanlal Nathmal Goenka Arts &  
Com. College, Karanja (Lad) (Maharashtra). He/She presented paper entitled

**DEPICTION OF PATHETIC IMAGES OF WOMEN IN THE SELECT NOVELS OF MULK RAJ ANAND**.....

  
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## Depiction of Pathetic Images of Women in The Select Novel of Mulk Raj Anand.

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### Abstract

A writer does not come from the alien but he or she is a product of contemporary society. Mulk Raj Anand is not an exception of it. In the works of the writer, a reflection of contemporary social and political life, a reflection of true human emotion and feeling and love for humanity can be seen easily. Women empowerment is the most discussed topic in postmodern India. Different opinions are coming from almost all over the world for restoring the need for women empowerment. Woman does not have any right to do anything of her choice, she has to follow others and this is the image, some dominating figures of the society has drawn for her. She is just for suppressing and dominating. Anand has depicted remarkably the miserable condition of women, either it is Sohini, Gauri or Rukmini, all suffered from the male dominated conventional society. In *The Old Woman and the Cow*, the principal character is Gauri, who during the course of the story is transformed from an obedient, gentle and meek person to one with a will of her own. Women have to leave their suckling babies in the dust, grass and road and cannot even offer their milk to their babies during working time. Those who are young and beautiful are either fooled or forcibly taken away as was done to Neogi's wife. They are rewarded ornaments like ear or nose rings and their husbands given land. Those who oppose are beaten, wounded and fired at gun-point.

**Keywords:** compassion, humiliated, traditions, ostracized, subaltern, enslaved, chauvinistic.

### Introduction

Mulk Raj Anand is a pioneer novelist of Indo - Anglian literature. His novels have won acclaim not only from critics in India but also from foreign critics. He believes in art for life's sake. Mulk Raj Anand shows the feministic existential crisis of Dalits through his novels. Characters. This is one of the reasons that today we are going to discuss women characters in the novels of Mulk Raj Anand. He is a kind of novelist who has given certain space to his women characters in his novels. His novels are a mixture of reality and dream. They have a philosophical depth and through them he reveals his preoccupation with humanity. There is plenty of action, excitement and surprise in all his novels.

This paper, has tried to analyse the discovery of Mulk Raj Anand's subordinating the female character in his novels, so three novels are selected to give direction to the desired purpose, the novels are: *Untouchable* (1936), *The Old Woman and the Cow* (Gauri) *Two Leaves and A Bud*. In these novels, he, indisputably, has established the reality of depreciating the women is the work of primordial power of the apostolic people, who have finalized the future of them. It would be an exploration of the concept or perception especially the women characters.

### Sohini in *untouchable*

The image of Sohini, Bakra's sister, in '*Untouchable*' is woefully so pathetic that she is the symbol of oppression. **Sohini** is an untouchable. She cannot take water from the well of caste Hindus. She knows that she may pollute caste Hindu so she voids touching anything which belongs to the caste Hindu. Poverty has made her humble and submissive. She does crave for human love and dignity. But she is greeted with abuses at home and insulted and humiliated out of her house. She falls a prey to Pandit Kali Nath's lecherous assault. He molests her chastity and accuses her of polluting his holiness in return. She wins our sympathy.

The female characters are taken as the weaker sort of creature than males. The character of the novel *Sohini in Untouchable* girl, who is very simple and disciplined. She waits patiently for high caste ladies to fetch water from the well. As it is the rule of the village that any low caste woman can't near the well to pollute it until the high caste ladies are drawing water. She is tortured by the society and the family. She has to look after the daily affairs of her family like cooking, fetching water from the well and so on and in society she need encounter with the persons like Pandit Kalinath.







Impact Factor-8.632 (SJIF)

ISSN-2278-9308

# *B.Aadhar*

Single Blind Peer-Reviewed & Refereed Indexed

Multidisciplinary International Research Journal

**March-2023**

ISSUE No - (CCCXCVIII) 398 (B)

**A Journey of Indian women**



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**Prof. Virag S. Gawande**

**Director**

**Aadhar Social**

**Research & Development**

**Training Institute Amravati**

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**The Journal is indexed in:**

**Scientific Journal Impact Factor (SJIF)**

**Cosmos Impact Factor (CIF)**

**International Impact Factor Services (IIFS)**

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**Aadhar PUBLICATIONS**

**B.Aadhar'** International Peer-Reviewed Indexed Research Journal



Impact Factor -(SJIF) -8.575, Issue NO, 398 -B

ISSN :  
2278-9308  
March,  
2023

Impact Factor - (SJIF) -8.632

ISSN - 2278-9308

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For Details Visit To : [www.aadharsocial.com](http://www.aadharsocial.com)

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44	तायबाई शिंदे यांचे स्त्रीवादी विचार—	डॉ. मीनाक्षी भोयर	181
45	महिला आणि ग्रंथालये	Sunil Motiram Makode	188
46	भारतीय खेळ: महिलांचे योगदान	Gajanan Sheshrao Paikat	192
47	आत्मचरित्र – स्त्रियांचं भावविश्व उलगडणारी	डॉ.सुनिल शिवलाल राठोड	196
48	भारतातील प्रसिद्ध महिला खेळाडू - एक परिचय	डॉ. सागर प्रल्हादराव नारखेडे	203
49	महाराष्ट्र विधानसभेतील महिला नेतृत्वाचा सहभाग : विशेषसंदर्भ 1962 ते 2019	प्रा.डॉ.इम्बाल खान गफार खान	208
50	महिला आणि भारतीय उद्योग	डॉ. विनोद दौ. कोबे	210
51	बहिणाबाईच्या कवितेचे मुल्यमापन	प्रा. अनिल जानराव दौलतकर	214
52	महिला आणि समाजसुधारणा	डॉ. सतीश खरान	218
53	जैन साहित्यातून प्रगटणारी भारतीय स्त्री : एक अभ्यास	प्रा. अनुप अ. नांदगावकर	222
54	महिला बचत गट- महिलांच्या आर्थिक सक्षमीकरणाचे साधन	डॉ. दयाळू किसन राठोड	225
55	महिला आणि मानवाधिकार(संदर्भ भारत)	प्रा. अविनाश मा. फाळके	230
56	मराठी स्त्रीवादी कवीतांचा प्रवास	प्रा. आनंद उदेभान धुंदाळे	233
57	भारतीय महिलांची राजकारणातील भूमिका	प्रा. प्रमोद रामकृष्ण तायडे	237
58	भारतीय महिलांचा राजकारणातील सहभाग (संदर्भ :- लोकसभा व राज्यसभा )	प्रा. डॉ.आर.जी. खैरनार	240
59	महिलाओं की उद्यमिता-"आत्मनिर्भर"भारत	Dr. Nilesh N. Chotiya	244
60	श्रीचक्रधरांच्या दृष्टांतकथेतील स्त्री दर्शन	डॉ. माधुरी मनोहरराव पाटील	247
61	त्रिदशकालीन स्त्री स्वातंत्र्य विषयक चळवळ: एक अभ्यास.	डॉ. अशोक जाधव	250
62	महिला कौटुंबिक हिंसाचारचे समाजशास्त्रीय विश्लेषण	प्रा. डॉ. सुनिल प्रल्हाद गायगोळ	254
63	महिला आणि सुरक्षा, सुरक्षा आणि सायबर गुन्हे	प्रा.कु.छाया पांडुरंग डाकुलकर	258
64	भारतीय राजकारणातील महिलांचा सहभाग	प्रा डॉ. वृषाली लक्ष्मीकांत फुके	263
65	भारतीय स्त्री कवितेत आढळणारे हिंसाचार - दंगली व त्यांच्या परिणामांचे चित्रण	प्रा स्वाती दीपक दामोदरे	267
66	भारतीय स्वातंत्र्य लढ्यात महिलांचे योगदान	Dr.Vijay Krushnarao Kale	274



## भारतीय स्त्री कवितेत आढळणारे हिंसाचार - दंगली व त्यांच्या परिणामांचे चित्रण प्रा स्वाती दीपक दामोदरे

सहयोगी प्राध्यापक भाषा विभाग, श्रीमती व रा तो वाणिज्य महाविद्यालय, अकोला  
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अखट्टक

भारतीय स्त्री कवितेचा इतिहास प्रदीर्घ आहे. केवळ मराठीच नाही तर अनेक भाषांमधून स्त्रीने सातत्याने आपल्या परीने कवितेच्या क्षेत्रात भर घालली आहे. एकेकाळी केवळ परिवार, प्रेम, प्रियकर, प्रेयसी, पती, मुलं, आत्मत्व या वर्तुळात अडकलेली स्त्रीची कविता कालांतराने मात्र जेप पेटून राजकारण, पंचांगरण, समाजकारण, जागतिक घडामोडी, युद्ध या सगळ्यांवर टिप्पणी करताना दिसलेली आहे. वेगवेगळ्या क्षेत्रात कार्यरत असलेली स्त्री आपल्या अनुभवांचा लेखाजोखा कवितेच्या माध्यमातून उभा करताना दिसते आहे. प्रस्तुत शोधनिबंधामध्ये भारतीय भाषांमधून सातत्याने लिहीत असलेल्या काही कवयित्रींच्या कवितांचा दंगली - हिंसाचार - जाळपोळ - त्यांची कारणे-त्यांचे परिणाम या सगळ्या अंगाने आढावा घेण्याचा प्रयत्न केलेला आहे. अर्थात सर्व भाषांपर्यंत पोहोचणे सोपे नसल्यामुळे निरनिराळ्या भारतीय भाषांमधून लिहिल्या गेलेल्या कवितांच्या हिंदी आणि इंग्रजी अनुवादांचा आधार घेतला गेला आहे. स्त्रीचा दंगली - हिंसाचार - जाळपोळ या सगळ्याकडे वचण्याचा दृष्टिकोन, तिची समज, परिणामांच्या गांभीर्याची तिला असलेली जाणीव, या सगळ्याची प्रतिबिंबे या कवितांमधून वचायला मिळत आहेत. प्रस्तावना

भावनांच्या अभिव्यक्तीचे एक समर्थ माध्यम म्हणून कवितेकडे पाहिले जाते. मराठीमध्येही कवितांचा प्रदीर्घ इतिहास असून स्त्री कवितांचे आपले वेगळे वैशिष्ट्य, वेगळे योगदान आहे. स्त्रीच्या कवितेकडे नेहमीच कौतुहिक परिघातली कविता म्हणून वचितले गेले याचे कारण स्त्रीचे अनुभव विश्व वचपाच काळापर्यंत तोकडे होते. उंचल्या जाहेरचे जग तिला फारसे ठाऊक नसल्याकारणाने तिची अभिव्यक्ती मुद्धा मग्नचित होती. शिक्षणाच्या प्रसार प्रचारानंतर मात्र जसजशी स्त्री घराबाहेर पडली, वेगवेगळ्या अनुभवांना सामोरे गेली, सामाजिक जाणीवांची - विश्वाची एकरूप होत गेली; तसतसे तिच्या लेखनामध्ये - कवितांमध्ये बदल होत गेले. पुरुष आणि स्त्री अभिव्यक्ती यात मूलतः काही एक अंतर आहेच, कारण दोघांच्याही मानसिक डेवण आणि अनुभव विश्वात अंतर आहे. स्त्रीचा प्रत्येक घटनेकडे वचण्याचा दृष्टिकोन हा निर्मग्नतः पुरुषापेक्षा वेगळा आहे. आणि तो तसा असणारच. भारतीय इतिहासात स्वातंत्र्योत्तर काळात देखील अनेक जाळपोळी दंगली हिंसाचार घडून गेले आहेत आणि यांच्या मोदी दुर्दैवाने आजही जिवंत आहेत. स्त्री या सगळ्या घटनांकडे कसे वचते आणि कवितेतून ती हे सगळे कसे अभिव्यक्त करते हा अभवासाचा विषय आहे. त्याचबरोबर स्त्रीच्या दृष्टिकोनात नव्याने आलेली प्रगल्भता आणि त्या अभिव्यक्तीसाठी तिने माध्यम म्हणून केलेला कवितेचा वापर ही देखील महत्त्वाची जाणवणारी गोष्ट आहे. जागतिक कवितांमधून राजकारण, दंगली आणि हिंसाचाराचे परिणाम राजकीय आर्थिक सामाजिक पातळीवर मोजले जात असतील. पण स्त्रीच्या कवितेतून हे परिणाम या सगळ्याबरोबर कौतुहिक स्तरावर ही कसे मोजले जातात ते काही उदाहरणांवरून वचता येईल-

मुलं फक्त रडतच नाहीवेत

तर तडफडून मरत आहेत

त्यांच्या प्रेतांवर कशाचा विजय उलसव साजरा करत आहात ?

कुठल्या जघाची पताका फडकवत आहात ?





**INDEX**

No.	Title of the Paper	Authors' Name	Page No.
1	बदलत्या काळातील सामाजिक घडामोडींचे निवडकआत्मकथनातून उमटलेले चित्र डॉ. शिवाजी नीळकंठ नागरे, प्रकाश गंगाराम बावणे		1
2	समाज व साहित्य	डॉ. शरद बाबोळे	6
3	हरिभाऊ आपटे यांच्या कादंबरीतील सामाजिकता	प्रा.पुरुषोत्तम एस. निर्मळ	9
4	साहित्य आणि समाज	प्रा. सारिका पाचराऊत (साळकर)	13
5	प्रा. पुरुषोत्तम नागपुरेयांच्या साहित्यावरमहानुभाव तत्त्वज्ञानाचा प्रभाव सहा.प्रा. दीपक स वानखडे		16
6	साहित्याची सामाजिकता	प्रा. डॉ. एच.डी. बाकोटकर	20
7	साहित्यातून समाज दर्शन	प्रा. रविंद्र डाबोरे	23
8	निर्वासित - विस्थापित - वंचित घटकांच्या समस्यांवर भाष्य करणारी भारतीय स्त्री कविता प्रा. डॉ. स्वाती दीपक दामोदरे		26
9	भाषा साहित्य व समाजमाध्यमाद्वारे समाजावर होणारे सकारात्मक परिणाम डॉ. संतोष दामोदर पेंढे (प्राचार्य)		37
10	माधव कोंडविलकर यांच्या आत्मकथनातील समाजवास्तव प्रा. सुवर्णा किसनराव चोपे, डॉ. शिवाजी नागरे		41
11	'सुगरणचा खोपा' व 'जोखड' या ग्रामीण कथासंग्रहातील स्त्रीजीवन प्रा.सीमा पांडुरंग चिमणकर, डॉ.श्रीकृष्ण काकडे		47
12	ग्रामीण कविता व समाजवास्तव	प्रा. शशिकांत वि. काळे	49
13	भालचंद्र नेमाडे यांच्या 'देखणी' या कवितासंग्रहातील भाषाविशेष		53





## निर्वासित - विस्थापित - वंचित घटकांच्या समस्यांवर भाष्य करणारी भारतीय स्त्री कविता प्रा. डॉ. स्वाती दीपक रामोदरे

सहयोगी प्राध्यापक, भाषा विभाग, श्रीमती ल रा तो वाणिज्य महाविद्यालय, अकोला \*

### प्रस्तावना

स्त्री कविता ही नेहमी वास्तव्य - प्रेम - प्रियकर - कुटुंब या वर्तुळातच फिरते अशी चर्चा स्त्री कवितेच्या संदर्भात बरेचदा केली जाते. एका काळात काही अशी हे सत्य देखील होते. कारण त्या काळात स्त्री घराच्या चौकटीत उबत्याच्या आत बंदिस्त होती. परंतु शिक्षणाने तिच्यासाठी जगाची दारी उघडली आणि जसजशी स्त्री घराबाहेर पडून काम करू लागली; वहा लोकांमध्ये मिगळू लागली; तसतशा तिच्या अनुभवांच्या कथा विस्तारत गेल्या. या अनुभवांचे प्रतिबिंब हळूहळू तिच्या अभिव्यक्ती मध्येही येऊ लागले. त्यामुळे भारतीय स्त्री कवितेचा चेहरा मोहरा अलीकडच्या काळात बराच बदलत चाललेला आहे असे आपल्याला दिसते. स्त्री पर्यावरणावर, राजकारणावर, समाजकारणावर, समाजातील विस्थापित निर्वासित वंचित घटकांच्या समस्यांवर, तसेच आपल्या खाजगी अनुभवांवर देखील मोकळेपणाने भाष्य करू लागलेली आहे. हा विस्तारत चाललेला पैस स्त्रीच्या कवितेला अधिक विवंचित आणि रमरशीत करित आहे. तसेच या प्रत्येक घटकेकडे - अनुभवाकडे बघण्याचा स्त्रीचा दृष्टिकोन पुरुषापासून वेगळा कसा असतो ही वाच सुद्धा अधोरेखित होत आहे. प्रस्तुत शोधनिबंधामध्ये निर्वासित - विस्थापित - वंचित घटकांच्या समस्यांवर भाष्य करणारी भारतीय स्त्री कविता विचारात घेतली आहे. या भारतीय कवितांचे वेगवेगळ्या नियतकालिकांमधून गुगलबुक तसेच कविता कोश या संकेतस्थळावरून हिंदी किंवा इंग्रजीत झालेले अनुवाद यासाठी लक्षात घेतले आहेत.

### Key words

विस्थापित : ज्यांना आपल्या राहत्या स्थानापासून घरापासून प्रदेशापासून जबरदस्तीने इतरत्र हलवले जाते  
निर्वासित: मानुषमीतून हाकलले गेल्यामुळे किंवा छळातून मुक्त होण्याकरिता देशाबाहेर पडून, आश्रयाकरिता व सुरक्षिततेकरिता अन्यत्र जाणारे लोक

वंचित: सामान्य मानवी अधिकार्यांपासूनही ज्यांना दूर ठेवले जाते

शोषित

शारीरिक आर्थिक सामाजिक पातळीवर जनते शोषण केले जाते

विषय प्रवेश -

उपरोक्त विषयाच्या मांडणी करिता भारतीय स्त्री कविता परंपरेतील वर्तमान काळातील इम्तियाज धारकर, नवनिता कानूनगो, बबीता जग्दिन, आनोका हुजूर, ज्योती लकडा, गुधा उपाध्याय, कनीमोझी करुणानिधी, सरिता तिबारी, जंसीता करकट्टा, तेमसुला आबो इत्यादी भारतीय स्त्री कवयित्रींचे अनुवाद प्रस्तुत विषयाच्या विस्तारार्थ घेतलेले आहेत. हा एक प्रकारचा काही भारतीय स्त्री कवितांचा उपरोक्त विषयाच्या अनुषंगाने घेतलेला आडावा आहे असे म्हणता येईल. मात्र विविध भाषेतील प्रत्येक भारतीय स्त्री कवितेला आपण संकलित करू शकत नाही हे मात्र वास्तव आहे. तरीही उपलब्ध असलेल्या कवितांवरून आपल्याला विषयांची मांडणी अशाप्रकारे करता येते-

१) इम्तियाज धारकर ही पाकिस्तानात जन्मलेली भारतीय वंशाची एक ब्रिटिश कवयित्री, कलाकार तसेच श्र्वनी चित्रफिती बनवणारी निष्णात कारागीर आहे. परदा (ऑक्सफर्ड युनिव्हर्सिटी प्रेस इंडिया)







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(NAAC Reaccredited with Grade 'A' in 3<sup>rd</sup> Cycle)  
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## **CERTIFICATE**

This is to certify that Prof R. L. Yeul of, Department of English L R T College of Commerce, Akola has presented a paper entitled: Discourse and Deployment of Violence in Literature: Reference to Grimms' Little Red Riding Hood in One Day International Conference on Language & Literature: A Form of Social Discourse on 5<sup>th</sup> April 2023.

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77



**DISCOURSE AND DEPLOYMENT OF VIOLENCE IN LITERATURE:  
REFERENCE TO GRIMMS' *LITTLE RED RIDING HOOD***

PROF R. L. YEUL,  
Assistant Professor,  
Dept. of English,  
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Akola

**ABSTRACT**

*Although there is a lot of violence in literature, it's essential to understand that it's always a metaphor for more severe suffering. The variety of possible forms that pain could take makes it impossible to generalize. The response could be philosophical, historical, societal, or political. Mysteries are an exception to this norm. The crime in a mystery is straightforward because the difficulty is in discovering the truth. The complexity of literary violence is found in the importance or thematic significance of the violence itself. The present paper examines how violence is portrayed in a Grimms' narrative story Little Red Riding Hood.*

**Keywords:** *Mysteries, literary violence, brutality, neo-cortex, vocalizations*

**Introduction:**

In literature, there are two types of brutality. One is a particular harm that characters cause to one another or to themselves, and the other is a general harm that the author causes as a part of the story. The only true distinction between these two types of literary violence is that in the second type, the author is solely to blame. Even a "accidental" violent deed in a book has been meticulously planned out by the author with a particular goal in mind. The best illustration of American literature from which one can draw inspiration for this study's literary context is William Faulkner's *Go Down, Moses*. A great literary illustration of the use of violence as a metaphor is *The Go Down, Moses*. In this book, the protagonist Ike McCaslin learns that his grandfather had a daughter named Eunice by one of his slaves. The grandfather also gets his daughter Tomasina pregnant years later, totally unaware of the wrongness of his actions. In response, Eunice commits suicide.

Because authors and readers of literature want to delve deep into the essence of human character, violence is a common theme. All human goals are predisposed to conflict with those of others. Even among the nearest relatives, fitness goals occasionally conflict and occasionally overlap. Shared fitness interests that can lead to love or friendship conflict with individual interests that can lead to mistrust, envy, resentment, rage, and occasionally hatred between parents and children, siblings, spouses, coalitional partners, and members of one's own tribe. Conflicting interests cause tension to build up to a crucial point at which it explodes into violence. Violence exposes the underlying structure of human motivations and emotions, just as it does in real life.

Special Issue

363

5<sup>th</sup> April, 2023Website: [www.langlit.org](http://www.langlit.org)

Contact No.: +919890290602

One Day International Conference on "Language & Literature: A Form of Social Discourse" organized by Department of English, Shankarlal Khandelwal Arts, Science and Commerce College, Akola (MS)

Indexed: ICI, Google Scholar, Research Gate, Academia.edu, IBI, IIFC, DRJI, The CiteFactor, COSMOS





PEER-REVIEWED (REFEREED) JOURNAL)  
ISBN:978-93-82641-58-2

शोध पत्रिका  
**गुणवर्तिका**  
Gunvartika Research Journal

अंक : द्वितीय / जनवरी 2023

माखनलाल चतुर्वेदी शासकीय स्नातकोत्तर कन्या महाविद्यालय, खण्डवा

## अनुक्रमिका

क्र.	विषय	लेखन	पृष्ठ
1.	Role of solar energy in maintaining environmental balance in present scenario	Sameer Dixit, Arun K Sikarwar, C K Das, Sanjeev Shrivastava	1-4
2.	Shear of Rocks	Kamal-Archana Bakhatyapuri	5-12
3.	Security Schemes and Methods for Wireless Sensor Network	Dr. Leena Jadhav	13-24
4.	Fixed Points in Various Metric Spaces	Prof. Sujit Patel, Dr. Anil Agarwal	25-30
5.	Patriarchal Domination in Arundhati Roy's god of small things	Aastha Sharma, Dr. O.P. Sharma, Pradeep Mishra	31-34
6.	Fundamental Change in Higher Education	Dr. Manu Shroff	35-41
7.	A study of social in justice with women: 'the god of small things'	Dr. O.P. Sharma, Aastha Sharma	42-44
8.	An analysis of Orthodox mentality of Amritlal Parekh in Mahesh Dattani's Play 'Dance Like a Man'	Shashank Nadkarni	45-47
9.	“महाराष्ट्र एवं उत्तर प्रदेश के चीनी उद्योग का तुलनात्मक अध्ययन”	डॉ. विनोद काते	48-54
10.	नासूर राखड़ : श्री सिंगाजी ताप विद्युत परियोजना, खण्डवा म.प्र. के संदर्भ में	दीपक शर्मा, ललिता गोयल	55-57
11.	मध्यप्रदेश में पावरलूम उद्योग के उत्पादन की वर्तमान स्थिति	डॉ. रश्मि गोविन्दजीवाला	58-61
12.	अनुसूचित जनजाति एवं सामान्य वर्ग की किशोर बालिकाओं की सामाजिक समस्याओं का तुलनात्मक अध्ययन।	डॉ. सीमा कदम, निर्मला वर्मा	62-66
13.	गुजल की अदायगी में राग यमन का माधुर्य	श्रीमती आरती दुबे	67-70
14.	ग्रामीण अर्थव्यवस्था में रोजगार के बदलते आयाम	डॉ. सुशील माहेश्वरी	71-75
15.	महिला श्रमिकों में एनीमिया रोकथाम हेतु लालिमा योजना के प्रभावी क्रियान्वयन का अध्ययन	डॉ. सीमा कदम, यमुना पुर्वे	76-80
16.	हिन्दी भाषा के वैश्वीकरण में मीडिया कन्वर्जेंस की भूमिका	कपिल देव प्रजापति	81-86
17.	मेहरुन्निसा परवेज के साहित्य में आदिवासी संवेदना	डॉ. रश्मि दीक्षित	87-90
18.	“भारत में जी एस टी : एक कर, एक बाजार और एक राष्ट्र का विश्लेषणात्मक अध्ययन”	डॉ. पूजा जैन	91-94
19.	नई शिक्षा नीति से कौशल विकास और आत्मनिर्भर भारत	डॉ. प्रकाश पगारे	95-98
20.	हाहरी क्षेत्र स्थित तथा ग्रामीण क्षेत्र स्थित पूर्व माध्यमिक विद्यालय में कार्यरत शिक्षकों का सतृ एवं व्यापक मूल्यांकन (सी.सी.ई.) के प्रति दृष्टिकोण का अध्ययन (खण्डवा जिले के संदर्भ में)	डॉ. अशोक कुमार नेगी	99-104
21.	कविता की शैली: अनुवाद और समस्याएँ	डॉ. अनिल कुमार पुष्कर	105-110
22.	नई मीडिया प्रौद्योगिकी: शिक्षा तंत्र में परिवर्तन और नई शिक्षा नीति कोविड काल तथा लाकडाउन अवधि के अनुभवों के विशेष संदर्भों में	सदीप भट्ट	111-114
23.	डॉ. राम प्रकाश की रचनाओं में प्रगतिशील तत्व	डॉ. निशाली पंचगाम	115-119
24.	लोक बोध के रचनाकार डॉ. श्यामबाबु शर्मा	डॉ. देशमी पांडा मुखर्जी	120-124
25.	भाषाओं के योद्धा संतोष अलेक्स	डॉ. संध्या एस.	125-128
26.	भारत में समावेशी विकास, ग्राम स्वराज्य और गांधी दर्शन	श्यामी बुदेला	129-133
27.	भारत:विश्व पटल पर उभरती अर्थव्यवस्था	प्रो. कन्हैयालाल सोतंकी	134-136
28.	‘आयदान’ : नगरीय सभ्यता और संस्कृति का ‘रूट जॉन ट्रीटमेंट’	डॉ. मुन्नी गुप्ता	137-147
29.	कल्पना के सनातन शिल्प में	सर्वेश सिंह	148-153



## डॉ. राम प्रकाश की रचनाओं में प्रगतिशील तत्व

डॉ. निशाली पंचगाम

एस.एल.आर.टी.वाणिज्य महाविद्यालय,  
अकोला (महा.)

आज का युग पूँजीवादी युग है। इस युग में लोग शोषित है, पीड़ित हैं या यूँ कहें कि सामान्य आदमी त्रस्त है। जब-जब पूँजीवाद सिर उठाता है। तब-तब आम आदमी दबता है और उसकी आवाज़ उठाने वाला एक साहित्यकार ही होता है। जो अपनी कलम की ताकत से आम जन की कथा-व्यथा सबके समक्ष उजागर करता है। समाज में जो कुछ भी कल्याणकारी होता है। उसका सम्बन्ध प्रगतिवाद से होता है। सामान्य आदमी के शोषण दमन या उस पर अन्याय, इसके विरुद्ध आवाज़ उठाने का कार्य प्रगतिवादी काव्य करता है। प्रगतिवाद में यथार्थवाद की ओर समस्त साहित्य चेतना को अग्रसर होने की प्रेरणा दी है। डॉ. राम प्रकाश की सधी हुई कलम ने एक ओर जहाँ आम आदमी की दम तोड़ती तकलीफों और संघर्षों को कविताओं में शब्दों के माध्यम से उकेरा है तो वहीं दूसरी ओर अन्याय, दमन और पोषण से उपजी कटुता भी व्यक्त की है। उनकी कविताएँ जीवन के अनेक पक्षों को एक साथ लेकर चलती हैं। उनके काव्य में मजदूरों, आदिवासियों एवं निम्नवर्ग के प्रति सहानुभूति एवं शोषकों के प्रति वितृष्णा स्पष्ट व्यक्त हुई है। उनकी प्रखर जनवादी चेतना के पीछे उनका व्यक्तित्व एवं आंचलिक परिवेश का विशेष योगदान रहा है। इस दृष्टि से राम प्रकाश को प्रगतिवादी कविता का पुरोधा कहा जा सकता है।

डॉ. राम प्रकाश की कविताएँ आदिवासी, जीव, जन्तु, प्रकृति, धरती, मौसम आदि के माध्यम से प्रगतिवादी जनकवि के रूप में रचनाकार को पहचान दिलाती हैं। इस सम्बन्ध में साहित्यकार भगवान वैद्य 'प्रखर' कहते हैं कि "हजार वर्षों से दुनिया की सैकड़ों भाषाओं में अनगिनत कविताएँ लिखी जा चुकी है और निरन्तर सृजन जारी है। ऐसे में शायद ही कोई विषय अछूता रहा हो, जिस पर कविता न लिखी गई हो। उसके बावजूद कविताएँ लिखी पढ़ी और पसंद की जा रही हैं। तब वह कौन-सा तत्व है जो हर रची गई कविता को मौलिकता प्रदान करता है। मेरा ख्याल है वह तत्व है बात कहने का ढंग। वह हुनर जो रचना को विशिष्टता और रचनाकार को अलग पहचान प्रदान करता है और डॉ. राम प्रकाश को वह हुनर प्राप्त है। 1" (भगवान वैद्य प्रखर / डॉ. राम प्रकाश का काव्य संग्रह फटा हलफनामा पर)

समाज के आंतरिक एवं बाह्य पहलुओं को उजागर करने का महत्वपूर्ण कार्य साहित्यकार करता है। इसीलिए उसकी लेखनी समाज में घटित होने वाली सामान्य जनता के सुख-दुःख को अपनी लेखनी के माध्यम से व्यक्त करती है। कमजोर सर्वहारा वर्ग के पोषण के लिए जिम्मेदार लोगों के प्रति तीव्र नाराजगी उनकी रचनाओं में दिखाई देती है। प्रगतिवादी कवियों की दृष्टि सदैव समाज और समाज में घटित होने वाले अन्याय, असमानताओं की ओर रही है। विवेच्य की कविताएँ भी इससे अछूती नहीं रही हैं। वे एक विलक्षण एवं संवेदनशील साहित्यकार हैं। आपका रचना संसार जीवन जगत कवि होने का कारण सामान्य आदमी की पीड़ा से लेकर सभ्यता और संस्कृति के प्रति इनमें गहरी संवेदना है। इसी को स्पष्ट करते हुए फटा हलफनामा के सम्पादकीय 'बिन कहे रहा न जाये' में डॉ. श्यामबाबू शर्मा कहते हैं— "रचनाकार को जीवन के विविध क्षेत्र में उभरी असामंजस्य की मानसिकता का बोध है। जिस युग में वे लिख रहे हैं। उसमें व्यापक होती जा रही विसंगतियों की पहचान है। मध्यवर्गीय जीवन की विडंबनाओं, विसंगतियों और मशीनी संस्कृति की यातना झेल और उससे मुठभेड़ करते मनुष्य के बहुआयामी चित्रों से कवि त्रासदी का विरेचन करता है। वह अनुपयोगी, गिलत-विगिलत भेड़चाल को कोसकर किनारे होने की बजाय उनसे जूझता है और विपरीतता को अपना ध्येय मान चुके जीवट, साहसी आम जन मानस को इन झंझावतों से निपटने के लिए लेखनी से लामबंद करता है। वह आशान्वित है कि विवेकानंद एक थे गाँधी एक थे। हाँ देर-सबेर हो सकती है पर कलम से निकले हर्फ अमर होते हैं। आहिस्ता-आहिस्ता

मगर प्रभावी रूप से ये कविताएँ सवालों से जूझते-टकराते राह भी दिखाती हैं।।” (फटा हलफनामा, पृष्ठ क्र.7) कुल मिलाकर कहा जा सकता है कि राम प्रकाश की कविताएँ महज कविताएँ नहीं हैं, ये स्वतंत्र भारत की यथार्थ तस्वीरें हैं जिनमें श्रमिक, आम एवं निम्न वर्ग की पीड़ा है, दर्द है।

साहित्यकार को समाज का प्रतिनिधि कहा जाता है। इस दृष्टि से समाज के प्रति अपने उत्तरदायित्व का निर्वाह करते हुए राम प्रकाश समाज का सच्चा रूप परिलक्षित करते हुए कहते हैं कि –

**हमारा समाज/ तेल की कुप्पी है/ किसी ने तीली जलाई/ तो भड़क उठता है/ वरना चुप्पी है।**

(लहरों के विरुद्ध, पृष्ठ क्र.07)

कविता ‘असभ्यता प्रणम्य है’ में शहर को कांक्रीट का जंगल बनाने वाले पढ़े-लिखे सभ्य लोगों से जंगल में रहने वाले असभ्य कहे जाने वाले आदिवासियों को प्रकृति का संरक्षक एवं पोषक माना है। उनके अनुसार आदिवासियों की असभ्यता सचमुच प्रणम्य है क्योंकि –

**आदिवासी नहीं जानत/ नदियों को गंदलाना/ झरनों को सुखाना  
हरे पेड़ों की हत्या/ ग्रामीणों पर अत्याचार/ पर्वतों को घायल कर सड़कों का निर्माण।**

(सूप भर रोशनी, पृष्ठ क्र.14)

‘संस्कृति और सभ्यता’ में विकास के नाम पर होने वाले प्राकृतिक संसाधनों के दोहन के दर्द को डॉ. राम प्रकाश के काव्य में महसूस किया जा सकता है। ‘सॉप’, ‘फर्क’, ‘एक आदमी’, ‘खण्डहर’, ‘कटी जिह्वाओं का लोक’ आदि कविताओं में कवि ने न सिर्फ नक्सलवाद और बेरोजगारी की समस्या की ओर पाठकों ध्यानाकर्षित किया है बल्कि उसका व्यंग्यात्मक समाधान भी बताया है –

**आजकल/बहुत लोग/कहने लगे है/दबी जबान से/पर आत्मविश्वास से/एक बात/नक्सलियों से /कहकर तो देखो  
वे/पता लगाएंगे/ढूँढकर लाएंगे/रोजी-रोटी को / सोने के उस पहाड़ के पार से।**

(लहरों के विरुद्ध, पृष्ठ क्र.105)

चुनाव के समय जनता के सामने हाथ जोड़ने वाले नेता चुनाव जीतने के बाद जनता से किये गये वादों को भूल जाते हैं। कुर्सी और पद मिलने के बाद उन्हें जनता से कोई मतलब ही नहीं रहता। ‘अधजली तीली’ कविता के माध्यम से कवि ने ऐसे ही सत्ताधारियों को चेतावनी देकर समझाने का प्रयास किया है कि काम होने के बाद आम जनता को बेकार समझने की भूल न करें। क्योंकि यही जनता अगले चुनाव में फिर तुम्हारे काम आएगी। फेंक मत देना

**माचिस की बची हुई तीली/दीपक की लौ जलाने के बाद/जब भी मंद होगी/दीपक की लौ  
यह अधजली तीली/ऊँची करेगी बत्ती की गर्दन/और अधिक उजाला देने के लिए।**

(फटा हलफनामा पृष्ठ क्र.42)

‘गन्धक’ कविता के माध्यम से कवि ने आम जनता के मन में दबी आक्रोश की चिंगारी को दर्शाया है। यह कविता व्यंग्य है उस समाज व्यवस्था पर जो आम आदमी के अंदर अन्याय के विरुद्ध विद्रोह को दबाती है। किन्तु यह विद्रोह की चिंगारी गन्धक की भाँति अंदर ही अंदर सुलगती रहती है और समय आने पर दावानल की भाँति पूरी व्यवस्था के जंगल को राख करने का दम रखती है। इसी बात को स्पष्ट करते हुए कवि कहता है—

**मैं गरम हूँ / गर्माता हूँ गर्म स्रोतों का जन्मदाता हूँ। / मैं गन्धक हूँ  
इसलिए शताब्दियों से पहाड़ियों के गर्भ में / बन्धक हूँ**

(फटा हलफनामा, पृष्ठ क्र. 43)

‘वह लड़की संविधान नहीं जानती’ कविता में नारी की दुर्दशा का चित्रण कर डॉ. राम प्रकाशने एक ओर नारी के प्रति आस्था प्रकट की है तो वहीं दूसरी ओर उन्हें अपने अधिकारों की रक्षा के लिए प्रेरित किया है—



**वह लड़की / नहीं जानती कुत्तों की जातियाँ, प्रजातियाँ / वह केवल इतना बता सकती है / छोटा कुत्ता / बड़ा कुत्ता / बहुत बड़ा कुत्ता / वर वह बिना किसी हथियार के / भगा सकती है हर प्रकार के कुत्तों को / कुत्तों से अपने आपको बचाना / वह जानती है। / क्या यह तुम्हें आता है ?**

(सड़क पर सांड, पृष्ठ क्र.141)

सत्ताधरियों द्वारा विकास योजनाओं की घोषणाएँ की जाती हैं। पर्याप्त निधि भी दी जाती है, किन्तु प्रशासन उन्हें अमली जामा पहनाने में नाकाम साबित होता है। ये योजनाएँ बहुजन हिताय और बहुजन सुखाय न होकर केवल कागज तक ही सीमित रह जाती हैं। कवि का चिंतन हर वर्ग के प्रति गहन है। निम्न एवं मध्य वर्ग के साथ ही बेरोजगार के दर्द को कविताओं में बखूबी व्यक्त किया है। चौथी कक्षा में पढ़ने वाला रमुआ बहुत सारी कलाओं में माहिर है, लेकिन उसके कौशल विकास शीर्षक कविता इसी बात को उजागर करते हुए सरकारी व्यवस्था की ओर ऊंगली उठाते हुए ऐसे तमाम प्रश्नों की ओर ध्यान केन्द्रित करती है—

**पूरी बाँहों की कमीज / जब फट जाती है बाँहों से / तब वह आधी बाँहों की बना लेता है / तुरपाई कर लेता है।**

**उतरन में मिले फटे जूतों के अन्दर से / झाँकती हुई / पैरों की ऊंगलियाँ ढकने के लिए**

**कागज या कपड़ा / लगा लेता है भीतर से।**

(फटा हलफनामा, पृष्ठ क्र.89)

जनता की सुख-सुविधा के लिए जितनी भी योजनाएँ बनती हैं। वह सब मात्र सरकारी कार्यवाही होती हैं। जो केवल फाइलों के बीच दबे कागजों पर अंकित होती है। विकास की योजनाएँ इन्हीं दस्तावेजों पर जन्म लेती हैं और वहीं अपना दम तोड़ देती हैं। ऐसे में आर्थिक बदहाली का सामना करते ग्रामवासी न चाहते हुए भी अपनी माटी को छोड़कर शहर की ओर उन्मुख होते हैं। अपना घर-परिवार और गाँव छोड़कर शहर को जाने वाला व्यक्ति जब रेल में चढ़ता है और कुछ दूरी पर चलकर जब रेल रुक जाती है और सीटियाँ बजाती हैं तो हर सीटी पर उस व्यक्ति को परिवार के हर एक सदस्य का स्नेह-बंधन अपनी ओर खींचता-सा प्रतीत होता है—

**गाँव के पास के स्टेशन पर / खड़ी है रेलगाड़ी / कई बार बज चुकी है सीटी / पहली बार चीखी बच्चों की तरह**

**दूसरी बार सिसकी पत्नी की तरह / तीसरी बार जैसे मा बुला रही हो वापस / और फिर**

**पिताजी के भराए गले की तरह।**

(फटा हलफनामा, पृष्ठ क्र. 92)

“कहने को तो लोकतंत्र है लेकिन आम व्यक्ति सत्ता और सत्ताधरियों के हाथों की कठपुतली बन कर रह गया है और स्वयं को छला हुआ महसूस कर रहा है। ऐसे में गहन और महत्वपूर्ण विषयों पर डॉ. राम प्रकाश की लेखनी बेखौफ चली है।” (उक्त लेखनी/पूँजीवाद को चुनौती देता ‘फटा हलफनामा’, पृष्ठ क्र. 109) देश की राजनीतिक व्यवस्था और सत्ता के केन्द्रित हो जाने के परिणाम को भाँपते हुए जनकवि अपनी कविता ‘बेरोजगार की आत्मकथा’ में बेरोजगार युवक की मनःस्थिति का चित्रण कर राजनीति पर व्यंग्य करते हैं—

**अब मैं- / अधमरा साँप हूँ / जिसे राजनीति की चील / अपने मुँह में दबाए / आकाश की सैर करा रही है।**

(फटा हलफनामा, पृष्ठ क्र. 93)

डॉ. राम प्रकाश की कविताएँ संवेदना-पोषित हैं। ऐसी अनेक कविताएँ हैं जिनमें शोषितों-वंचितों और उत्पीड़ितों के प्रति गहरी सहानुभूति और आत्मीयता व्यक्त हुई है। इनमें ‘हामिद भाई की रफू की दुकान’, ‘बेराजगार की आत्मकथा’, ‘रमुआ का कौशल विकास’ ‘शहर जाते हुए’, और ‘हक रोटी पर’ का समावेश है। इसका एक उदाहरण—

**रोटी जाना चाहती है उस पेट में / जहाँ भूख है / इसी कारण उसने अपनी गंध भोज दी है / भूखे पेटों तक**

**अब- / रोटी पर दावा भूखों ने / छिपा रखा है एक-एक जानवर / अपने अन्दर।**

(सड़क पर सांड, पृष्ठ क्र. 125)

मेहनतकशों को फ्री की रोटी अच्छी नहीं लगती है। मेहनत के पसीने की गंध जब तक न हो तब तक मेहनत—मजदूरी करने वालों के गले से राटी नहीं उतरती है। यह बात उनके बच्चों पर भी लागू होती है। इसी बात को मार्मिकता के साथ 'स्वाद' शीर्षक कविता में इन पंक्तियों के साथ दर्शाया गया है—

**माँ के स्तनों की एक-एक बूँद / निचोड़कर पी जाने वाला / मजदूरनी का शिशु / आज अनमना है  
माँ उसे स्तनों से लगती है / पुचकारती है / परन्तु वह मुँह हटा लेता है / बात तो यह है / कि माँ आज मजदूरी  
पर नहीं गई / बच्चे को निस्वाद लग रहा था दूध / पसीने की गंध के बिना।**

(फटा हलफनामा, पृष्ठ क्र.108)

सदियों से आम आदमी सत्ताधरियों के हाथों की कठपुतली बना रहा है। कविता में सन् 1950 का जिक्र उस संविधान की ओर ध्यानार्थित करता है जिसे हमारे पूर्वजों ने देश की जनता और समाज के हित को ध्यान में रखकर बनाया था। जिसमें सामान्य जनता के लिए मूलभूत सुविधाएँ देने का संकल्प था, वादे थे किन्तु, आज इन सब वादों को भुलाकर हलफनामों का दुरुपयोग अवसर एवं आवश्यकता के अनुसार किया जा रहा है। अवसरवादी, स्वार्थी, लालची, पाखंडी और चाटुकारी लोगों ने अपने फायदे के लिए हलफनामों का अपने अनुसार अर्थ गढ़ लिया है और उसके अनुसार उसका उपयोग कर फायदा उठा रहे हैं—

**उनके अनुयायियों ने- / चरखा का अर्थ लगाया / चर-खा / शुरू कर दिया देश को / चरना और खाना।  
महात्मा ने कहा-खादी / उन्होंने अर्थ लगाया खा, दी। / गाँधी जी के चिंरजीवी बन्दरों ने  
देश की गरीबी देखकर बन्द कर ली आँखें / चीखें सुनकर / बन्द कर लिए कान / समस्याएँ सुनकर हो गए मौन।**

(फब हलफनामा, पृष्ठ क्र. 114—115)

'फटा हलफनामा' में अगिया बैताल उन पुरुषों की रूह है जिन्होंने 'हलफनामा' लिखाया, उनकी आत्मा को तब तक शांति नहीं मिलेगी जब तक उसके हलफनामों को सही ढंग से समझा नहीं जाएगा। पुराने बाग—बगीचे, खेत—खलिहान प्रगति के नाम पर दफन हो चुके हैं। किन्तु अभी भी अंदर ही अंदर कोई न कोई विद्रोह की चिंगारी सुलग रही है। अत्यधिक अत्याचार इस चिंगारी को हवा देने का कार्य करता है। यह चिंगारी तब तक नहीं बंझा सकती जब तक कि फटे हलफनामों को सही से जोड़ कर उसके एक—एक शब्द को सही ढंग से नहीं पढ़ा जाएगा। अब कोई अत्याचार जनता नहीं सहेगी। अब कोई ऐसा हलफनामा नहीं होगा, जिसका कोई अपने अनुसार अर्थ लगाएगा—

**अब कोई नहीं कर पायेगा नरसंहार / अब कोई भूमि बंजर न होगी /अब कोई हलफनामा न होगा  
होगा तो- / केवल अनय का अंत / तुरन्त / आज से ही / अभी से ही / उसका जयघोष  
ध्वनित-प्रतिध्वनित हुआ / दिक्-दिगन्त तक / वह आगे बढ़ा / विलुप्त हो गया / वहीं? /नहीं नहीं / हर कहीं।**

(फटा हलफनामा, पृष्ठ क्र. 124)

जनकवि वह होता है जो आम जनता की आशा—निराशा, विजयपराजय, सुख—दुःख आदि में पूर्ण रूप से सहभागी होता है। निष्कर्ष रूप में कहें तो डॉ. राम प्रकाश ने अपनी कविताओं के माध्यम से जनकवि होने का विधिवत् निर्वाह किया है। उनकी कविताओं में शोषित सर्वहारा वर्ग के हृदय की वेदना, टीस, पीड़ा और सहनुभूति की अनुभूति होती है। उन्होंने केवल सर्वहारा वर्ग की वेदना और समस्याओं पर ही दृष्टिपात नहीं किया बल्कि समाज के यथार्थ स्वरूप को हमारे समक्ष उद्घाटित किया है। उन्होंने मेहनतकश मजदूरों एवं पीड़ित वर्ग के जीवन संघर्षों, दुःख, पीड़ा को अपनी कविता में मार्मिक अभिव्यक्ति प्रदान की है। प्रगतिवादी कविताओं की मर्यादाओं का बखूबी पालन करते हुए उन्होंने जनसामान्य की मुक्ति का स्वर संपूर्ण जोश के साथ उठाया है। अंत में कहा जा सकता है कि एक संवेदनशील रचनाकार की भाँति उन्होंने बड़ी ईमानदारी से अपने कवि धर्म का निर्वाह किया है।



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## Certificate



This is to certify that, **Dr./Mr./Ms. Prof. Dr. Ashalata M. V. P. Raman, Prof. & Research Officer**  
**of Dept. of English, Smt. L. R. T. College of Commerce, Akola**.....

Participated in One Day Interdisciplinary National Conference on "A Journey of  
Indian Women" dated 9<sup>th</sup> March, 2023 at Shri. Kisanlal Nathmal Goenka Arts &  
Com. College, Karanja (Lad) (Maharashtra). He/She presented paper entitled

**DEPICTION OF PATHETIC IMAGES OF WOMEN IN THE SELECT NOVEL OF MULK RAJ ANAND**.....

  
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## Depiction of Pathetic Images of Women in The Select Novel of Mulk Raj Anand.

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### Abstract

A writer does not come from the alien but he or she is a product of contemporary society. Mulk Raj Anand is not an exception of it. In the works of the writer, a reflection of contemporary social and political life, a reflection of true human emotion and feeling and love for humanity can be seen easily. Women empowerment is the most discussed topic in postmodern India. Different opinions are coming from almost all over the world for restoring the need for women empowerment. Woman does not have any right to do anything of her choice, she has to follow others and this is the image, some dominating figures of the society has drawn for her. She is just for suppressing and dominating. Anand has depicted remarkably the miserable condition of women, either it is Sohini, Gauri or Rukmini, all suffered from the male dominated conventional society. In *The Old Woman and the Cow*, the principal character is Gauri, who during the course of the story is transformed from an obedient, gentle and meek person to one with a will of her own. Women have to leave their suckling babies in the dust, grass and road and cannot even offer their milk to their babies during working time. Those who are young and beautiful are either fooled or forcibly taken away as was done to Neogi's wife. They are rewarded ornaments like ear or nose rings and their husbands given land. Those who oppose are beaten, wounded and fired at gun-point.

**Keywords:** compassion, humiliated, traditions, ostracized, subaltern, enslaved, chauvinistic.

### Introduction

Mulk Raj Anand is a pioneer novelist of Indo - Anglian literature. His novels have won acclaim not only from critics in India but also from foreign critics. He believes in art for life's sake. Mulk Raj Anand shows the feministic existential crisis of Dalits through his novels. Characters. This is one of the reasons that today we are going to discuss women characters in the novels of Mulk Raj Anand. He is a kind of novelist who has given certain space to his women characters in his novels. His novels are a mixture of reality and dream. They have a philosophical depth and through them he reveals his preoccupation with humanity. There is plenty of action, excitement and surprise in all his novels.

This paper, has tried to analyse the discovery of Mulk Raj Anand's subordinating the female character in his novels, so three novels are selected to give direction to the desired purpose, the novels are: *Untouchable* (1936), *The Old Woman and the Cow* (Gauri) *Two Leaves and A Bud*. In these novels, he, indisputably, has established the reality of depreciating the women is the work of primordial power of the apostolic people, who have finalized the future of them. It would be an exploration of the concept or perception especially the women characters.

### Sohini in *untouchable*

The image of Sohini, Bakra's sister, in '*Untouchable*' is woefully so pathetic that she is the symbol of oppression. **Sohini** is an untouchable. She cannot take water from the well of caste Hindus. She knows that she may pollute caste Hindu so she voids touching anything which belongs to the caste Hindu. Poverty has made her humble and submissive. She does crave for human love and dignity. But she is greeted with abuses at home and insulted and humiliated out of her house. She falls a prey to Pandit Kali Nath's lecherous assault. He molests her chastity and accuses her of polluting his holiness in return. She wins our sympathy.

The female characters are taken as the weaker sort of creature than males. The character of the novel *Sohini in Untouchable* girl, who is very simple and disciplined. She waits patiently for high caste ladies to fetch water from the well. As it is the rule of the village that any low caste woman can't near the well to pollute it until the high caste ladies are drawing water. She is tortured by the society and the family. She has to look after the daily affairs of her family like cooking, fetching water from the well and so on and in society she need encounter with the persons like Pandit Kalinath.