

**IMPACT OF EDUCATION AND FAMILY INCOME ON THE GROWTH OF CASHLESS TRANSACTIONS**

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**ABSTRACT**

*The study revealed that family income and education level impact the growth of the cashless transactions. Moreover, people whose education was graduate and above and family income was above five lakh, they started using digital transactions more frequently after demonetization. Though, the people who have their family income below five lakh and education upto 12th also started using cashless payment methods but their usage were limited to digital wallets and digital payment for online shopping.*

**KEYWORDS**

cashless economy, digital payment, electronic payment system.

**JEL CODES**

D31, L81.

**INTRODUCTION**

Digital payment system has gained acceptance in India during last decade. There have been significant technological developments in making the payment systems secured and advanced. Many empirical studies suggest that especially after demonetization, digital transactions grew at a faster rate as 86% of the currency in circulation was withdrawn from the circulation. People found it difficult to purchase the goods and services of even daily needs. Government has also taken many new initiatives to spread the awareness and acceptability of digital transactions in India. Though, it is a challenging task in a country like India to create awareness about the benefits of digital transactions as the demography is highly diverse. Moreover, people have vested interests in avoiding the traceable payment channels. Education level and income might also play key role in the growth of cashless transactions. This paper is an attempt to enquire the impact of education and income on the growth cashless transactions after demonetization. Though, India is still in the initial phase of the adoption of cashless transactions as 98% consumer transactions by volume and 68% by value are carried out in cash (Venkatesh, 2017).

**REVIEW OF LITERATURE**

(Mukherjee, 2019) argued that cashless society was not the objective of demonetization but later on it was added as one of measures of demonetization. (Giovanni Immordino, 2017) argued that the if the payments are made through the debit or credit card, it reduces the tax evasion. Further, he argued that if debit and credit are used for cash withdrawal rather than making direct payment for purchases, it fosters the tax evasion. (Reserve Bank of India, 2019) mentioned in its report that India is experiencing the transition from in it payment ecosystem. People are being roped in the banking system through various schemes like Pradhan Mantri Jan Dhan Yojna, digitalization of payment transfers by the government. Approximately one billion debit cards and 50 million credit cards have been issued by the banks. (Jhaveri, 2019) argued that the usage of digital wallets boomed just after the demonetization and many digital wallet firms became successful overnight and favourite of investors. (Walter Engert, 2018) argued in a study conducted in Canada the countries where the demand of cash is declining, they need to address the concerns like operational reliability of payment networks, regulating the critical private networks and to provide a safe store of value in financial crisis. (Nag, 2016) argued that the act of demonetization was opposite to the helicopter money and moreover it was vacuum cleaning of money supply. Moreover, the unaccounted wealth and tax evasion will also continue only the players will change. (Shepard, 2016) argued that no economy can be fully cashless but the belief in cash is ingrained in Indian culture and the paradigm shift needs resources and time. (Sivathanu, 2017) argued that the digital payment service providers need to minimize the security and privacy risk of the users. Moreover, they also need to work upon the increasing the literacy of digital payment system.

**NEED AND IMPORTANCE OF STUDY**

Review of literature suggests that various studies have been conducted to evaluate the impact of demonetization on economy and also examine the importance of moving from cash to cashless economy. Furthermore, few studies examined the consumer behaviour of people in adopting the cashless payment methods. It was also found that researches which have examined the impact of education and income on the adoption of cashless transactions are by and large non-existent. So, the researcher has attempted to examine the impact of education and income on cashless transaction specially after demonetization.

**OBJECTIVES OF STUDY**

Followings are the specific objectives of the study:

1. To examine the impact of education level on the adoption of cashless payment methods
2. To examine the impact of income level on the adoption of cashless payment methods.

**HYPOTHESIS**

Following are the hypothesis of the study:

**Hypothesis 1**

**Null Hypothesis:** Education is the determinant of cashless transactions.

**Alternative Hypothesis:** Education is not the determinant of cashless transactions.

**Hypothesis 2**

**Null Hypothesis:** Income is the determinant of cashless transactions.

**Alternative Hypothesis:** Income is not the determinant of cashless transactions.



## CAN ADOPTING AN AGRI- FRANCHISING MODEL HELPS IN POVERTY ALLEVIATION IN AN ECONOMY? (WITH AN OVERVIEW OF DIFFERENT COUNTRIES OF WORLD ADOPTING VARIOUS MODELS.)

Dr. Bharti Dixit\* and Dr. Iram Khan\*\*

With the growth in the agriculture sector, evidences shows that an economy can reduce more poverty than focusing more on any other sector. The recent example of agri-franchising model adopted in Nigeria (Babban Gona) has proved it so far, but still its only on a smaller level. The agri-franchising model is a new approach for Indian economy. India is home to 28% of world's poor and according to Human Development Index 2019, India ranked at 129<sup>th</sup> position out of 189 countries on HDI. Although India has gone through Green Revolution and many reforms, but still the suicidal rate of farmers is very high. This paper analyses the agri-franchising model adopted in various countries and its role in poverty alleviation of that economy. The paper also reviews that how various countries are planning and working on eliminating poverty and will it be beneficial for India to use such an approach to get rid of poverty.

**Keywords-** Poverty alleviation, Agri-franchising, Economy.

### Introduction

India, a home to 138.62 crore people( 2019) (source:- world bank) (<http://countrymeters.info>) is the second most populated country in the world with no doubt and around 50% of India's population depends upon agriculture sector and allied services , but contributes only to 16-17% of G.D.P. The low productivity is one of the reasons for lower incomes of the farmers which keep them in the vicious cycle of poverty.

According to World Bank report ([blogs.worldbank.org](https://blogs.worldbank.org)), growth in agriculture sector remains at top position which helps in poverty reduction than growth in any other sector. Then, why, the growing economy like India is still not able to reduce its poverty after more than 70 years of independence and why still the incomes of the farmers is not up to a respectable digit.

Over the past decades, the growth in the global production has risen and it is pretty sure enough to fulfill the world's demand, but still the South-Asian region and African region is such where majority of people are deprived off the basic necessities of the life and they die of hunger, majority of these are associated with the primary sector. Majority of these poor and food deprived households are located in the rural areas of these regions and these rural poor are directly or indirectly associated with agriculture for their incomes and earnings. Mostly of these don't have their land or the area of land is very small or marginal.

Agri- business or agricultural franchising is quite a new concept for Indians, although not alien for other businesses, but still India is becoming familiar to it. But first let's see, what franchising is and how agriculture is becoming a part of it. Broadly speaking, Franchising is a long term relationship or partnership in which franchiser gives a license or right to franchisee to conduct business in addition to supply or make available the facilities of training, organizing and trading. In favor, the franchiser gets an assured amount from the franchisee and sometimes also royalty on business volumes conducted. It can be product, business format or trade name franchise. (Fosu, 1989; Hoy and Stanworth, 2003). An agribusiness franchise can be defined as —a right, permission, or license (contract) granted by an agribusiness firm (called the franchisor or franchising agency) to another agribusiness firm (called the franchisee) for the latter to distribute, manufacture, and/or use the trade name of the former's products and services usually in a specified territory assigned to the latter firm by the former firm. (Fosu, 1989. p. 96).

### Background

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## Youth and Social Media

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### Abstract

*It is patently clear in the present societal situation, that the impact of social media on youth has been prominent and ever-lasting. The issue of identity crisis is significantly considered responsible for the increase of usage of social media among the youth. Nevertheless, this has led to certain negative criticism from the wider culture, that this impact is bad for the youth, and social media is to be blamed for dominating the young minds. However, in order to prevent the negative criticism from diverting the sociological understanding, this paper seeks to analyze various communication theories and understand the reasons for such impact, in order to prevent criticism from becoming a unnecessary fact-eating blackhole. Accordingly, this paper begins with the understanding of what social media means, why youth find it appealing, and whether if this usage has increased per se in the past decades. The paper then turns to theories on mass communication and social change, such as the cultivation theory, social learning theory, agenda-setting theory, and uses and gratification theory. These theories are further utilized to analyze the social media influence on youth, reasons for its usage for self-identity, and maintaining interpersonal interconnectivity. A critical analysis further backs the premise.*

**Keywords :** Youth, Social media, social change.

The term "social media" is not a neophyte in 2021. The social media craze began in 1997, with the site "Six Degrees.com" being the first of many sites to allow users to establish profiles, comment on news, and exchange messages with other users. Successively, it ingrained deeper in our society ever since Mark Zuckerberg opened the gates of online communication with Facebook in 2004. Nevertheless, the term is not restricted to several social networking websites. For example, many people consider Blogs and Wikipedia to fall under the ambit of the widely used term. Thus, it becomes crucial to define a general concept of what "social media" exactly means.

In simpler terms, the "social" refers to interacting and communicating with people utilising information exchange. The "media" part signifies an instrument of communication, such as the internet. Despite this, the definition seeks more room for elaboration with two unanswered confusions. Firstly, are traditional means such as newspapers and radio also a part of media? Secondly, is social media similar to social networking? The answer comes out simple. Newspaper, television, and radio are also types of media. However, these means are limited to information sharing and thus, lack interaction. Likewise, social networking is also a part of social media. However, networking is a consequence of media sharing and not social media itself. If we think of social media as a fruit, then oranges, berries, melons, and apples are part of the broader fruit category; wikis, blogs, social news, and networking are part of the broader social media category. This further gets clarified by a recent 2015 research paper that identified four standard features unique to the current social media services: internet-based applications, personal user account, user-generated content, and the development of social networks by community connection. Therefore, the "social media" usage resonates more with platforms such as Facebook, Twitter, Whatsapp, Snapchat, Instagram, Tiktok, and Youtube, etc., where the users are not just information receivers, but personal account holders on the web, sharing their own content and connecting with other people through mutual interaction around the world.



## महिला शोषण में इलेक्ट्रॉनिक मीडिया मुख्यतः टीवी की भूमिका

डॉ० लता कुमार

एसोसिएट प्रोफेसर-समाजशास्त्र विभाग, ११० मं० पा० राजकीय महिला महाविद्यालय, मेरठ

सारांश

मीडिया जनजागरुकता और प्रचार का एक सशक्त माध्यम है। अपने उद्भव काल से ही इसने आम लोगों पर अपनी गहरी पकड़ बनाई है। बढ़ते तकनीकी ज्ञान और विज्ञान ने आज मीडिया के विविध रूप हमारे सम्मुख प्रस्तुत कर दिए हैं। पहले जहां संचार के साधन केवल लिखित रूप में थे और लोगों तक समाचारों व घटनाओं की जानकारी पहुंचने में वक्त लगता था आज इलेक्ट्रॉनिक मीडिया की धर-धर पहुंच ने सूचना और संचार के क्षेत्र में क्रांति कर दी है। पहले जहां मीडिया केवल मीडिया समाचारों व घटनाओं की जानकारी तक सीमित था अब विविध रूपों में हमारे जीवन में न केवल शामिल हो गया है, वरन् इलेक्ट्रॉनिक मीडिया की चकाचौंध ने हमारे जीवन, विचार और व्यवहारों को व्यापक रूप से प्रभावित किया है। इलेक्ट्रॉनिक मीडिया के विभिन्न स्वरूपों में सबसे ज्यादा प्रभावी स्वरूप टेलीविजन है। इसकी हर धर में पहुंच ने न केवल देश, समाज और आम जनमानस को प्रभावित किया है, वरन् महिलाओं की स्थिति पर भी व्यापक प्रभाव डाला है। प्रस्तुत प्रपत्र इलेक्ट्रॉनिक मीडिया के सबसे प्रभावी स्वरूप टेलीविजन के महिलाओं की स्थिति पर पड़ने वाले प्रभावों मुख्यतः महिला शोषण में इसकी भूमिका की विवेचना करता है। प्रस्तुत प्रपत्र सामान्य अवलोकन व द्वैतीयक तथ्यों पर आधारित है जो सामाजिक शोध की विभिन्न संभावनाओं को प्रस्तुत करता है।

मीडिया का हमारे जीवन पर तत्काल और गहरा प्रभाव पड़ता है। आज यही मीडिया जहां एक ओर हमारे चारों ओर घटित होन वाली नवीनतम घटनाओं की निरंतर जानकारी हमें दे रहा है, वहीं दूसरी ओर इसने हमारे दैनिक जीवन के हर पल हमारी सोच और हमारी आवश्यकता ऊपर भी अपनी पकड़ बना ली है हम क्या खाएं, कैसे खाएं, क्या पहन, कैसे पहने, कैसे सोचें और कार्यों को कैसे करें, इन सब पर ही मीडिया हावी होता जा रहा है।

राष्ट्रीय महिला आयोग की पूर्व अध्यक्ष वी० मोहिनी गिरी का मानना है कि इलेक्ट्रॉनिक मीडिया पर प्रक्षेपित महिलाओं की छवि एक भ्रमंडलीय मुद्दा बन चुका है, जिसे कि बीजिंग सम्मेलन में भी उठाया गया था। अतः मीडिया को महिलाओं को पण्य नहीं बना देना चाहिए क्योंकि महिला के शारीरिक गुणों का वाणिज्यिक लाभ के लिए इस्तेमाल मात्र पुरुषों की बुनियादी वृत्ति को तुष्ट करता है।

मीडिया यानी सूचना तंत्र के दो रूप हैं-प्रिंट मीडिया और इलेक्ट्रॉनिक मीडिया इलेक्ट्रॉनिक मीडिया आधुनिक औद्योगिक समाज की देन है इसके भी दो प्रमुख रूप हैं-श्रव्य इलेक्ट्रॉनिक मीडिया अर्थात् रेडियो और एफएम तथा दृश्य श्रव्य इलेक्ट्रॉनिक मीडिया अर्थात् सिनेमा और टेलीविजन इलेक्ट्रॉनिक मीडिया के इन सभी माध्यमों में टेलीविजन ने तेजी से अपनी पकड़ बनाई है और केवल टीवी के माध्यम से तो यह लोगों की दिनचर्या का एक अनिवार्य अंग बन गया है।

टेलीविजन पर प्रसारित चैनलों की इस बाढ़ में सर्वाधिक उपस्थिति महिलाओं की दिखाई पड़ी, चाहे वह भागीदारी के संदर्भ में हो या उन पर दिखाए जाने वाले विषयों के संदर्भ में। इस प्रकार हमारे जीवन में मीडिया विशेषकर टीवी की निरंतर विद्यमानता और विचारणा केवल महिलाओं की छवि, प्रस्तुति और भूमिका को प्रभावित कर रही है, वरन् उसे व्यापक रूप से प्रभावित भी परिभाषित भी कर रही है। मीडिया की यह प्रभावशीलता जहां एक ओर महिला सशक्तिकरण का उद्घोष करती प्रतीत हो रही है, वहीं अनेक संदर्भों से यह महिला शोषण के नवीन आयाम गढ़ती दिख रही है।

प्रस्तुत प्रपत्र का उद्देश्य महिला शोषण के इन आयामों को गढ़ने में टेलीविजन की भूमिका को व्याख्या करते हुए उनकी खोज करना है जिन्हें कि टेलीविजन पर प्रस्तुत और प्रसारित अनेक चैनलों व कार्यक्रमों के संदर्भ से विश्लेषण किया जा सकता है—

### समाचार चैनल व महिला शोषण

1991 की आर्थिक नीति के दौर में विदेशी चैनलों का भारत में आगमन हुआ। समाचारों के प्रदर्शन पर सरकार ने अपनी पकड़ ढीली की तो तमाम स्वतंत्र समाचार चैनल शुरू हुए। स्टार न्यूज, जी न्यूज और आज तक के बाद तो वैसे समाचार चैनल की बाढ़ सी आ गई। इन समाचार चैनलों में सबसे ज्यादा सहभागिता महिलाओं की दिखाई पड़ी। समाचार प्रस्तोता हो या संवाददाता अथवा निर्माता-निर्देशक, पत्रकारिता और न्यूज चैनल के इन पदों में महिलाओं की बढ़ती सहभागिता को देखकर एक बार तो ऐसा लगा कि जैसे महिलाओं को अपने सशक्तिकरण का मंच मिल गया हो। लेकिन ध्यान से देखें तो यहां भी मुंबईया फिल्मों और अधिकचरे विज्ञापनों की भांति महिलाओं के प्रति भोगवादी दृष्टिकोण साफ नजर आता है, जहां महिलाओं के आकर्षक चेहरे को पण्य वस्तु की वस्तु की भांति बाजार में टांग दिया गया है अर्थात् इलेक्ट्रॉनिक मीडिया ने भी महिलाओं को बिकाऊ वस्तु मानते हुए अपनी विषय वस्तु को बेचने के लिए उनकी उपस्थिति और आकर्षक चेहरे का ही अधिक इस्तेमाल किया।

समाचार प्रस्तोता हो या रिपोर्टर, इन पदों के लिए जो महिलाएं इलेक्ट्रॉनिक मीडिया में आना चाहती हैं, वह दिखने में सुंदर और आकर्षक हो यह स्पष्ट है कि यदि वे इस पात्रता को पूरा नहीं करती तो उन्हें पद पर आने का कोई अधिकार नहीं। जाहिर है रिपोर्टिंग और न्यूज एंकरिंग जैसे योग्य और जिम्मेदार पदों पर पत्रकारिता की योग्यता, समझदारी और ज्ञान की अपेक्षा खूबसूरत और आकर्षक चेहरे की



## भारत और पड़ोसी देश— मोदी जी की पड़ोसी नीति : मोदी के कार्यकाल में बड़ा सुधार

1. डॉ० अनुजा रानी गर्ग (एसोसिएट प्रोफेसर व विभागाध्यक्ष), शोध निर्देशिका, राजनीति विज्ञान विभाग शहीद मंगल पाण्डे राजकीय महिला स्नातकोत्तर महाविद्यालय, चौधरी चरण सिंह विश्वविद्यालय, मेरठ (उ०प्र०).

2. राकेश कुमार, शोधार्थी, राजनीति विज्ञान विभाग शहीद मंगल पाण्डे राजकीय महिला स्नातकोत्तर महाविद्यालय, चौधरी चरण सिंह विश्वविद्यालय, मेरठ (उ०प्र०).

### 1.1 प्रस्तावना—

प्रधानमंत्री नरेंद्र मोदी के कार्यकाल में विदेश नीति के प्रश्न पर अपर्णा पाण्डे ने कहा, “मेरा मानना है कि हमारी विदेश नीति वर्षों से सततता पर जोर देती आई है, लेकिन नरेंद्र मोदी ने इसमें उत्साह और जुनून झोंकने का काम किया है। आखिरी बार विदेश नीति के प्रति इस प्रकार का जुनून पहले प्रधानमंत्री जवाहरलाल नेहरू में देखा गया था, जो कि यह मानते थे कि जितना अधिक भारत दुनिया के देशों से जुड़ा रहेगा, उतना ही उसे फायदा होगा। भारत को बस इसके बारे में जानने के लिए लोगों की आवश्यकता थी।” देश में वर्तमान व्यापार और निवेश पर अपर्णा ने कहा, “मोदी चाहते हैं कि दुनिया को पता चले कि हमारे पास क्षमता है। हमारे पास सुरक्षा प्रदान करने के लिए सेना है। हम दुनिया से सेवाएँ सिर्फ माँग ही नहीं रहे हैं बल्कि हम सेवाएँ प्रदान भी कर रहे हैं। प्रधानमंत्री नरेंद्र मोदी भारत को एक बड़े बाजार, एक बड़े देश, एक मित्र और सहयोगी के रूप में पेश करते हैं, जिसके साथ कोई भी व्यवसाय कर सकता है।”

### 1.1.2 मोदी के कार्यकाल में बड़ा सुधार

अपनी बात आगे बढ़ाते हुए उन्होंने कहा, “हालाँकि, नरेंद्र मोदी की समस्याएँ जस की तस हैं। अगर आप चाहते हैं कि कोई देश में आए और निवेश करे, तो आपको इसे पूरी तरह से खोलना होगा। इस तरह से मोदी के कार्यकाल में GST दिवालिया कानून (इन्साल्वेंसी एंड बैंकरप्सी कोड) जैसे बेहतरीन सुधार तो



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**National Institute for Research in Tribal Health  
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# Scheduled Tribes and Tribal Communities of Uttarakhand State, India: An Analysis of 2001 and 2011 Censuses

Manju Rani<sup>1</sup>, Binod Kumar Singh<sup>2</sup>, Ravendra K Sharma<sup>3\*</sup>

**Abstract:** This paper discusses the social, economical and demographic aspects of Scheduled Tribes of Uttarakhand state and examines the socioeconomic differences among different tribal communities and also brought out some insights of existing disparities. There are five different notified scheduled tribes of Uttarakhand and all these tribes were enumerated in Census 2001 and 2011. The total population of Uttarakhand state was 100.89 lakhs and out of which 2.92 lakhs (2.9%) was tribal population as per Census 2011. The Tharu is the largest tribe of Uttarakhand, which account for one-third of total tribal population, followed by Jannasari (32.5%), Buksa (18.3%), Bhotia tribes (14.2%). Ranji tribe is the least in numbers. Most of the tribes are residing in rural areas; however, about one-fourth of Bhotia's tribal population resides in urban areas. Majority of tribal population inhabit in four districts, viz. Udham Singh Nagar (43%), Dehradun (38.8%), Pithoragarh (7.5%) and Chamoli (4.1%) only. The sex ratio among scheduled tribes of Uttarakhand (950) is considerably poor as compared to the national average of Scheduled Tribes (978) in India. However, Bhotias registered more females than males (1049) and Ranjis have least females (833). In year 2001, about 63 percent of tribal population of Uttarakhand state was literate as compared to 72.0 percent of state average. However, literacy was relatively higher among Bhotia (86.4 percent) and Tharu (82.3 percent) tribes. Overall, Bhotias are comparatively better-off and Ranjis are the most deprived tribe of the state.

**KEYWORDS:** Scheduled Tribes, Tribal Communities, Tribal Demography, Spatio-temporal analysis, Uttarakhand

## INTRODUCTION

Thirteen hilly districts of the Uttar Pradesh state were carved out on 9th November 2000 as a new state Uttaranchal (now renamed as Uttarakhand). The Uttarakhand state is heavily forested and

extremely hilly region in Central Himalayan zone. It is located between latitudes 28°43'N - 31°27'N and longitudes 77°34'E - 81°02'E covering a geographical area of 53,483 km<sup>2</sup> (Government of Uttarakhand, 2016,

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# EDUCATIONAL ASPIRATIONS FOR CHILDREN IN AN AGRARIAN SOCIETY IN UTTAR PRADESH

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## ABSTRACT

Parents in the modern era have developed aspirations not only on materialistic aspects but also the educational aspects of children. Providing education to children is considered as indispensable characteristics of parents now days. The demand for schooling is fuelled by growing opportunities in the non-agricultural sector for which schooling attainment is very essential. With growing importance of modernization and the market economy, the level of consumption has increased, parental aspirations are changing and even poorest farmer would like to see his children going to school.

Hence, an attempt was made to study the parents' perceived educational aspiration for their children in rural agrarian society in North India. The study was conducted in four villages of district of Bulandshahr in Uttar Pradesh state. Overall 509 mothers and 475 fathers were interviewed and detail information was collected about their perceived values, disvalues and aspiration for children in the survey.

The study clearly revealed that the parental aspirations for their children are important component of the value of children and now most of rural parents desire for a better





## PORTRAYAL OF WOMEN IN THE SELECTED NOVELS OF SHASHI DESHPANDE

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### Abstract

Shashi Deshpande's seven novels are apparently alarmed with feminist issues. She depicts contemporary, educated and career-oriented married woman, who are sensitive to the changing times and situations. Shashi Deshpande, the famous Indian novelist born in Karnataka depicts the inner feelings and emotions of Indian women through her novels. The plight of middle class educated and working women, the marital adjustments and the quest for identity forms the major theme of her novels. Her novels show how carefully she expresses the frustration and disappointment of women who experience in the social and cultural oppression in the male dominated society. Her fiction concentrates on the status of the women in the traditional bound male-dominated middle class society of the contemporary India.

### Introduction

Indian women writers like Shashi Deshpande have projected the women's emotional turbulence prevalent in Indian traditional families even after the post independence era common among professional women too. The Indian women believe in traditional values and compromise for the sake of the maintenance of harmony rather than rebel, which might effect in the distraction of family relationship. They continue to support the ritualistic tradition – bound life. To the contrary, the modern women tend to recognize the structural inequalities between man and woman and the cultural conventions which have assigned woman a secondary status. The woman in the present century is strongly aware of the sociological inequalities piled on her and unlike her counterpart. She does not believe that woman is an inferior being who must remain unreceptive and submissive. *The Manu Smriti*, The Hindu Laws of Manu, a text laying down the rules of social behaviour declares the roles of women as: "Day and night woman must be kept in dependence by the males (of) their (families), and, if they attach themselves to sensual enjoyments, they must be kept under one's control. Her father protects (her) in youth, and her sons protect (her) in old age; a woman is never fit for independence". According to the Manusmriti also known as *Manav Dharam shastra*, the women are left to live in submissive manner. They are not permitted to express their views and thoughts with her family and outside.

Though women constitute roughly half of the world's population, their contribution in various fields of activity has been totally inconsistent to their numerical strength. Labelled as the weaker sex they have been denied full justice - social, economic and political. Women have landed up as the ultimate victims of the prevalent gross gender discrimination first as daughter, later as wife and a mother and later a grandmother. She plays different submissive roles like preparing food for all the family members, looking after the children, waiting for the husband foregoing her food throughout her life time even at times of hunger. Social disparity has enormous influence in conditioning the female's psyche which begins early in the childhood. Gender inequality is differentiated right from the child's birth and therefore it is a social and cultural creation. It is clear from the ancient days that the girl child is taught to withhold, conceal and suppress her true life. The female child is left to subordination, exploitation, violence, domination and ensnared in patriarchal cultural ideals and paradigms. The development of a girl especially in Indian society is primarily in relation to her approach and her duty towards her family. This identity depends upon the subtle balance that the girl maintains between submission and revolt.

Shashi Deshpande represents her women as an embryonic woman of the present industrial age, who yearns to achieve individuality and the real self- identity without changing the cultural and traditional conventions of the society. Eventually they find themselves against the well-established social inactivity. Even the broad-minded educated women with an unmanageable longing to break from time honoured crippling and iniquitous social law, do often lose their strength and locate them in embarrassing situations. Yet the educated, economically independent women too, have not been able to come out of the overwhelming difficulties created by the tradition and beliefs that has been preserved in the conventional Indian Society.



## SOFT SKILLS AND PERSONALITY DEVELOPMENT

**Dr Monika Chaudhary**

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### **Abstract**

*This paper deals with soft skills and personality development. Soft skills also known as life skills are the behavioural competencies which an individual needs to excel to ensure success in this world. Soft skills comprise all the skills which are required to develop an effective and impressive personality. These skills are good behaviour attitude personality like interpersonal and intrapersonal skills, team building, leadership skills, motivational skill, time management, communication skills and body language etc. Soft skills help one to become a successful professional and these skills also leads to personality development.*

**Key words-** *soft skills, personality, communication skills, motivational skills.*

### **Introduction**

Soft Skills include any skill that can be classified as a personality trait or habit. Interpersonal skills and communication skills are more specific categories of soft Skills that many employers look for in job candidates. Soft skills provide students with a strong conceptual and practical frame work to build, develop and manage teams. They play an important role in the development of the student's overall personality, thereby enhancing their career prospects.

The Soft Skills training provides strong practical orientation to the students and helps them in building and improving their skills in communication the effective use of English, presentation, team building, leadership, time management, group discussion and Interviews.

Personality development is gaining more importance because it enables people to create a good impression about themselves on others. It is also to much helpful for them Who build and develop relationship and helps in their career.

It is very important to have the capability to build on and develop strengths while at the same time acknowledging and working to improve the weak points in your overall personality. Personality development is a good tool that helps you to analyse your abilities any your strength making you stronger, impressive, happiest and successful person. For personality development following elements are necessary self-awareness, goal setting, creativity, innovation and human values.

### **Soft skills**

Soft Skills are personal attributes that influence how well you can work or interact with others.



# POPULATION CHARACTERISTICS OF AN ISCHNOCERAN LOUSE *COMPANULOTES BIDENTATUS COMPAR* INFESTING BLUE ROCK PIGEONS IN DISTRICT MEERUT (UP)

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## KEY WORDS

*Ischnocera*

Phthiraptera

Population composition

Prevalence

**ABSTRACT:** An ischnoceran louse, *Companulotes bidentatus compar* infesting blue rock pigeon was encountered on 48.6% pigeons of Meerut region during the year 2017. The population levels of *C. bidentatus compar* were noted (prevalence – 48.6%; mean intensity of infestation – 10.3/pigeon; sample mean abundance – 16.1/pigeon; and range of infestation – 1-19). The pattern of frequency distribution was skewed/clumped and failed to conform to the frequencies expected by the negative binomial model. An analysis of the data of louse load of *C. bidentatus compar* indicated sex ratio skewed in favor of female 1:1.6. The adult, nymph ratio remained 1:1.7 and ratio of the first, second, and third instar nymph was 1:1.2:1.4. The mean monthly prevalence of *C. bidentatus compar* shows significant correlation with mean monthly temperature and mean monthly photoperiod.

## INTRODUCTION

Nine species of avian lice are known to occur on blue rock pigeon *Columba livia* (Price *et al*, 2003). Population levels of avian lice on the pigeons have been noted by Singh *et al* (2000), Khan *et al* (2009), Naz *et al* (2010), Radfar *et al* (2012), Copoka and Chiopchko (2013), Amaral *et al* (2017), Boyd *et al* (2017), and Djelmoudi *et al* (2017). The present report deals with the population characteristics of an ischnoceran louse,

*Companulotes bidentatus compar* on 360 blue rock pigeons in district Meerut, during the year 2017.

## MATERIALS AND METHODS

For the present study, 30 live pigeons were deloused every month (2017) by modified fumigation method (Gupta *et al*, 2007). Each pigeon was placed in a plastic bag along with a wad of cotton wool soaked in chloroform. After 10-12 min, the bird was

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# हिंदीकाव्य और प्रकृति

डॉ० सुधारानी सिंह, डी०लिट्०

एसोसिएट प्रोफेसर हिंदी

शहीद मंगल पांडे राजकीय महिला स्नातकोत्तर महाविद्यालय

माधवपुरम्, मेरठ (उ०प्र०)

भारतीय संस्कृति में पर्यावरण का महत्वपूर्ण स्थान है। पर्यावरण का तात्पर्य हमारे चारों ओर के आवरण से है। पर्यावरण जीव को प्रभावित करनेवाली सभी आवश्यकताओं की पूर्ति करता है। अतः पर्यावरण का संरक्षण अति आवश्यक है। हिंदूधर्म में देनेवाले को 'देवता' कहा गया है और जिन पंच महातत्त्वों (भूमि, वायु, जल, अग्नि और आकाश) से हमारी सृष्टि निर्मित है, वे हमें जीवन भर देते ही रहते हैं, बदले में लेते कुछ भी नहीं। भारतीय चिंतन में पर्यावरण की अवधारणा मानव जाति के प्राप्त इतिहास जितनी ही पुरानी है। हमारे धर्मग्रंथों, शास्त्रों और पुराणों सभी में पर्यावरण संरक्षण की बात कही गई है।

भारतीय संस्कृति में प्रकृति के विभिन्न अंगों को देवतुल्य मानकर उनकी पूजा-अर्चना की जाती है। प्रकृति के साथ सहअस्तित्व की भावना रखकर जीवन जीनेवाले ऋषि-मुनियों ने भी प्राकृतिक शक्तियों की स्तुति की है। आकाश को पिता, जल, अग्नि और पवन को देवता माना है। धरती को माता कहा गया है—'माता भूमिः पुत्रोऽहं पृथिव्या' अर्थात् धरती मेरी माता है और मैं उसका पुत्र हूँ। माता और पुत्र का यही भाव 'नमो मात्रे पृथिव्यै' अर्थात् माँ पृथ्वी को प्रणाम है, मैं परिलक्षित होता है। यह भारतीय संस्कृति ही है जिसमें निर्जीव समझी जानेवाली पृथ्वी को प्रातःकाल उठते ही चरण स्पर्श कर उस पर पैर रखने के कारण उत्पन्न अपराधबोध अनुभव करते हुए क्षमा याचना की जाती है।

समुद्रवसने देवी, पर्वतस्तन मंडले।

विष्णुपत्नी नमस्तुभ्यं, पादस्पर्शम् क्षमस्व मे।'

अर्थात् विष्णुप्रिया वसुंधरा! समुद्र आपके वस्त्र एवं पर्वत स्तन हैं, आपको नमस्कार है। मेरे पैरों द्वारा आपके स्पर्श के लिए मुझे क्षमा कीजिए।

गीता में श्रीकृष्ण का कथन 'मैं वृक्षों में पीपल हूँ' तथा मत्स्यपुराण में पेड़ों को पुत्रों की संख्या से अभिहित करना पेड़ों के महत्त्व को स्पष्ट करते हैं—

दश कूप-समावापी दशवापी-समोद्दः।

दश-हृद-समः पुत्रो, दश पुत्रसमौद्भुमः।'

अर्थात् दस कुओं के बराबर एक बावड़ी, दस बावड़ियों के बराबर एक तालाब, दस तालाबों के बराबर एक पुत्र और दस पुत्रों के बराबर एक वृक्ष है।





## पर्यावरण प्रदूषण और जीवन जीने का अधिकार

□ डॉ० सुधारानी सिंह

### शोध सारांश

वर्तमान समय में समूची मानव सभ्यता वैश्विक स्तर पर बढ़ते हुए पर्यावरणीय प्रदूषण से जूझ रही है। जिस प्रकार मानवोचित सम्मान और गरिमा के साथ जीवन जीना प्रत्येक व्यक्ति का अधिकार है उसी प्रकार मानवोचित पर्यावरणीय परिस्थितियों में जीवन जीने का अधिकार है। देश के प्रत्येक नागरिक को यह जानकारी होनी चाहिए कि स्वच्छ तथा प्रदूषण मुक्त वायु में सांस लेना, शुद्ध पेयजल पीना तथा ध्वनि प्रदूषण-मुक्त वातावरण में रहना आदि उसके मौलिक अधिकार हैं। अपने इन अधिकारों की रक्षा के लिए हमें स्वयं ही आगे आकर निराकरण योग्य उपाय करने होंगे। भारतीय संविधान का अनुच्छेद 21 हमें जीवन जीने का अधिकार देता है जो कि एक अत्यंत व्यापक अधिकार है। इस अधिकार के तहत विभिन्न प्रकार के मानवाधिकार सम्मिलित हैं, जिनमें स्वच्छ तथा प्रदूषण मुक्त वायु में सांस लेने का अधिकार, शुद्ध पेयजल का अधिकार तथा ध्वनि प्रदूषण से मुक्त रहने का अधिकार इत्यादि प्रमुख हैं। उच्चतम न्यायालय द्वारा भी प्रदूषण रहित वातावरण में रहने के अधिकार को जीवन जीने के मौलिक अधिकार के रूप में स्वीकार किया गया है। अतः इन तथ्यों के प्रकाश में अवलोकन करने पर हम इस निष्कर्ष पर पहुंच सकते हैं कि बढ़ता हुआ पर्यावरणीय प्रदूषण भारतीय संविधान द्वारा अपने नागरिकों को प्रदान किए गए सबसे अधिक मूल्यवान अधिकारों में से एक 'जीवन जीने के अधिकार' के अतिक्रमण का कारण बनता जा रहा है। सामान्य मानवीय प्रवृत्ति यही है कि एक नागरिक अपने कर्तव्यों की तुलना में अपने अधिकारों के प्रति अधिक सजग होता है, परंतु अब चाहे हम अपने कर्तव्यों की दृष्टि से देखें या फिर अधिकारों की दृष्टि से, वर्तमान परिस्थितियों में बढ़ते हुए पर्यावरणीय प्रदूषण को रोकना तथा पर्यावरण को संरक्षित करना हमारे लिए हर तरह से अनिवार्य बन चुका है। हमें पर्यावरण प्रदूषण को बढ़ाने वाली गतिविधियों पर यथासंभव रोक लगाने का प्रयास करना चाहिए और यदि हम ऐसा करने में असफल रहते हैं तो यह कहना अतिशयोक्ति न होगा कि हम स्वयं अपने अधिकारों के उल्लंघन के लिए उत्तरदायी हैं।

अपने अधिकारों के प्रवर्तन के लिए अत्यंत सजग रहना हम सभी की आदत है और जिम्मेदारी भी। हमारा संविधान हमें अनेक प्रकार के अधिकार प्रदान करता है। इन्हीं अधिकारों में से एक अधिकार है 'जीवन जीने का अधिकार', जो कि भारतीय संविधान के अनुच्छेद 21 द्वारा प्रदान किया जाता है। अनुच्छेद 21 का मूल पाठ है—'किसी व्यक्ति को उसके प्राण या दैहिक स्वतंत्रता से विधि द्वारा स्थापित प्रक्रिया के अनुसार ही वंचित किया जाएगा, अन्यथा नहीं।' आम बोलचाल की भाषा में इस अनुच्छेद को 'जीवन जीने का अधिकार' के नाम से जाना जाता है। संविधान के अनुच्छेद 21 के तहत स्वस्थ वातावरण में जीवन जीने के अधिकार को पहली बार उस समय मान्यता दी गई थी जब रूरल लिटिगेशन एंड एंटाइटलमेंट केंद्र बनाम राज्य ए आई आर 1988 एस सी 2187 (देहरादून खदान केस के रूप में प्रसिद्ध) केस सामने आया था। 'यह भारत में अपनी तरह का पहला मामला था जिसमें सर्वोच्च न्यायालय ने पर्यावरण संरक्षण

अधिनियम 1986 के तहत पर्यावरण व पर्यावरण संतुलन संबंधी मुद्दों को ध्यान में रखते हुए इस मामले में खनन (गैरकानूनी खनन) को रोकने के निर्देश दिए थे। वहीं एम सी मेहता बनाम भारतीय संघ ए आई आर 1987 एस सी 1086 के मामले में सर्वोच्च न्यायालय ने प्रदूषण रहित वातावरण में जीवन जीने के अधिकार को भारतीय संविधान के अनुच्छेद 21 के अंतर्गत जीवन जीने के मौलिक अधिकार के अंग के रूप में माना था।"

सुनने में यह अनुच्छेद तथा इसमें नागरिकों को प्रदत्त अधिकार जितने साधारण लगते हैं इनका अर्थ वास्तविकता में इससे कहीं अधिक विशिष्ट, गूढ़ तथा व्यापक है। समय के साथ-साथ इस अनुच्छेद के आशय के निहितार्थ खोजे गये, आवश्यक परिवर्तन किये गये तथा फलस्वरूप आज यह अनुच्छेद अनेक विशिष्ट मानवाधिकारों से भरा पड़ा है। "अनुच्छेद 21 एक ऐसा अनुच्छेद है जिसका उच्चतम न्यायालय ने इतना रूप परिवर्तन कर दिया है कि अब उसकी परिधि में वे सभी मानव

*Signature*



## सोशल मीडिया पर सूचना की विश्वसनीयता व सामाजिक प्रभाव

□ डॉ० सुधारानी सिंह

## शोध सारांश

इतिहास पढ़कर हम, जीवन कैसे जिया जाए तथा जीवन में क्या गलतियाँ न की जाए इत्यादि जैसी बातों को बहुत सरलता से कह सकते हैं परंतु सोशल मीडिया का इतिहास अभी बन रहा है। वह अभी निर्माण की प्रक्रिया में ही है और अभी पूरी तरह बना नहीं है। कई चुनौतियाँ सामने आ रही हैं और एक लंबे समय तक सामने आती भी रहेंगी। हम धीरे-धीरे अपने अनुभवों से सीखेंगे और उम्मीद है कि सोशल मीडिया के नकारात्मक पक्ष का काट भी दृढ़ ही लिया जाएगा। हम जो भी सूचना विभिन्न स्रोतों से प्राप्त करते हैं उन्हीं का विश्लेषण पर अपनी राय बनाते हैं। अब, जब हम प्रतिदिन इण्टरनेट तथा सोशल मीडिया पर अपनी निर्मरता बढ़ाते जा रहे हैं तो ऐसे में यह निश्चित करना अति आवश्यक हो जाता है कि हम तक पहुंचने वाली सूचना विश्वसनीय तथा वास्तविक हो। किसी भी सूचना को 'वैरिफाई' करने की संस्कृति हमारे मस्तिष्क की विचार प्रक्रिया को बहुत ही शान्तिपूर्वक हानिकारक रूप से परिवर्तित करती जा रही है। अगर फिर 'विज्ञान एक दोधारी तलवार है' का वही वरसों पुराना निष्कर्ष हमारे सामने खड़ा है, फर्क सिर्फ इतना है कि इस बार यह सोशल मीडिया के रूप में प्रस्तुत है। विज्ञान हमेशा की तरह दोधारी तलवार ही रहेगा और हमेशा की तरह हमारा विवेक ही इसका एकमात्र सनाधान है।

इस कथन पर ध्यान दीजिए 'अमीर और अमीर होता जा रहा है तथा गरीब और गरीब होता जा रहा है।' बौद्धिक स्तर पर देखा जाए तो सोशल मीडिया के आविष्कार ने इस कथन के एक नए संस्करण को जन्म दिया है। बौद्धिक रूप से समृद्ध व्यक्ति और अधिक समझदार होता जा रहा है तथा बौद्धिक रूप से अपरिपक्व व्यक्ति और अधिक अपरिपक्व होता जा रहा है। दोनों ही तरह के लोगों को अपनी-अपनी विचारधाराओं को पुष्ट करने की तार्किकता सोशल मीडिया से प्राप्त हो रही है। सोशल मीडिया पर जो कुछ भी शेयर किया जाता है या जो कुछ भी यूजर तक पहुँचता है वह शत-प्रतिशत सही होता है यह कहना पूर्णरूपेण सत्य नहीं है। शेयर की गई चीज सही है या गलत, उसका समाज पर सकारात्मक प्रभाव पड़ेगा अथवा नकारात्मक, इस बात का हमें एक अच्छे-बुरे की समझ रखने वाला व्यक्ति आराम से कर सकता है परंतु जो व्यक्ति सामाजिक मुद्दों पर या समाज की समस्याओं पर मजबूत पकड़ नहीं रखता, उसे इस बात से बिचल भी फर्क नहीं पड़ता कि उसने जो जानकारी शेयर की है सत्य है अथवा असत्य या उसका शेयर किया जाना जरूरी है या नहीं।

मनुष्य को हर वह चीज आकर्षित करती है जिसमें काँहल भरा हुआ हो तथा कुछ भी साझा करना तो मनुष्य का

प्राकृतिक स्वभाव है ही। इसी स्वभाव के चलते व्यक्ति सही-गलत को नज़रअंदाज़ कर भ्रामक तथा अमान्य जानकारीयों को 'फॉरवर्ड' करता है और धीरे-धीरे वह जानकारी समाज के हर व तक पहुंच जाती है। गौर करने वाली बात यह है कि जिस व्यक्ति ने पोस्ट को आगे बढ़ाया, उस पर भले ही कोई दुष्प्रभाव न पड़ता हो परन्तु जब यह जानकारी समाज के उस वर्ग तक पहुंचती जहां इसके गलत या भ्रामक होने से एक बड़े जन-समूह पर नकारात्मक प्रभाव पड़ता है, तब बात खिगड़ जाती है तथा समाज व शासन के लिए नई तरह की चुनौतियां खड़ी हो जाती हैं जिनसे निपटना अभी समाज और सरकार दोनों सीख ही रहे हैं। इन चुनौतियों से तुरन्त निपटना सरकार व समाज के लिए जटिल सिद्ध होता है क्योंकि इस तरह की चुनौतियों का हमारे इतिहास में कोई उदाहरण नहीं मिलता। ये चुनौतियां हमारे समाज के लिए तथा हमारी सरकार दोनों के लिए ही नई हैं। इतिहास पढ़कर हम जीवन कैसे जिया जाए तथा जीवन में क्या गलतियां न की जाए इत्यादि जैसी बातों को बहुत सरलता से जान सकते हैं परन्तु सोशल मीडिया पर इतिहास अभी बन रहा है। यह अभी निर्माण की प्रक्रिया में ही है और अभी पूरी तरह बना नहीं है। रोज नई चुनौतियां सामने आ रही हैं और एक लंबे समय तक सामने आती भी रहेंगी। हम धीरे-धीरे अपने अनुभवों से सीखेंगे और उम्मीद है



# हिन्दी के प्रचार प्रसार में स्वामी दयानन्द सरस्वती एवं आर्य समाज का योगदान Swami Dayanand Saraswati and Arya Samaj's Contribution in the Promotion of Hindi Language

## सारांश (Abstract)

इतिहास के पन्ने पलटने और देश के अतीत में झाँकने पर कितनी भव्य झाँकियाँ देखने को मिलती हैं। ऋषि मुनियों की तपस्या और त्याग में लीन आभामंडित मुखगण्डल संसार में दया, अहिंसा प्रेम और भाईचारे की भावना फैलाने वाले गौतमबुद्ध, महाराज अशोक सब कुछ दान कर देने वाले राजा हर्षवर्धन, आर्य समाज के संस्थापक महर्षि स्वामी दयानन्द सरस्वती आदि न जाने कितने चेहरे उभरते हैं जिसके सामने मस्तक श्रद्धा से नत हो जाता है। समस्त संसार में अपने मानवतावादी संदेश को इन महापुरुषों ने किसी न किसी भाषा के माध्यम से पहुँचाया होगा। क्या वह भाषा अंग्रेजी थी? कदापि नहीं। वह संदेश भारतीय भाषाओं के माध्यम से ही पहुँचाया था।

How many glittering scenes can be seen by turning the pages of history and looking into the past of the country. Unknown in the ascetic and renunciation of sage sages, Gautam Buddha, who spread the spirit of mercy, non-violence, love and brotherhood in the auspicious world, Raja Harshvardhan donating everything, Maharaj Ashoka, founder of Arya Samaj, Maharishi Swami Dayanand Saraswati etc. In front of which the forehead turns to reverence. These great men must have spread their humanitarian message all over the world through some language. Was that language English? not at all. That message was delivered through Indian languages only.

मुख्य शब्द : राष्ट्रीयता, स्वामी दयानन्द सरस्वती।

Keywords : Nationality, Swami Dayanand Saraswati.

प्रस्तावना

राष्ट्रीयता के भाव को सुदृढ़ करने के लिए स्वामी दयानन्द ने जिन विभिन्न उपायों को क्रियान्वित करने की योजना बनाई उनमें सम्पूर्ण राष्ट्र के लिए एक राष्ट्रभाषा के प्रचार और प्रसार की योजना सर्वप्रमुख थी। स्वामी जी ने जो साहित्य हिन्दी को दिया है, वह 'डेमो आक्टवो साइज के दस सहस्र' पृष्ठों में समाहित है। उनका यह साहित्य जितना विपुल है, उतना ही उपयोगी भी है। आश्चर्य तो यह है कि संस्कृत का प्रकाण्ड पंडित होकर भी उन्होंने अपनी इच्छाओं का माध्यम हिन्दी रखा हिन्दी को एक अभिनव नाम (आर्यभाषा) से सम्बोधित किया।

यह एक ऐतिहासिक तथ्य है कि स्वामी जी की मातृभाषा हिन्दी नहीं थी। वे संस्कृत के निष्णात विद्वान थे और पर्याप्त समय तक गंगातटवर्ती प्रान्तों का भ्रमण करते हुए संस्कृत में ही सम्भाषण करते तथा अपने विचारों का आदान प्रदान करते रहे। प्रवास के समय उनके जीवन में एक ऐसी घटना घटी जिससे उन्हें यह विदित हो गया कि संस्कृत के स्थान पर लोक भाषा हिन्दी का प्रयोग ही अधिक समीचीन एवं उपयुक्त

स्वर्ण लता कदम  
एसोसिएट प्रोफेसर,  
हिन्दी विभाग,  
शहीद मंगल पाण्डे राजकीय  
महिला स्नातकोत्तर  
महाविद्यालय,  
मेरठ, उत्तर प्रदेश, भारत

# भोजपुरी ऋतुगीतों में व्यक्त जीवन के विविध रूप

## Varied forms of Life Expressed in Bhojpuri Seasons

Paper Submission: 15/06/2020, Date of Acceptance: 26/06/2020, Date of Publication: 27/06/2020

### सारांश

भोजपुरी एक इण्डो-आर्यन भाषा है जो उत्तर-पूर्वी भारत और नेपाल के तराई क्षेत्रों में प्रचलित है। यह भाषा मुख्य रूप से पश्चिमी बिहार तथा पूर्वी उत्तर प्रदेश में बोली जाती है। झारखण्ड में छोटानागपुर के पठारी इलाके पलामू तथा राँची में भी यह भाषा प्रचलन में है। बिहार में छपरा (सारन), सिवान, गोपालगंज, आरा, बक्सर, मधुआ, रोहतास (सासाराम), पूर्वी चम्पारण (मोतीहारी), तथा पश्चिमी चम्पारण (बेतिया) एवं उत्तर प्रदेश के बनारस, मिर्जापुर, सन्त रविदास नगर, भदोही, जौनपुर, आजमगढ़, फैजाबाद, गाजीपुर, बलिया, गोरखपुर, देवरिया, कुशीनगर, बस्ती, सिद्धार्थ नगर तथा सन्त कबीर नगर जिलों में प्रमुखता से यह भाषा बोली जाती है। किन्तु व्यापक रूप से यह भाषा पुरे विश्व में— जहाँ-जहाँ भोजपुरी समाज के लोग हैं, बोली जाती है। नेपाल, मॉरिशस, फिजी, सूरीनाम, गुयाना, टोबैगो, टिनीडाड, लैटिन अमेरिका तथा बांग्लादेश में राष्ट्रीय स्तर पर इसकी प्रतिष्ठा सर्वविदित है। भोजपुरी समाज से इम्प्रेस अभिप्राय पश्चिमी बिहार और पूर्वी उत्तर प्रदेश के उस सीमित क्षेत्र से है जिसकी मातृभाषा भोजपुरी है।

डॉ० गियर्सन ने भोजपुरी समाज की विशेषताओं का उल्लेख इन शब्दों में किया है

“भोजपुरी उस उत्साही जाति की व्यवहारिक भाषा है जो परिस्थिति के अनुकूल अपने को बदलने के लिये हमेशा तैयार रहती है और जिसका प्रभाव हिन्दुस्तान के हर भाग पर पड़ा है। हिन्दुस्तान में सम्यता फैलाने का यश बंगालियों और भोजपुरियों को प्राप्त है।”

यह अतिशयोक्ति नहीं है, संसार का इतिहास गवाह है कि जहाँ-जहाँ भोजपुरी समाज के लोग पहुँचे, वहाँ— वहाँ विकास की धारा प्रवाहित हुई। प्रकृति पर निर्भर इस समाज के परिश्रमी लोगों के भीतर कठोर पर्वतों की छाती धीर कर उनके भीतर से रीतिल जल स्त्रोत निकालने का हौसला रहा। प्रकृति के कोप का शिकार होकर इन्हें समय-समय पर दूर-दूर तक पलायन करना पड़ा। एग्रिगेट के तहत दुसरे देशों में जाने वाले इन श्रमजीवियों के लिए गिरमिटिया शब्द प्रसिद्ध ही हो गया है। ये अपनी जमीं पर रहें या दुसरे जगहों पर, सनी जगह इनकी खास पहचान बनी रही।

भोजपुरी क्षेत्र लोकगीतों की घरती है। यहाँ का कण-कण लोकगीतों से ओत-प्रोत है। इन गीतों में भोजपुरी ग्राम्य जीवन की आत्मा समाहित है। इन गीतों का इतिहास मानव-जीवन का इतिहास है। गंगा, सरयू, गोमती, सोन, तमसा आदि नदियों से घिरा हुआ यह क्षेत्र इसके पैदानी भाग, लहराते खेतों, दक्षिणी भाग विन्ध्य की पहाड़ियों और जंगलों से घिरा है। प्राकृतिक सम्पदा से यह क्षेत्र सम्पन्न है और वर्षा, शरद, तथा ग्रीष्म ऋतुएँ इस क्षेत्र के जनजीवन को प्रभावित करती हैं। यहाँ के किसानों के कंध से हल चलते समय, बीज बोते समय, खेत निराले समय, फसल काटते समय न जाने कितनी स्वर-सहरीयों फूट पड़ती हैं। विभिन्न ऋतुओं में यहाँ के नर-नारी, बाल-वृद्ध मौसमी लोकगीतों के धुन में विभोर हो उठते हैं।

Bhojpuri is an Indo-Aryan language which is prevalent in the Terai regions of North-East India and Nepal. This language is mainly spoken in western Bihar and eastern Uttar Pradesh. This language is also in circulation in Palamu and Ranchi in the plateau area of Chotanagpur in Jharkhand. Chhapra (Saran), Siwan, Gopalganj, Ara, Buxar, Bhabua, Rohtas (Sasaram), East Champaran (Motihari), and West Champaran (Bettiah) in Bihar and Banaras in Uttar Pradesh, Mirzapur, Sant Ravidas Nagar, Bhadohi, Jaunpur, This language is spoken prominently in Azamgarh, Faizabad, Ghazipur, Ballia, Gorakhpur, Deoria, Kushinagar, Basti, Siddharth Nagar and Sant Kabir Nagar districts. But this language is widely spoken all over the world - where there are people of Bhojpuri society. Its reputation is well known nationally in Nepal, Mauritius, Fiji, Suriname, Guyana, Tobago, Trinidad, Latin America and Bangladesh. By Bhojpuri society we mean a limited area of western Bihar and eastern Uttar Pradesh, whose mother tongue is Bhojpuri. Bhojpuri region is the land of folk songs. The parties here are full of folk songs. These songs contain the soul of Bhojpuri rural life. The history of these songs is the history of human life. Surrounded by rivers like Ganga, Saryu, Gomti, Son, Tamsa etc., this area is surrounded by its plains, waving fields, the southern part of the Vindhya hills and forests. This region is endowed with natural wealth and the rain, autumn, and summer seasons affect the life of the region. No matter how many waves come out of the farmers here, while running the plow, sowing seeds, dismantling the fields, while harvesting. In different seasons, the male-female, child-aged here become different to the tune of seasonal folk songs.



स्वर्णलता कदम

एसोसिएट प्रोफेसर,

हिन्दी विभाग,

श्रीमती राजकीय महिला

स्नातकोत्तर महाविद्यालय,

मेरठ, उत्तर प्रदेश, भारत



# Mass Media and Rural Development: A Sociological Inquiry

Dr. Geeta Chaudhary\*

## ABSTRACT

The role of communication has been very significant since the beginning of world, with the development of science and technology, the farmers and way of communication have become more specialized in a country like India which so vast and varied. The communication and its media plays significant role of disseminate the new technology generated by research organization. An attempt has been made to make understanding the impact of importance of mass media for rural development. The findings of research shortly on this area will project the starts of mass media on rural setup newspaper, radio and television, its usages for the rural problem for development. The findings of present study stated the impact of news paper, radio, and television on rural population in terms of the interrelation between mass media and rural development.

## INTRODUCTION

Development of mass media and society to be considered as being interlocked of mass media can produce development of society and vice-versa. Communication acts as both an instrument and product of development. Kuppuswamy B. (1976) also is of the opinion that mass media development, economic, development and educational development are correlated. Abhey Nath, C.C. Rao, V.R. Babu (2001) conducted a study on multistage response towards agriculture. He reveal the prevailing socio-economic and cultural situation has a better impact on the information processing aspects.

K.S. Chalam (2002) conducted a study on social barriers as impediments of information. The study revealed that the information is not within the reach of the dalits. The dalits as an ex-untouchability social category is still found to be away from the social communication network. Hart. (2000) believes that media forges many attitudes, raises barriers and can play a role in limiting freedom in a democratic society.

The role of communication has been very significant since the beginning of world, with the development of science and technology, the farmers and way of communication have become more specialized in a country like India which so vash and varied. The communication and its media plays significant role of disseminate the new technology generated by research organization. An attempt has been made to make understanding the impact of importance of mass media for rural development. The findings of research shortly on this area will project the starts of mass media on rural setup viz- news paper, radio and television, its usages for the rural problem for development. The findings of present study stated the impact of news paper, radio, and television on rural population in terms of the interrelation between mass media and rural development.

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# The Plight of Women in Preeti Shenoy's Novel 'The Secret Wish List'

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## Abstract

Preeti Shenoy's works have touched millions of hearts. The objective of this research paper is to focus upon the plight of women in the novel 'The Secret Wish list' written by Preeti Shenoy. In her novels, she represents the problems of women providing their solutions through her characters. She is one amongst the bestselling authors in India. She has an art to weave magic with her words and pictures. She believes that women have equal rights to demand, for equality in society, as men. Her female protagonists are neither dominant, nor submissive; they are neither strong nor weak hearted; they are realistic. 'The Secret Wish List' is a story of protagonist 'Diksha'. She decides to complete her secret wishes. Her friend Vibha encourages her to do whatever she likes that makes her happy. Initially, she faces so many hurdles due to varied circumstances and understands that she won't be able to fulfill all her wishes as they don't seem possible to be accomplished but in the end she conquers. In this novel, Shenoy wants to inspire women to fix their goals. Vibha seems to be the mouthpiece of Preeti Shenoy, it is evident through what all she explains to her friend Diksha;

*"Can you change the past? No, you can't. Your future is in your hands. Our hands. We need goals. Write down yours. No matter how crazy they seem or how unachievable. Do you have anything to lose by doing so?" (77) The Secret Wish list*

**Keywords:** Plight of Women, Married Life, Individuality and Identity, Hope, life, The Secret Wish.

## Introduction

The age that we live in is proudly considered as one of the progressive and glorious time by so many people. We feel pride in tagging our time as modern, advanced, developed and best that has ever been experienced. Today, the speakers, thinkers and philosophers talk about women empowerment, gender equality, progressive and independent women. Undoubtedly, growth and development in their lives can be seen, but there exists another side of coin as well. The age that we so fondly cherish is also, tinted with the dark and gloomy shades of women's conditions.

Literature seems to be an apt response to the dilemma. It also provides a suggestion. Literature deals about fiction and reality altogether and provides an opportunity to examine things in a keen way, which can be seen in the novels of Preeti Shenoy. Her novels capture the realities of contemporary life, both in the pleasant and the unpleasant way.

Preeti Shenoy is an Indian author. She is a rock-star of Indian publishing house. She is popular in Indian popular - fiction. She was born on 21st December in 1971 in Pune, now she lives in Bangalore. She has made her place amongst the top five highest selling authors in India, and highest selling woman author. Her works have been translated into many languages. She is known for her work in the romantic genre. She is known as an extremely down - to - earth person who has been reading and writing since her childhood. She has always had a natural flow with words. Her books are liked by many people, especially by women. She kick started her writing career with '34 bubblegum and Candies' which received good response from readers. She advises all aspiring writers to read and write more.

Shenoy has been consistently nominated for the Forbes list of the 100 most influential celebrities in India since 2013. She was honored with 'Indian of the year award' by Brands Academy. She has also received Business excellence award instituted by New Delhi Management Institute. India Today calls her "the only woman in the highest selling league alluding

*Self Attested*  
*Usha*



## An Analytical Study of Growing Opportunities in Health Insurance Business in India

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### Abstract

It is expected that more Indians, both in urban as well as rural areas will utilize healthcare insurance policies to compensate expense on medical treatments which proves a provision for providing financial protection. The merit and incentives of health insurance has to be extended to the excluded population also. Since, investment in India in the health sector is increasing both in the government sector as well as in the private sector, it is important that health insurance coverage should be popularized for the entire population of the country. India has a large population in semi urban and rural areas who still uncovered by any health insurance scheme primarily due to their low income and unawareness about health insurance benefits. It is important to educate the people in such areas to get them insured with healthcare plans.

### Aim of Paper

Present paper is a humble attempt to search into the undetected scope and growth opportunity for health insurance in the Indian Insurance sector in the foreseeable future and there by suggest the means and ways to grasp these challenges and overcome them.

### Key Words-

Health Insurance, Indian Insurance Market, penetration, IRDA, health care costs, unawareness, potential market, health insurance coverage, premium collection and claim ratio.

### Introduction-

In the present scenario healthcare management is becoming necessity due to increasing polluted environment and thereby increasing critical illness which requires unexpected huge bill of hospitals to pay. Health insurance is the only spark of hope to face this increased unexpected expense. But there is a lack of awareness as regard health insurance attempts should be made such that maximum people are covered by health insurance. Majority of Indians today are susceptible and exposed to various major ailments. Marketing of Health insurance policies becomes a necessity to help people meet the unforeseen and unpredictable expenses faced due to unexpected diseases and ailments. In order to provide protection to people in the rural sector, semi urban sector, workers in the unorganized or informal sector, for economically weak and underprivileged or backward classes of the society and other categories of persons, IRDA has specified compulsory percentage of health insurance coverage in sections 32-B and 32-C of the Insurance Act, 1938 and has made it mandatory to provide such percentages of business for so as to provide them cover of health insurance benefits. IRDA has issued guidelines to all Insurers



# Studies on Ethnoveterinary Practices of Local Flora Among Inhabitants of Chopta Region of Garhwal Himalayas

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The present work highlights ethnoveterinary uses of twenty-six efficacious medicinal plants which are utilized by folk peoples of Chopta region. It has been noted during survey that ethnoveterinary practitioners have their own methods of diagnosis and prescription to cure different ailments of livestock.

**Keywords :** Ethnoveterinary Practices, Livestock, Chopta region, local flora.

## INTRODUCTION

Chopta region, the area under study is one of the most picturesque pocket of Garhwal Himalayas enjoying moist temperate climate enriched with lush green forests that exists in Rudhraprayag district of Uttarakhand State. This verdant mountainous region is repository of divine herbal wealth, which is a potent source of medicines. Chopta is situated at an altitude of 2700 meters acrossed on Gopeshwar-Cookhamah road on way to Tungnath, the most celestial temple among PanchKedars. Tungnath temple is 3.5 kilometres ascend to Chopta. There is a small gateway indicating the start of the track to Tungnath temple with a bell hanging to it. After few meters of leaving the Chopta towards headway to Tungnath the tree line gives way to sprawling "Bugyals" forming cushiony mats of alpine herbs, strewn with colourful alpine flowers. Chopta being situated at the confluence of temperate and alpine zone, the floristic pattern of this region tends to undergo dramatic changes with increasing or decreasing of the altitude. At the advent of summer season, early flowering plants emerge after snow melts in first week of May and bloom till first week of June. Successively series of plant species emerge and bloom as per climatic changes till the end of October. Being base camp of Tungnath Temple and breath-taking tourist place Chopta is great attraction of Garhwalees. They come up nearby villages with their cows, buffalos, goats, ponies and mules from lower zones to earn revenues. In this ecozone, there are no facilities of veterinary health services, so the traditional societies have evolved several indigenous veterinary health care practices to maintain a variety of livestock population.

## MATERIAL AND METHODS

Ethnoveterinary survey was conducted extensively in 10 villages adjoining to Chopta region covering subtemperate

to alpine climatic zone for consecutive three years. Survey visits were made from May to October at regular intervals to study all successive floristic patterns, which is the usual altitudinal feature of this region. Informations on folk medicinal claims of plants viz. common vernacular name of drug, plant parts used as ethnoveterinary medicines, method of preparing medicines their mode of application, dosages and duration of treatment were gathered through interviewing local ethnoveterinary practitioners, elders and village headman following standard methods suggested by Jain (1995) and Martin (1995). In addition to this local folks, animal rearing communities, ladies engaged in farming, collection of fodder and care of livestock were also consulted frequently.

## RESULTS

The extensive survey and keen observation reveals that the inhabitants of Chopta region have their distinct way of life, beliefs, traditions, and cultural heritage. The traditional and ancient knowledge they have learnt inherently about proper ethnic use of their surrounding flora, still exists among them. Following is the crisp account of some important ethnoveterinary plants of local flora commonly used in healthcare system of livestock.

## ENUMERATION OF ETHNOVETERINARY PLANTS

The ethnoveterinary plants are enumerated alphabetically with respect to their botanical names. Each binomial is followed by local name mentioned within parenthesis, family and ethnoveterinary uses.

*Valbhav*



## Teacher Freezing of Secondary School Teachers in Relation to Their Emotional Competence

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**Abstract :** The present study examines the level of teacher freezing (T.F.) and emotional competence (EC) of secondary school teachers in relation to gender and locality. It made use of simple random sampling in selecting 100 secondary school teachers of U.P. board from Meerut district, U.P. (India). The study sample responded to two valid and reliable inventory instruments. Teacher Freezing Scale (T.F.S.) and Emotional Competence Scale (ECS). Percentage & frequency tables and pie diagrams were made to show the percentage & frequency obtained by secondary school teachers on TFS & ECS. Data was subjected to mean, SD and coefficient of correlation (Product moment correlation). Teacher freezing of male and female teachers was found to be significantly different at .01 level. The mean score of female secondary school teachers was found comparatively more than their counterparts, It may infer that the female teachers appear to be more freeze as compare to male teachers (according to tool). The study also suggested that secondary school teachers of rural region are having more teacher freezing than urban region, although there was found no significant difference between the teacher freezing of rural and urban secondary school teachers. The result showed a negative significant correlation between teacher freezing and emotional competence of secondary school teachers.

**Keywords :** Teacher Freezing, Secondary School Teachers, Emotional Competence, Emotional Competent teachers, Emotional Incompetent Teachers etc.

**Introduction :** Teachers are considered as the national builders who shape the destiny of the nation, by acting as promoter of change, manager of training and source or donor of knowledge, National Policy of Education (1986, 1992) emphasized on the importance of teachers and stipulates. "The status of teachers reflects the socio- cultural ethos of society. It is said that no people can rise above the level of its teachers. The government and community should endeavour to create conditions which will help, motivate and inspire teachers on constructive and creative lines." The major goal of education at any level is towards attainment of academic excellence by students.

Today due to advancement of technology and other peripheral reasons teacher's responsibilities are increasing. Today the expectations of parents and society for teachers are also increasing. So for attaining these expectations and challenges teachers are expected to be more active, advance, attentive and multidimensional. (Day, 2004) teachers have the potential for inspiring their students by satisfying their curiosity and motivating them for self directed learning. They can enhance the quality of education by bringing life to curriculum and can also degrade the quality of education through error, laziness, cruelty or incompetence. Hence, teacher's competencies play major role in upgrading or degrading the standard of education.

**Teacher Freezing :** Teacher freezing refers to overall unused, under used and stagnated psychological, intellectual, physical, social and moral potentialities of teachers. Haseen Taj (1998) developed a scaled analysed and assessed teacher freezing of Secondary School Teachers, named Teacher freezing scale and interpret the major factors which are responsible for teacher freezing as follows : 1. Problems related to family. 2. Tradition, rituals especially for females. 3. Physical & mental illness of teacher. 4. Lack of proper interest and motivation. 5. Lower job satisfaction. 6. Negative thinking. 7. Too much complexity & burden of work. 8. The conflict between old methods and the new ones. 9. Social environment. 10. Poor working condition & environment. 11. Low compensation as compared to their skills. 12. Authorities & administration.

**Emotional Competence :** Emotional competence has been an emerging topic among social and organizational psychologist. Ciarrochi et. al identified emotional competence as the ability to understand, manage and express the social and emotional aspect of one's life in a way that enable the successful management of life. It includes self awareness, emotional regulation, working co-operatively and caring about oneself and others.



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# बाल श्रमिक बालिकाओं के शैक्षिक वंचन के कारणों का अध्ययन

डॉ० भावना सिंह

असि० प्रो० श० मं० पा० रा० म० सा० महा० मेरठ

सारांश :

उन बालक एवं बालिकाओं द्वारा किया गया कोई कार्य जो उनके पूर्ण शारीरिक विकास न्यूनतम वांछित शिक्षा के अवसर या आवश्यक मनोविनोद में बाधक हो, बाल श्रमिक कहलाता है (अन्तर्राष्ट्रीय बाल श्रम समिति)। मानवीय मूल्यों के संदर्भ में बाल श्रमिक एक एकाकी शोषित प्राणी है। हमारे संविधान की धारा 45 में 6-14 वर्ष के आयु वर्ग के सभी बच्चों के लिये प्राथमिक शिक्षा को सार्वभौमिक व अनिवार्य माना गया है। किन्तु बाल श्रमिक शिक्षा या व्यवसायिक प्रशिक्षण जैसी आवश्यक व बुनियादी सुविधाओं से वंचित है निम्न आर्थिक स्थिति, अशिक्षित माता-पिता, अधिक संतानों आदि कारणों से बाल श्रमिक शिक्षा से वंचित रह जाते हैं। प्रस्तुत अध्ययन का उद्देश्य बीड़ी उद्योग में संलग्न बाल श्रमिक बालिकाओं के शैक्षिक वंचन के कारण का अध्ययन करना है। प्रस्तुत अध्ययन के लिये वर्णनात्मक अनुसंधान की सर्वेक्षण विधि का प्रयोग किया गया है। यादृच्छिक न्यायदर्शन विधि के द्वारा इलाहाबाद के करछना क्षेत्र के करेहा गांव में बीड़ी उद्योग में संलग्न 50 बाल श्रमिक बालिकाओं को चुना गया इन बालिकाओं के शैक्षिक वंचन के कारणों को ज्ञात करने के लिए एक (शोधकर्त्री द्वारा निर्मित) को प्रशासित किया गया। आंकड़ों के विश्लेषण के लिये प्रतिशत का प्रयोग किया गया। आंकड़ों के विश्लेषण से स्पष्ट हुआ कि बालिकाओं के बाल मजदूरी के लिये बाध्य करने के 95 प्रतिशत प्रभावशाली कारण निर्धनता ही है। इसके अतिरिक्त माता-पिता की अशिक्षा एवं अधिक संतान संख्या भी महत्वपूर्ण कारण है। अध्ययन में बाल श्रमिक बालिकाओं की उम्र 8 से 16 वर्ष है। 5-8 घण्टे कार्य करने वाली बालिकाओं का प्रतिशत 45 है। जबकि 9-12 घण्टे काम करने वाली बालिकाओं का प्रतिशत 55 है। बाल श्रमिक बालिकाओं में साक्षरता का प्रतिशत 50 है। जिन्होंने निर्धनता के कारण अपनी पढ़ाई बीच में ही छोड़ दी। अनपढ़ बालिकाओं का प्रतिशत 39 है। और 11 प्रतिशत बालिकाओं की शिक्षा आज भी जारी है। जिनमें कक्षा 3-5 अधिकतम तथा न्यूनतम कक्षा 6-8 तक शिक्षा प्राप्त है। इन बाल श्रमिक बालिकाओं में 55 प्रतिशत बालिकायें अपने कार्य से संतुष्ट हैं। जबकि 35 प्रतिशत असन्तुष्ट और 10 प्रतिशत कृत्य संतोष का अर्थ नहीं जानती हैं। इनकी मासिक आय 35 रुपये से 500 रुपये मासिक है तथा परिवार की मासिक आय 300 से 2500 तक है। इन बाल श्रमिक बालिकाओं में से 80 प्रतिशत शिक्षा एवं प्रशिक्षण के प्रति सकारात्मक अभिवृत्ति रखती हैं जबकि 10 प्रतिशत बालिकायें इसके प्रति उदासीन अभिवृत्ति रखती हैं। 10 प्रतिशत बालिकायें प्रशिक्षण नहीं प्राप्त करना चाहती हैं प्रशिक्षण के प्रति



# GSTN : A Facilitator For Government, Tax Payers And Other Stakeholder

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## ABSTRACT

The objective of GST is one nation, one tax and one market. That's why a unique network system was required so that it could be quite easy to control the whole system of collection of GST in a transparent manner. To constitute Goods and Service Tax Network (GSTN) was a important part of GST structure. GSTN is a not for profit, non government company incorporated on March 28, 2013.

Single GST common Portal can be used by any taxpayer in all over India. If any audit or scrutiny is made of any taxpayer in a particular case then he has to face the respective tax authority otherwise in the remaining cases (approx. 95%) GST Common Portal will be available for all taxpayers in all over India. With the help of GSTN Portal tax paying system has become simple and convenient for tax payers. India's ranking will improve at the global level with the dawn of GSTN Portal which is developed for GST system.

## INTRODUCTION

The objective of GST is one nation, one tax and one market. That's why a unique network system was required so that it could be quite easy to control the whole system of collection of GST in a transparent manner. To constitute Goods and Service Tax Network (GSTN) was a important part of GST structure.

### Objective of the study

Since GST is a destination based tax and GST is implemented on the concept of one nation, one tax and one market, so it have become necessary to analysis how GSTN will be a facilitator for central and states government, tax payer and other stakeholders.

### Goods and Service Tax Network (GSTN)

Before the implementation of GST, taxpayers were paying multiple taxes and now there was a requirement to pay only single tax (GST) so it became necessary to develop a new idea of forming an organization that would face the challenges of new single tax system in which all state governments and Government of India are together. Central government and state governments came together to form the Goods and Service Tax Network (GSTN). GSTN is a not for profit, non government company incorporated on March 28, 2013. GSTN is the IT backbone of GST. Since GST is a destination based tax so a strong and sophisticated inter settlement technique is required for the

allocation of revenue generated from Inter -state business of goods and services (IGST) between Central and States Governments. Project of GST is not possible without strong IT infrastructure. For processing, capturing and exchanging the information among Central and States Governments, GST offices, Banks, taxpayers and various stakeholders, a high speed and strong IT portal is required.

Single GST common Portal can be used by any taxpayer in all over India. If any audit or scrutiny is made of any taxpayer in a particular case then he has to face the respective tax authority otherwise in the remaining cases (approx. 95%) GST Common Portal will be available for all taxpayers in all over India.

### Capital Structure of Goods and Service Tax Network (GSTN)

Total authorized capital of GSTN Company is Rs. 10 crore. Following tables depicts the shareholding of each subscriber.

GSTN'S Company shareholding percentage at a glance

Serial No.	Name of Subscribers	Shareholding Percentage
1	Central Government	24.5%
2	States, UT's and EC	24.5%
3	LIC Housing Finance	10%
4	ICICI Bank	10%
5	HDFC Ltd.	10%
6	HDFC Bank	10%
7	NSESICL	10%



## 28.IMPACT OF COVID-19 ON DIGITIZED BANKING

**Shivangi Goel -**

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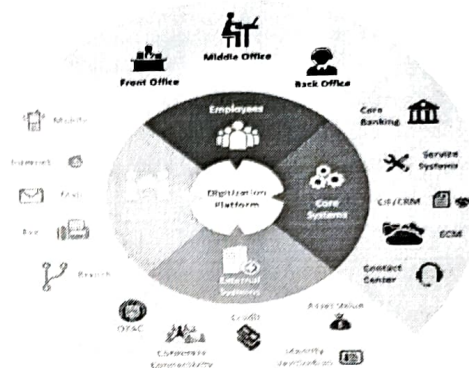
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**INTRODUCTION-** COVID-19 is a spreading event, conveying helplessness across the globe. Regardless of everything: it has influenced the way where we live, the way where we work and will have disappointed some business exercises including different tremendous extension propelled change tries. The impact of the move which associations have been constrained to take in the view of COVID-19 will likely be felt for a long time. The better methodologies for working which many are starting at now acclimating to be going to leave after the basic unrest dies down – this period will reshape the workforce and reposition propelled change needs eventually. The corporate world will be altogether different when we quit shielding set up. Our present circumstance is a genuine trial of how proficient remote functioning can be but a couple of affiliations will have had some remote working practices set up before the COVID-19 erupt, tolerably few would have a totally remote workforce. Financial institutions have begun experiencing liquidity requirements and slacks in credit stream, subsequently putting an obligation adjusting in danger. The requirement for solid monetary measures has become the voice of the monetary territory to reestablish. The banking business, despite defying its own troubles, is required to help customers in this hour of need. While banks have all around characterized business progression plans, they might be deficient in taking care of an emergency of this scale and effect or address the enormous number of changing difficulties discharging from the circumstance. Given banks' central recommendation to clients is trust and notoriety, the present emergency is a grave test, the reaction

to which will lastingly affect their drawn out presentation, accomplishment, and market arranging.

### Components of Digital Transformation



(source: <https://senlinc.com/blog/banking-and-digital-transformation-3-challenges-you-should-overcome/>)

**Objective-** \*To Study the impact of Covid-19 on the Banking sector.\*To Study the impact of Covid-19 on the financial sector.

**Methodology-** This paper is the outcome of a secondary data on Banking and Financial sector with special reference to the Indian context. To complete this paper, we have focused on various journals, books, papers and periodicals have been consulted and internet searching has also been done. The study is made in a descriptive format.

**Effect Of Covid-19 On Digitization Of Banks -** Banking services in India are portrayed under the essential service list. The operational and particular challenges for stakeholders featured a gap and the general absence of facility in our financial frameworks when confronted with a crisis circumstance. The quick catch from the current COVID-19 circumstance will include the truly necessary meticulousness towards digitizing and streamlining the bank's backend tasks. This will dispose of the reliance on manual passages, individual drove audits for example paper and representative intercession inside banks.

Exactly when the COVID-19 condition is past us, it is typical that the Indian Banks will switch gears to move away from standard sorts of banking. The standard banks will have the potential for success to hop grasping bleeding

# Role of Personality Traits as Group-dependency and Self-sufficiency in Isolation of Students in Classroom

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## ABSTRACT

In this study researcher made an attempt to disclose the personality trait regarding group dependency and sufficiency of the Isolates in the classroom. A sample of 50 Isolates was identified by sociometric technique from the selected secondary schools of Kanpur city. 'Cattell's 16 P.F. Questionnaire (Hindi Version)' by S.D. Kapoor was used for measuring dimension  $Q_2$  as Group dependency vs. self sufficiency. Results showed that the Isolates were found sometimes group dependent and sometimes self sufficient in their way of doing things and personal standards.

## INTRODUCTION

Growth and development of an individual is essentially attributed to his inherited heredity and the environment in which he happens to live his life. The interaction between the forces of heredity and environment determines the personality brought up of individuals. Heredity is constant which at the time of conception is decided once for all in the life of human beings whereas environment remains to be flexible and is susceptible to changes throughout life. Heredity provides the potential of development whereas environment facilitates the realization of these potentials of personality of an individual.

The school environment provides success and failures, rewards and punishments, friendships and bullying, new suggestions, new models to imitate and new persons as possible identification. On the basis of their interpersonal relationships, there are some students in the class, whom no student of the class likes or does not make friendship with them. Only one or two in the class are known as *Isolate* students. No member of the class wants to associate with them. They are very separate, close with self, no stable relationship with peers. They are unhappy and usually have a pessimistic outlook. The *Isolates* are identified by the peers as unfavorable social partners.

### Objectives of the study

The objective of this research is study the of specific personality trait of *Isolates* regarding Factor-  $Q_2$  as Group-dependent Vs. Self-sufficient

## Hypothesis of the Study

The research hypothesis and null hypothesis of the present study are:

$H_1$ : There is significant effect of Factor-  $Q_2$  as Group-dependent Vs. Self-sufficient the Isolates.

$H_{01}$ : There is no significant effect of Factor-  $Q_2$  as Group-dependent Vs. Self-sufficient upon the Isolates.

## Research Design

### Identification of the Isolates

With use of an Opinionnaire which consists some questions based on students' like and dislike about their classmates, the researcher identified *Isolates* in the classroom. After collection of their opinions, the researcher developed Sociometric Matrix for identifying the *Isolates* in particular class. Those students who were perceived maximum votes for disliking were treated as *Isolates*. Thus, the researcher identified 50 *Isolates* from various secondary schools of Kanpur City.

### Tools Used

For identifying the responsible specific personality traits of the *Isolates* Cattell's 16 P.F. Questionnaire (Hindi Version) by S.D. Kapoor was used. This test was originally prepared by R.B. Cattell and H.W. Eber. In the present study the Hindi version of the 16 PF prepared by S.D. Kapoor has been used. This test has five forms to measure the personality. In this research work, Form 'A' was used to know the



## CONTRIBUTION OF TEXTILE AND HANDICRAFTS BUSINESS IN INIDIAN ECONOMY

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### Abstract

Textile and handicrafts business have an important role in the development of Indian economy. It not only provides employment in semi-urban and rural area but also contributes in collecting foreign currency on a large scale. As per the evidences of Mohenjodaro and Harappa's excavations, thousands of years ago from BC the work of Indian craftsman were formidable and were appreciated by the whole world. The cottage industries not only helped rural craftsman but also provided them employment and thus playing important role in growing economy. Even today social and economic problems of Indian craftsman are solved by providing employment through small and cottage industries.

Textile and handicrafts business provides employment on a large scale to women and weaker section of the society.

There are many opportunities in Textile and handicrafts business. It is not only important for the existence of every craftsman residing in any area of India but also necessary for the people who are directly or indirectly related to activities related to Textile and handicrafts business.

**Key Words:** Textile, craftsman, Handicraft, semi-urban, rural, cottage industries

### Introduction

Textile and handicrafts business have an important role in the development of Indian economy. It not only provides employment in semi-urban and rural area but also contributes in collecting foreign currency on a large scale. The story of handicraft is related to old India. At that time people lived in caves. They express their views in an artistic manner by drawing designs on stones. As per the evidences of Mohenjodaro and Harappa's excavations, thousands of years ago from BC the work of Indian craftsman was formidable and was appreciated by the whole world. The cottage industries not only helped rural craftsman but also provided them employment and thus playing important role in growing economy. Even today social and economic problems of Indian craftsman are solved by providing employment through small and cottage industries.

Textile and handicrafts business provides employment on a large scale to women and weaker section of the society. There are many opportunities in Textile and handicrafts business. It is not only important for the existence of every craftsman residing in any area of India but also necessary for the people who are directly or indirectly related to activities related to Textile and handicrafts business.

## *Aedes aegypti* lachesin protein binds to the domain III of envelop protein of Dengue virus-2 and inhibits viral replication

Vipin S. Rana, Sonam Popli, Gunjan K. Saurav, Karuna Yadav, Ankit Kumar, Sujatha Sunil, Narendra Kumar, Om P. Singh, Krishnamurthy Natarajan, Raman Rajagopal ✉

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### Abstract

Dengue virus (DENV) comprises of four serotypes (DENV-1 to -4) and is medically one of the most important arboviruses (arthropod-borne virus). DENV infection is a major human health burden and is transmitted between humans by the insect vector, *Aedes aegypti*. *Ae. aegypti* ingests DENV while feeding on infected humans, which traverses through its gut, haemolymph and salivary glands of the mosquito before being injected into a healthy human. During this process of transmission, DENV must interact with many proteins of the insect vector, which are important for its successful transmission. Our study focused on the identification and characterisation of interacting protein partners in *Ae. aegypti* to DENV. Since domain III (DIII) of envelope protein (E) is exposed on the virion surface and is involved in virus entry into various cells, we performed phage display library screening against domain III of the envelope protein (EDIII) of DENV-2. A peptide sequence showing similarity to lachesin protein was found interacting with EDIII. The lachesin protein was cloned, heterologously expressed, purified and used for in vitro interaction studies. Lachesin protein interacted with EDIII and also with DENV. Further, lachesin protein was localised in neuronal cells of different organs of *Ae. aegypti* by confocal microscopy. Blocking of lachesin protein in *Ae. aegypti* with anti-lachesin antibody resulted in a significant reduction in DENV replication.

### Citing Literature



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डॉ० अनुभूति

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संपादक

डॉ० गिरिराजशरण अग्रवाल

प्रबंध संपादक

डॉ० मीना अग्रवाल

संयुक्त संपादक

डॉ० शंकर क्षेम

उपसंपादक

डॉ० रश्मि त्रिवेदी

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आर्थिक परामर्शदाता

ज्योतिकुमार अग्रवाल, सी०ए०

शुल्क

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संस्थागत : छह हजार रुपए

वार्षिक शुल्क : छह सौ रुपए

यह प्रति : तीन सौ रुपए

प्रकाशित सामग्री से संपादकीय सहमति आवश्यक नहीं है। पत्रिका से संबंधित सभी विवाद केवल बिजनौर स्थित न्यायालय के अधीन होंगे। शुल्क की राशि 'शोध दिशा' बिजनौर के नाम भेजे। (सन् 1989 से प्रकाशन-क्षेत्र में सक्रिय)

स्वत्वाधिकारी, मुद्रक, प्रकाशक डॉ० गिरिराजशरण अग्रवाल द्वारा श्री लक्ष्मी ऑफसेट प्रिंटर्स, बिजनौर 246701 से मुद्रित एवं 16 साहित्य विहार, बिजनौर (उ०प्र०) से प्रकाशित। पंजीयन संख्या : UP HIN 2008/25034

संपादक : डॉ० गिरिराजशरण अग्रवाल



# काव्य के स्वरूप में औचित्य तत्त्व

डॉ० नीता सक्सेना

असिस्टेंट प्रोफेसर (हिंदी विभाग)

शहीद मंगल पांडे राज० महिला० स्नातकोत्तर महाविद्यालय, मेरठ

## ‘औचित्य’ शब्द का अभिप्राय

औचित्य से तात्पर्य उचित कार्य एवं उचित व्यवहार से है। काव्य में औचित्य का अभिप्राय कवि कर्म का औचित्य है।

1. व्युत्पत्तिलभ्य अर्थ—व्याकरण के अनुसार ‘उचित’ शब्द की व्युत्पत्ति दो धतुओं ‘वच्’ (परिभाषणे), ‘उच्’ (समवाये) से होती है। तदुपरांत ‘उचित’ शब्द में भाववाचक ‘ष्यञ’<sup>2</sup> प्रत्यय लगाकर ‘औचित्य’ शब्द की सिद्धि होती है।

2. कोशागत अर्थ—संस्कृत के कुछ शब्द कोशों में ‘उचित’ शब्द की व्युत्पत्ति ‘वच्’ धातु से मानी गई है।<sup>3</sup> और कुछ में ‘उच्’ धातु से।<sup>4</sup>

संस्कृत के विविध शब्दकोशों, संस्कृत-हिंदी कोश, संस्कृत इंगलिश डिक्शनरी आदि विभिन्न कोशों द्वारा बताए गए नाना अर्थों पर चिंतन-मनन करने के उपरांत ‘उचित’ शब्द का अर्थ—उपयुक्त, ग्राह्य, परिमित, योग्य, अनुकूल ज्ञात होता है।

औचित्य तत्त्व का सामान्य स्वरूप क्या है? इसका विवेचन करते हुए आचार्य क्षेमेंद्र ने स्पष्ट कहा है—

उचितं प्राहुराचार्याः सदृशं किल यस्य यत्।

उचितस्य च यो भावस्तदौचित्यं प्रचक्षते॥<sup>5</sup>

अर्थात् जो जिस स्थान के अनुरूप हो, उसी स्थान पर उसका प्रयोग उचित कहलाता है। उचित का यह भाव ही औचित्य कहा जाता है।

## काव्य में औचित्य तत्त्व

काव्य कला शब्द प्रधान होने के कारण अन्य ललित कलाओं में सर्वाधिक सूक्ष्म तथा उच्चतम कोटि की मानी गई है। जिन तत्त्वों की औचित्यपूर्ण उपस्थिति से काव्य का स्वरूप साकार होता है। वे हैं—शब्द, अर्थ, भाव, कल्पना तथा विचार।

## शब्दौचित्य

शब्द का काव्य में एक विशिष्ट स्थान है। यून तो समान अर्थ वाले अनेक पर्यायवाची शब्द होते हैं किंतु प्रतिभाशाली कवि वांछित अर्थ की अभिव्यक्ति करने वाले उन्हीं शब्दों का प्रयोग अपने काव्य में करता है जो संदर्भ तथा भाव के अनुसार सर्वाधिक समीचीन होते हैं। यथा—ग्रीष्मकाल में जल की प्यासी पृथ्वी के सभी प्राणी जल के लिए अत्यंत व्याकुल दिखाई देते हैं। वर्षाऋतु प्रारंभ होने पर जब जलपूर्ण बादल आकाश में छा जाते हैं, तो श्रेष्ठ कवि अपनी कविता में यदि





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**ECONOMY — GST IMPACT ON AGRICULTURAL ACTIVITIES****Dr. Bharati Dixit**

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**Abstract**

The Labor and Item Commitment or GST is an essential monetary tool to ensure adequate, fair and reasonable financial settlement of events. India switched to GST in 2017, bringing all currency developments, including those related to the agricultural region, under its umbrella. Most factory organizations remain exempt from GST and tax rates on some information sources and products have been reduced. License fees for machinery and products used in the dairy industry were slightly reduced, while dairy products were subject to a net levy. The load of agricultural machinery and equipment has increased. These changes in monitoring rates are likely to affect spending and usage of news sources; Collection of advances and expenses for agricultural products and therefore agricultural profits. In this article, we have attempted to plausibly include the impact of GST on input costs and the costs of growing large crops.

**Keywords** GST goods, agriculture**Introduction**

Ultimate Assortment is a great monetary tool for the public position to contain unbalanced macroeconomic characteristics and working money in terms of execution. The tendency of the range of emphasis to indirect direction is attributable to the ideal design of evaluation structures, since these can influence the action goals of adequacy, value, and adequacy in different ways. In current discourse, the range of green compensation rights includes political utilitarian rights and educational significance, but does not. In any case, the liquidation of rights on various liabilities as well as the cultivation of results through work and paid items (TPS) is the current reality. Bovenberg (1987) argues that several monetary objections must be raised to the need for an expanded tied money wage, such as: Task, unbiased compensation movement, and B. Resource-enabled commercial force. In this particular situation, GST can respond to payroll with the same thought as other methodological axes, for example B. Capacity and value. In India, with the advancement of the divergent fare assortment structure, the concentrated valuation base for engagement has broadened and the service valuation rate has slowed down over time. In any case, cost rates remained high enough to make Indian stuff less strong on the global market. However, since the beginning of the currency changeover in 1991, the cost structure has been confirmed with the refusal to assess, the reduction in the number of tariffs, and the broadening of the assessment base (Rustagi 1998). In any case, a very productive harmonization of duties, a concentrated obligation structure, was further entangled. Chelliah's council proposed the imposition of a huge value-added tax (VAT) and it was taken up by state legislatures in 2005. With VAT, the compensation and autonomy of the state to enforce the VAT rate has been further

**Self Attested**