

3.3.2

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1. & 2. List of Research Papers with link to journal website

Title of the Paper	Name of the Author	Department of Teacher	Name of Journal	Year of Publication	ISSN Number	Link to the recognition in UGC enlistment of the Journal	Presence of the paper in UGC Care List/ Scopus/ Web of Science/Other
स्त्री अस्मिता के परिपेक्ष में शहरी परिवेश [मैत्रयी पुष्पा के विज्ञान उपन्यास के सन्दर्भ] page no 13-15	Dr. Bharat Bhushan	Associate Professor in Hindi	International Journal of Hindi Research (Pushpanjali)	2016-17	2455-2232	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
हिंदी उपन्यास और बदलता भारतीय समाज Page No 49-52	Dr. Bharat Bhushan	Associate Professor in Hindi	Vignettes Of Research An International peer-Reviewed Multidisciplinary Research Journal	June-July, 2016	2320-1797	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
हिंदी साहित्य लेखन :विविध आयाम एवम चुनौतियों	Dr. Bharat Bhushan	Associate Professor in Hindi	ACME International Journal of Multidisciplinary Research	Aug.-Sep. 2016	2320-236x	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Pragatisheel kavi Nagaarjun ke kavya mein vaygaya bodh.	Dr. Bharat Bhushan	Associate Professor in Hindi	Shodh Ritu An International Multi-Disciplinary Research Journal.	July-Sep. 2016	2454-6283	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal

Factors affecting Consumer Perception towards Branded Clothes in Rural Areas.	Ms. Amandeep Kaur Sandhu	Assistant Professor in Commerce	International Journal of Research in Commerce and Management	2016-2017	0976-2183	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Perception of Young Consumers towards Professional Offers at Point of Purchase.	Ms. Amandeep Kaur Sandhu	Assistant Professor in Commerce	Global Journal of Accounting and Management	2016-2017	0976-9366	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A New Dimension in Indian Banking: cashless and Demonetisation	Mrs. Manpreet Kaur	Assistant Professor in Economics	The Public: Problems and Solutions.	April-June 2017	2320-4540	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Desire Handball Player	Dr. K.S. Sandhu	Associate Professor in Physical Education	International Journal of Research and Analytical Review.	July-Sep., 2017	2348-1269,2349-5138	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Punjabi Vyah Pranal Ate dor kavi rup di Sabyacharak Peshkari	Mrs. Gurminder Kaur	Assistant Professor in Punjabi	Bohal Shodh Manjusha	2017-2018	2395-7115	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Pardesi Punjabi Aorat de Dukh di Mansik Peshkari : Farangia di Nuh.	Mrs. Gurminder Kaur	Assistant Professor in Punjabi	International Journal of Research	2017-2018	2348-6848	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Punjab Agriculture: contemporary issues	Mrs. Manpreet Kaur	Assistant Professor in	15 Days	July, 2017	2249-605X	*Not Applicable as UGC Care List was	UGC Peer Reviewed Journal

		Economics				applicable w.e.f 14-06-2019	
An Economic Analysis of Dairy Farming	Mrs. Manpreet Kaur	Assistant Professor in Economics	ADHIKAR	August, 2017	2231-2552	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Employment Generation in MG-NREGA: An evaluation	Mrs. Manpreet Kaur	Assistant Professor in Economics	15 Days	August, 2017	2249-605X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Women Entrepreneurship and Indian Society: An Analysis.	Mrs. Manpreet Kaur	Assistant Professor in Economics	15 Days	August, 2017	2249-605X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Agrarian Crisis in Punjab.	Mrs. Manpreet Kaur	Assistant Professor in Economics	The Public: Problems and Solutions.	July-Sept. 2017	2320-4540	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
MG-NREGA: An Employment Guarantee Scheme	Mrs. Manpreet Kaur	Assistant Professor in Economics	ADHIKAR	Sept. 2017	2231-2552	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Sendhav Sanskriti me Parivehan	Mrs. Savita Devi	Assistant Professor in History	The Konkan Geographer	Oct.-Nov., 2017	2277-4858	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Stone Tools, Technology in Ancient India	Mr. Parveen Kumar	Assistant Professor in History	The Konkan Geographer	Oct.-Nov., 2017	2277-4858	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal

Role of Digital Banking in Transforming Indian Banking Sector : a case study of Indian Bank	Dr. Seema Rani	Assistant Professor in Commerce	Vinayek Global Research Review	Jan-Dec, 2018	2349-4239	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Approved Referred Journal with Sr. No 63887
Stress Management: Need of Hour	Mr. Ashish Baghla	Assistant Professor in Commerce	International Journal of Research	January, 2018	2348-6848	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
To Study the Relationship Between Career Decision Self-Efficacy and Emotional Maturity	Dr. S.S. Thakur	Principal	ShodhSamikshaAurMulyankan (International Indexed, Peer Reviewed & Referred Research Journal)	Jan, Feb & March, 2019	ISSN No - 0974-2832(Print), E-ISSN-2320-5474, RNI RAJBIL 2009/29954	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Indexed, Peer Reviewed & Referred Research Journal
Self-Regulated Learning and Motivational Beliefs among Secondary School Students	Dr. S.S. Thakur	Principal	ShodhSamikshaAurMulyankan (International Indexed, Peer Reviewed & Referred Research Journal)	Jan, Feb & March, 2019	ISSN No - 0974-2832(Print), E-ISSN-2320-5474RN I RAJBIL 2009/29954	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Indexed, Peer Reviewed & Referred Research Journal
Role of Parental Encouragement in Career Decision Self-Efficacy of Senior	Dr. S.S. Thakur	Principal	Research Analysis and Evaluation (International Indexed, Peer Reviewed & Referred Research Journal)	Jan, Feb & March, 2019	ISSN No - 0975-3486(Print), E-ISSN-2320-5482RN I	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Indexed, Peer Reviewed & Referred Research Journal

Secondary School Students Pp-7-9					RAJBIL 2009/30 097		
Self-Regulated Learning and Perceived Parental Involvement Pp-29-31	Dr. S.S. Thakur	Principal	Research Analysis and Evaluation (International Indexed, Peer Reviewed & Referred Research Journal)	Jan, Feb & March, 2019	ISSN No - 0975-3486(Print), E-ISSN-2320-5482 RNI RAJBIL 2009/30 097	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Indexed, Peer Reviewed & Referred Research Journal
हिंदी कविता में संघर्षरत आदिवासी समाज	Dr. Bharat Bhushan	Associate Professor in Hindi	Sanskar Chetana Referred Journal	Sep-18	2347-4041	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Referred Research Journal
तुलसी की भक्ति भावना	Dr. Bharat Bhushan	Associate Professor in Hindi	Sanskar Chetana Referred Journal	Oct-18	2347-4041	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Referred Research Journal
तीसरी ताली उपन्यास थर्ड जेंडर की व्यथा कथा का मार्मिक दस्तावेज़.	Dr. Bharat Bhushan	Associate Professor in Hindi	Sanskar Chetana Referred Journal	Dec-18	2347-4041	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Referred Research Journal
चित्रा मुद्गल की कहानियों में सामाजिक परिवेश.	Dr. Bharat Bhushan	Associate Professor in Hindi	Shodh Samiksha Aur Mulyankan. Referred Journal	Jan, Feb, March-2019	0974-2832	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
सांझ-सवेर गुरुदयाल सिंह रचित उपन्यास में	Dr. Bharat Bhushan	Associate Professor in Hindi	Research Analysis and Evaluation. Peer Reviewed	Jan, Feb, March-2019	9753486	*Not Applicable as UGC Care List was applicable w.e.f 14-06-	UGC Peer Reviewed Journal

दलित उत्पीड़न			Referred Journal.			2019	
उर्दू और हिंदी भाषा का रामसेतु श्री सत्यप्रकाश उप्पल	Dr. Bharat Bhushan	Associate Professor in Hindi	Shodh Samiksha Aur Mulyankan. Refereed Journal	May-19	0974-2832	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
चित्रा मुदुगल की कहानियों में सामाजिक परिवेश .	Dr. Bharat Bhushan	Associate Professor in Hindi	Research Analysis and Evaluation. Peer Reviewed Referred Journal.	May-19	9753486	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
भूमंडलीकरण मीडिया एवं हिंदी : चुनौतियां एवं अवसर	Dr. Bharat Bhushan	Associate Professor in Hindi	Review of Research	May-19	2249894 X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
हिंदी कविता के बदलते सरोकार	Dr. Bharat Bhushan	Associate Professor in Hindi	Review of Research	June, 2019	2249894 X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
हिंदी में आदिवासी कवयित्रियों के काव्य में आदिवासी समाज 79-80	Ms. Jaspal Kaur	Assistant Professor in Hindi	भाषा सहोदरी	Jan, 2019	2582-1679	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
आचार्य हजारी प्रसाद द्विवेदी के निबन्धों में भारतीय संस्कृति	Ms. Jaspal Kaur	Assistant Professor in Hindi	कश्फ़	Dec., 2018		*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
E-Governance in Higher Education: Benefits & Challenges	Mr. Prince Singla	Assistant Professor in Commerce	Sanskar Chetna	Jan, 2019	2347-4041	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Referred Research Journal

A New Dimension in Indian Banking Cashless and Demonetization	Mr. Prince Singla	Assistant Professor in Commerce	Sanskar Chetna	Feb, 2019	2347-4041	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Referred Research Journal
Impact of Goods and Service Tax (GST) on Indian Economy	Mr. Prince Singla	Assistant Professor in Commerce	Review of Research	Mar, 2019	2249-894X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Role of ICT in Higher Education	Mr. Prince Singla	Assistant Professor in Commerce	Review of Research	April, 2019	2249-894X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Study On Issues and Challenges of Women Empowerment in India	Mr. Prince Singla	Assistant Professor in Commerce	Review of Research	May, 2019	2249-894X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Financial Inclusion in India: Its Need and Future.	Mr. Ashish Baghla	Assistant Professor in Commerce	International Journal of Research and Analytical Reviews (IJRAR)	July-Sep. 2018	2348-1269	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Study on the Future of Digital Payments in India.	Mr. Ashish Baghla	Assistant Professor in Commerce	International Journal of Research and Analytical Reviews (IJRAR)	Oct.-Dec. 2018	2348-1269	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Study of Consumer Behavior towards Online Shopping: An Analysis of Commerce Students.	Mr. Ashish Baghla	Assistant Professor in Commerce	International Journal of Research and Analytical Reviews (IJRAR)	Oct.-Dec. 2018	2348-1269	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal

Corporate Social Responsibility Practices in India: A study of few companies..	Mr. Ashish Baghla	Assistant Professor in Commerce	Journal of Advances and Scholarly Researches in Allied Education (JASRAE)	Oct-18	2348-1269	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Study of the Impact of Technology on the Society	Mr. Ashish Baghla	Assistant Professor in Commerce	Journal of Advances and Scholarly Researches in Allied Education (JASRAE)	Oct-18	2348-1269	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Customer Satisfaction from Patanjali Products: A Reality or Perception.	Mr. Ashish Baghla	Assistant Professor in Commerce	Journal of Emerging Technologies and Innovative Research (JETIR)	Oct-18	2349-5162	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Study on the factors affecting Organisational Commitment.	Mr. Ashish Baghla	Assistant Professor in Commerce	Journal of Emerging Technologies and Innovative Research (JETIR)	Oct-18	2349-5162	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Influence of Gender and Locale in Career Decision Self-efficacy of Senior Secondary School Students	Amandeep Kaur & Dr. Surinder Singh Thakur	Principal	Education & Psychological Research (A Biannual Interdisciplinary Peer Reviewed Refereed International Research Journal of Education and Psychology Vol. 9 No-2, July, 2019.	Jul-19	ISSN No - 2230-9586	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Refereed International Research Journal
A Study of Relationship Between Career Decision Making and Parenting Style among Adolescents.	Ramandeep Kaur & Dr. Surinder Singh Thakur	Principal	International Journal of Multidisciplinary Educational Research (IJMER) Indexed Peer Reviewed Refereed	Dec-19	ISSN No - 2277-7881	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Refereed International Research Journal

			International Journal Vol. - 8 Issue-12(4), December, 2019.				
A Study of career decision making among adolescents in relation to gender.	RamandeepKaur&Dr.Surinder Singh Thakur	Principal	Journal of Gujrat Research Society (Volume 21)	Jan-20	ISSN No - 0374-8588	DISCOUNTED FROM JAN 2020	UGC Peer Reviewed Journal
A Study of relationship between self concept and career decision making among adolescents.	RamandeepKaur&Dr.Surinder Singh Thakur	Principal	International Journal of Multidisciplinary Educational Research (IJMER) Indexed Peer Reviewed Refereed International Journal Vol. – 9 Issue-1(2).	Jan-20	ISSN No - 2277-7881	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Refereed International Research Journal
An Investigation of the Difference in Career Decision Self-Efficacy of Senior Secondary Students Based on Their Levels of Emotional Maturity	Amandeep Kaur& Dr.Surinder Singh Thakur	Principal	International Journal of Multidisciplinary Educational Research (IJMER) Indexed Peer Reviewed Refereed International Journal Vol. - 9 Issue-1(2), January, 2020. UGC – Care Approved www.ijmer.in	Jan-20	ISSN No - 2277-7881	www.ijmer.in	UGC Peer Reviewed Refereed International Research Journal
Comparative study of self regulated learning among IX and X Graders of Secondary School	Dr.Kavita& Dr.Surinder Singh Thakur	Principal	International Journal of Multidisciplinary Educational Research (IJMER) Indexed Peer Reviewed Refereed International Journal Vol. - 9 Issue-1(3), January, 2020. UGC – Care Approved www.ijmer.in	Jan 2020.	2277-7881	www.ijmer.in	UGC Peer Reviewed Refereed International Research Journal
Construction and Standardization	Dr.Kavita& Dr.Surinder Singh Thakur	Principal	Studies in Indian Place Names.	Jan-20	2394-3114	DISCOUNTED FROM	UGC Care Listed Journal

of Motivational Beliefs Scale						APRIL 2020	
Impact of Caste on Self-regulated Learning among Secondary School Students	Dr.Kavita & Dr.Surinder Singh Thakur	Principal	Studies in Indian Place Names.	Apr-20	2394-3114	DISCOUNTI NUED FROM APRIL 2020	UGC Care Listed Journal
Career Decision Making of 10 th Grade Students of Bathinda and Ludhiana Districts of Punjab- A Comparative Study	Ramandeep Kaur & Dr.Surinder Singh Thakur	Principal	Our Heritage International Indexed and Referred Journal Vol-68-Issue-30-February-2020	Feb 2020	ISSN No-0474-9030	DISCOUNTI NUED FROM FEBRUARY 2020	UGC Care Listed Journal
An Investigation of the Difference in Career Decision Self-Efficacy of Senior Secondary Students Based on their Levels of Parental Encouragement	Amandeep Kaur & Dr.Surinder Singh Thakur	Principal	Our Heritage International Indexed and Referred Journal Vol-68-Issue-30-February-2020	Feb-20	ISSN No-0474-9030	DISCOUNTI NUED FROM FEBRUARY 2020	UGC Care Listed Journal
Self Regulated Learning Among Secondary School Students.	Dr.Kavita & Dr.Surinder Singh Thakur	Principal	Sustainable Humanosphere Journal, Peer Reviewed And Referred Journal, volume 16, issue 1	Feb-20	1880-6503	www.sustainablehumanosphere.com	UGC Care Listed Journal
Third Gender for Aadharit Kahaniyon mein Samaj ka Yatharth Chitran	Dr. Bharat Bhushan	Department of Hindi	UNMILAN	1st may 2020	0974-0053	https://ugccare.unipune.ac.in/Apps1/Useur/WebA/ViewDetails?JournalId=101002979&flag=Search	UGC Care Listed Journal
Aadivaasi Kavita mein Chitrat Aadivaasi Samaj ke Vividh Privesh			UNMILAN	April 2020	0974-0053	https://ugccare.unipune.ac.in/Apps1/Useur/WebA/ViewDetails?JournalId=101002979&flag=Search	UGC Care Listed Journal

Aacharya Hazari Prasad ke Upnayason mein Sanskritik Chetna			Drishtikon	April 2020	0975-119X	DISCOUNTI NUED FROM APRIL 2021	UGC Care Listed Journal
Sardar Vallabh Bhai Patel tatha Unka Bhartiya Sanvhidhan mein Yogdaan			Adhigam	May 2020	2394-773X	https://ugccare.unipune.ac.in/Apps1/Useur/WebA/ViewDetails?JournalId=101003018&flag=Search	UGC Care Listed Journal
Atal Bihari Vajpayee ke Kavya ke Vividh Paksh			Drishtikon	Mar 2020	0975-119X	DISCOUNTI NUED FROM APRIL 2021	UGC Care Listed Journal
Optimization of Waiting Time of Jobs in Three Stage Flow Shop Scheduling Models with Transportation Time of Jobs	Deepak Gupta, Dr. Payal Singla, Sukhvir Singh	Assistant Professor in Mathematics	Advance in Mathematics: Scientific Journal)	2020	1119-1128	(http://doi.org/10.37418/amsj.9.3.37	Scopus
आदिवासी कविता में आदिवासी समाज का स्वरूप	Ms. Jaspal Kaur	Assistant Professor in Hindi	परिशोध	Dec, 2019	2347-6648	DISCOUNTI NUED FROM APRIL 2020	UGC Care Listed Journal
हिंदी की आदिवासी कविता का शिल्प-विधान	Ms. Jaspal Kaur	Assistant Professor in Hindi	Drishtikon	April, 2020	0975-119X	DISCOUNTI NUED FROM APRIL 2021	UGC Care Listed Journal
Micro, Small and Medium Enterprises in India-The Backbone of Indian Economy	Miss Neha Thakur	Assistant Professor in Commerce	Studies in Indian Place Names.	June 2020	2394-3114	DISCOUNTI NUED FROM APRIL 2020	UGC Care Listed Journal

still grappling with Impediments to Optimum Performance							
Metamorphosis of Indian Insurance Sector- Pre and Post Liberalisation Period		Assistant Professor in Commerce	International Journal of Multidisciplinary Educational Research (IJMER) Indexed Peer Reviewed Refereed International Journal Vol. – 9 Issue-1(2).	December 2019	2277-7881	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Review on Usefulness of Artificial Intelligence in Agriculture	Ms. Gurbinder Kaur	Assistant Professor in Computer Application	AIRO international Research journal	June 2020	2320-3714	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Study on Stress Among Employees	Mr. Manik Jindal	Assistant Professor in Commerce	International Journal of Research in Human Resource Management	2019	E-ISSN: 2663-3361 P-ISSN: 2663-3213	Not in Care List	UGC Peer Reviewed Journal
A Study on Social Media Marketing			International Journal of Research in Marketing Management and Sales	2020	E-ISSN: 2663-3337 P-ISSN: 2663-3329	Not in Care List	UGC Peer Reviewed Journal
A Study on Financial Literacy Among Women			International Journal of Financial Management and Economics	2020	E-ISSN: 2617-9229 P-ISSN: 2617-9210	Not in Care List	UGC Peer Reviewed Journal
Diagnosis of E-Commerce at Rural Level			Think India Journal	2019	0971-1260	DISCONTINUED FROM JANUARY 2020	UGC Care Listed Journal

Teenage Business			Think India Journal	2019	0971-1260	DISCOUNTI NUED FROM JANUARY 2020	UGC Care Listed Journal
A Study of Humour Appeal in Advertisement			Journal of The Gujrat Research Society	2019	0374-8588	DISCOUNTI NUED FROM JANUARY 2020	UGC Care Listed Journal
A study on Investment in Home Stay business			TATHAPI	May 2020	2320-0693	Cloned	UGC Care Listed Journal
A Study on Accounting in the Cloud			CLIO Interdisciplin ary journal	June 2020	0976-075X	Cloned	UGC Care Listed Journal
A Study of Self-Concept among 10th Grade Students in Relation to Their gender and locale	Ramandeep Kaur & Dr.Surinder Singh	Principal	Kala: The Journal of Indian Art History Congress. UGC – Care Journal	2020-21	0975-7945	https://ugccare.unipune.ac.in/Apps1/Use r/WebA/Vie wDetails?JournalId=101002773&flag=Search	UGC Care Listed Journal
Academic Achievement and Academic Procrastination of under graduate students in relation to educational mobile apps usage.	Ms. Harpreet Kaur & Dr.Surinder Singh	Principal	The Journal of Oriental Research Madras, The Kuppaswami Sastri Research Institute UGC – Care Journal	2020-21	0022-3301	https://ugccare.unipune.ac.in/Apps1/Use r/WebA/Vie wDetails?JournalId=101002664&flag=Search	UGC Care Listed Journal
Academic Achievement and Self-efficacy of under graduate students in relation to Educational Mobile Apps Usage	Ms. Harpreet Kaur & Dr.Surinder Singh	Principal	Journal of Education: Rabindra Bharati University Peer Reviewed and Referred Journal UGC CARE Approved,	2020-21	0972-7175	https://ugccare.unipune.ac.in/Apps1/Use r/WebA/Vie wDetails?JournalId=101002625&flag=Search	UGC Care Listed Journal

A Study of Resilience among Teacher and Dance Performing Arts Students	Ms. Pooja Sharma & Dr.Surinder Singh	Principal	Journal of Education: Rabindra Bharati University Peer Reviewed and Referred Journal. UGC CARE Approved,	2020-21	0972-7175	https://ugccare.unipune.ac.in/Apps1/User/WebA/ViewDetails?JournalId=101002625&flag=Search	UGC Care Listed Journal
Safer Roads Safer World for Everyone	Amit Behal	Department of Political Science	Shodh Sarita	January to March 2021	2348-2397	DISCOUNTED FROM APRIL 2021	UGC Care Listed Journal
मौत का पर्याय भारतीय सड़कें : सड़क सुरक्षा आज की नितांत आवश्यकता	Amit Behal	Department of Political Science	Shodh Samiksha aur Mulyankan	May-21	2320-5474	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Indexed,Peer Reviewed & Referred Research Journal
Impact of Mega Merger of Public Sector on Indian Banking Sector on Indian Banking Sector.	1.Usha Goyal 2.Dr. Seema Rani	Business Management and Commerce	International Journal of Business Management and Scientific Research(IJB MSR)	May-21	Online ISSN:2394-6636	https://ugccare.unipune.ac.in/Apps1/User/WebA/ViewDetails?JournalId=101002193&flag=Search	UGC Listed Journal
Financial Inclusion in India: Progress and Prospects.	1.Usha Goyal 2.Dr. Seema Rani	Business Management and Commerce	Flusser Studies Special Issue: Sustainability and Management	Jun-21	Online ISSN:1661-5719	https://ugccare.unipune.ac.in/Apps1/User/WebA/ViewDetails?JournalId=101024193&flag=Search	UGC Care Listed Journal
COVID-19 A Catalyst in Digital Transformation of Banking Sector in	1. Dr. Seema Rani 2.Usha Goyal	Business Management and Commerce	Flusser Studies Special Issue: Sustainability and Management	Jun-21	Online ISSN:1661-5719	https://ugccare.unipune.ac.in/Apps1/User/WebA/ViewDetails?JournalId=101024193&flag=Search	UGC Care Listed Journal

India.							
Impact of COVID-19 on Economy and Indian Banking Sector.	1. Dr. Seema Rani 2. Usha Goyal	Business Management and Commerce	The Journal of Oriental Research Madras	Jun-21	ISSN: 0022-3301	https://ugccare.unipune.ac.in/Apps1/User/WebA/ViewDetails?JournalId=101002664&flag=Search	UGC Care Listed Journal
COVID – 19 : General Overview with Mathematical Model	Dr. Payal Singla, Galaxy Gupta		Dogo Rangsang Research Journal	July, 2020	2347-7180	https://ugccare.unipune.ac.in/Apps1/User/WebA/ViewDetails?JournalId=101024265&flag=Search	UGC Care Listed Journal
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A Study of Career Decision Making Among Adolescents in Relation to Gender

Ramandeep Kaur, *Research Scholar, Panjab University, Chandigarh, India*
Dr. Surinder Singh, *Principal, Guru Nanak College, Killianwali (Sri Muktsar Sahib), Punjab, India*
Email: ramandeppunihani@yahoo.co.in,
Email: sthakur_1970@yahoo.co.in

Abstract: The present study was conducted to find out the difference in career decision making among adolescents in relation to gender (male and female). A sample of eight hundred adolescents (400 males and 400 females) studying in tenth standard in Government Schools affiliated to Punjab School Education Board, Mohali was selected from Bathinda and Ludhiana district of Punjab, India for the study. Random sampling technique was employed to collect the sample. Career Decision Making Scale (Singh, 2014) was used to collect the data. Descriptive statistics and t-test were employed to find out the difference between male and female students in career decision making. The results of the study revealed that there is no significant gender difference in career decision making among adolescents on both the sub scales of career decision making i.e. career decidedness and career indecision.

Key – words: Career Decision Making, Adolescents, Gender

Introduction

Adolescence has been considered as the most crucial stage of human life. An individual faces many challenges at this stage. One of the major challenge pertaining to adolescence stage is; selection of a life long career. Career choice is indeed a defining phase in anybody's life. It involves the method of understanding, analyzing and appreciating a variety of options through guidance and planning. Career Decision Making involves becoming aware of the need to make a decision and going through a process of working on that decision (i.e. gathering information, identifying options, evaluating options, selecting among options), making a decision and then taking action to implement that decision (Tiedemann and O'Hara, 1963). Bright, Pryor, Robert and Harpham (2005) expressed that career decisions cover the training decisions as well as professional decisions. Various personal and environmental factors affect the decision making process of adolescents. Gender is the most prominent factor influencing career decision making process. Gender is a social interpretation of attitude, behavior, and relationships, moral and social values of an individual on the basis of sex. It refers to the socially determined and culturally specific differences between men and women. Career expectations vary from society to society in terms of socialization and child rearing practices; and with gender. According to Adya and Kaiser (2005), career genderization starts in middle school or early in high school. According to Social Learning Theory of Krumboltz, Mitchell and Jones (1976), gender as a demographic variable influence career decision making. Therefore it becomes necessary to explore the gender difference in career decision making among adolescents.

**Career Decision Making of 10th Grade Students of Bathinda and Ludhiana
Districts of Punjab- A Comparative Study**

Ramandeep Kaur,

Research Scholar, Panjab University, Chandigarh, Punjab, India

Email: ramandeepunthant@yahoo.co.in, Mob-9855452264

Dr. Surinder Singh,

Principal, Guru Nanak College, Killianwali (Sri Muktsar Sahib), Punjab, India

Email: sthakur_1970@yahoo.co.in

Abstract

The purpose of the present study was to find out difference between 10th grade students of Bathinda and Ludhiana district of Punjab (India) on career decision making. The study emphasized on exploring the difference between rural and urban students of both districts. It was also the purpose of this study to find out interactional effect between district and locality on career decision making students. A sample of 800 students studying in 10th standard in Government Schools affiliated to Punjab School Education Board, Mohali was selected from Bathinda and Ludhiana district of Punjab for the study. Random sampling technique was employed to collect the sample. Career Decision Making Scale (Singh, 2014) was used to collect the data. Two-way analysis of variance was used to find out main and interactional effect of district and locale on career decision making. The study revealed that students of Bathinda and Ludhiana districts & urban and rural students of both districts were not significantly differ on both dimensions of career decision making i.e. career decidedness and career indecision of 10th grade students. Interaction between district and locality of students was found significant for career decidedness, whereas it was found insignificant for career indecision. Therefore, t test was used by controlling one variable. Only significant interaction was found between Bathinda and Ludhiana district students on career decidedness for rural students.

An Investigation of the Difference in Career Decision Self-Efficacy of Senior Secondary Students Based on their Levels of Parental Encouragement

Ms. Amandeep Kaur,

Research scholar in Panjab University Chandigarh.

Dr. Surinder Singh,

Principal in Guru Nanak College, Killianwali, Sri Muktsar Sahib.

Abstract: This study examined the difference in career decision self-efficacy of senior secondary students based on their different levels of Parental Encouragement. This investigation was carried on by the survey method. This study was conducted on 900 senior secondary school students of Punjab state who were determined by random sampling method. The data was collected by administering Self-developed Career related Parental Encouragementscale and Career decision self-efficacy scale developed by Betz and Taylor (2006). This study led to the conclusion that the senior secondary students with high Parental Encouragement have higher Career decision self-efficacy as compared to the students with low Parental Encouragement.

Key words: Parental Encouragement, Career decision self-efficacy, senior secondary students

Introduction

People make many decisions every day. Some of these decisions are made as a part of one's daily routine whereas others are perceived as being more important and crave more attention. The decisions which are related to career considered as the latter kind because those decisions have notable long range implications on a person's lifestyle, the friends with whom they socialize, the vocational activities in which they involve and hence on their quality of life (Galti & Asher, 2001). A thoughtful selection of a career of an individual and satisfaction in his work inevitably affects the level and degree of his contribution to his own welfare and to that of the community. The key role of education is to enable an individual to realize one's self and make capable to decide upon one vocation to the other. Selection of a vocation as a process covers a considerable number of years, ranging from early childhood to late childhood.

The period between childhood and adulthood is called the adolescence. Adolescence genetic traits play a crucial role as the physical changes, psychological changes and environmental changes take place during this period. During this time, young one feels a distance with their parents. This period is significant for their future life and they face problems regarding career choice, decision making, parent child conflicts and mood changing problems. Individuals usually suffer from mismatching of abilities and desires. If these issues are not solved at proper time, then these challenges of adulthood create psychological problems for them. Jones (1973) said that although the life goal is the center of all activities and give meaning to life, a satisfying and



Self-Regulated Learning among Secondary School Students

¹Dr. Kavita, Dr. ²Surinder Singh

¹Assistant Professor in Education, Sant Baba Bhag Singh Memorial Girls College of Education, Sukhanand (Moga) Punjab, India.

Email: kavitasinglabti@gmail.com, Mob. 98726-09324, 88375-12897

²Principal, Guru Nanak College, Killianwali (Sri Muktsar Sahib) Punjab, India.

Email: sthakur_1970@yahoo.co.in Mob. 99145-66493

Abstract—This study was conducted on secondary school students of Bathinda district of Punjab to study self-regulated learning among secondary school students of urban and rural area. 600 secondary school students were selected for the study. Self-regulated learning scale (SRLS-GMMD) was used for data collection. Descriptive statistics and t-test was employed to analyse the data. The results of the study revealed that there is a significant difference among urban and rural secondary school students.

Keywords: *Self-regulated Learning, Secondary School Students*

INTRODUCTION

Secondary stage of schooling is a link between primary and higher education. At this stage the student is more aware about his efforts in learning and considers his performance as a result of his efforts and devotion in the learning. At this stage, he become conscious about regulation of study. With the paradigm shift in teaching-learning process, the position of learner has been changed. He is no more considered as the passive listener in the learning process, but as an active participant. The learner plans, monitors and evaluates his learning activities to achieve the desired goals. Self-regulated learning is the personal initiative of the learner to select the learning strategy, place of learning, management of learning environment and evaluation of performance etc. Pintrich (2000) viewed self-regulated learning as “an active, constructive process whereby learners set goals for their learning and then attempt to monitor, regulate and control their cognition, motivation and behaviour guided and constrained by their goals and the contextual features of the environment”. Self-regulated learning is the active and independent implementation of learning skills to complete a task. Self-Regulated Learning is conceptualized in three ways. Firstly, Self-Regulated Learning refers to the student’s ability to use meta-cognitive strategies (cognitive modification). Secondly, Self-Regulated Learning refers to the capability of students to use both meta-cognitive and cognitive strategies. Thirdly, it indicates the value of involving motivation and the cognitive & meta-cognitive components of learning (Marcou & Philippo, 2005).

Self-regulated learners have high level of academic achievement (Pintrich, 2000), use more help seeking strategies to succeed in school (Karabenick & Newmwn, 2006), are more competent in use of problem-solving strategies (Hmelo-Silver, 2004), goals orientations (Pintrich & DeGroot, 1990) and succeed in spite of blocks (Zimmerman, 1990). Self-

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Role of Parental Encouragement in Career Decision Self-Efficacy of Senior Secondary School Students



* Ms. Amandeep Kaur ** Dr. Surinder Singh

*Research scholar in Panjab University Chandigarh.

**Principal in Guru Nanak College, Killianwali, Sri Muktsar Sahib.

ABSTRACT

The present study focuses on to assess the relationship between Career decision self-efficacy and Career related parental encouragement of senior secondary school students. This study also further highlighted the area-wise difference in Career decision self-efficacy of senior secondary school students. This study adopted a descriptive survey research design. The present study comprised a sample of 900 students from different urban and rural area schools. Mean, Median, S.D., Product moment correlation and t-ratios techniques were employed to analyze the data. The present study revealed that Career decision self-efficacy and Career related parental encouragement goes hand in hand. More the parental encouragement at home, high the career decision self-efficacy capacity the students will have. Moreover, urban students have more capability to take right decisions towards the career than rural.

Key words: Career decision self-efficacy, Urban, Rural, Senior Secondary School, Parental encouragement.

Introduction

People make many decisions every day. Some of these decisions are made as a part of one's daily routine, whereas, others are perceived as being more important and crave more attention. The decisions which are related to career considered as the latter kind because those decisions have notable long range implications on a person's lifestyle, the friends with whom they socialize, the vocational activities in which they involve and hence on their quality of life (Galti & Asher, 2001). A thoughtful selection of career of an individual and satisfaction in his work inevitably affects the level and degree of his contribution to his own welfare and to that of the community. The key role of education is to enable an individual to realise one's self and make capable to decide upon one vocation to the other. Selection of a vocation as a process covers a considerable number of years, ranging from early childhood to late childhood.

Choice of career, however, is not an exclusive intellectual process in which various possibilities are sorted out in a logical manner, but Career choices are influenced by both social and psychological factors. A home is considered as the basic agent of socialization. Interaction between parents and children develop the basic attitude which they express in various aspects of daily life in the process of vocational development. Parents can act both ways, which is facilitators and inhibitors for the psychological development of their children's. The growth and exploration of future aspirations and career goals are an important developmental task during the adolescence period (Erikson, 1968; Ryan & Deci, 2001; Super, 1957). Due to family dependency behaviour of adolescent, the development of their fu-

ture aspirations and career choices has a great impact of Parents. Psychological factors like intelligence, self-concept, Emotional stability and personality characteristics, etc. also influence career choices. Therefore, the present paper is an attempt to understand how the career choices are made plus how these are changed by different personal and environmental factors.

Career decision self-efficacy

Career is a person's journey over the whole life; an expression of what is significant and useful to him. It is a sequence of rewards and unrewarded experiences and can include the role of an individual's as a student, worker, parent, citizen and so on. Career satisfaction mainly comes from the interaction between 'being' (sense of self) and 'doing' (the expression of self). A person own believes of personal efficacy give direction to his/her life. These believes affect people a series of actions choose to pursue, how much effort they put in given attempts, their resilience to adversity, how long such people will persist in the face of obstacles and failures, whether their patterns of thoughts are self-restricting and self-aiding, how much stress they experience to deal with disturb situation and the level of achievements they realize. Thus, a fundamental factor that may affect one's ability in making a career decision is his or her career decision making self-efficacy that is, one's beliefs regarding his or her ability to successfully achieve certain tasks connected with career choice (Taylor & Betz, 1983; Betz, Kelvin & Taylor, 1996; Amir & Gati, 2006). Betz, Kelvin & Taylor (1996) defined Career decision self-efficacy as person's faith on his / her level of confidence about whether they can successfully involve in chores related to making decisions about their career.

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Self-Regulated Learning and Percieved Parental Involvement

* Mrs. Kavita **Dr. Surinder Singh

* Research scholar in Panjab University Chandigarh.

** Principal in Guru Nanak College, Killianwalli, Sri Muktsar Sahib

ABSTRACT

This study was conducted on a sample of 600 secondary school students of Bathinda district of Punjab to find out the relationship between self-regulated learning and perceived parental involvement. Descriptive survey method was employed to collect the responses. Random sampling technique was used to select sample. The investigator used Self-Regulated Learning Scale (Gupta & Mehtani, 2017) & The Parental Involvement Scale (Chouhan & Arora, 2009) to collect data. Product moment correlation was employed to analyse the data and the results suggested that significant and positive relation between self-regulated learning and perceived parental involvement.

Keywords: self-regulated learning and perceived parental involvement.

Introduction:

Self-regulated learning refers to active involvement of learner in his learning through regulation of self. Self-regulated learner is aware about his weaknesses and strengths and plans for the learning taking these in account. Learner learns the particular task as per needs and desires. The Self-Regulated Learners are those who regularize their learning ability effectively and help themselves through different methods (Schunk, & Zimmerman, 1994). These people can manage and control arrangement of their educational activity and if it is necessary for reaching to their learning goals, they take advisable decisions (Butler, & Winne, 1995). Self-regulated learners view acquisition as a systemic and controllable process and they accept greater responsibility for their achievement outcomes (Zimmerman & Martinez-Pons, 1986, 1990).

Self-regulated learning is a psychological learning process in which learner tries to overcome the obstacles in learning with his desired efforts to improve his achievements. Self-regulated learning is individual effort to improve the learning and achievement. Learner controls his environment to achieve his goals. Self-regulation can be developed in four stages- observation, imitation, self-control and self-regulation. Learner observes the model (parents or teachers) in his daily routine and tries to imitate them; learners many skills this way. Then he works on the negative points to master the skill, which is self-control phase. Then he uses this in changing environment and adapts regulation in mastery of skill.

Self-regulated learning is influenced by various personal, social and environmental factors. Social support (e.g. modelling, verbal feedback and encouragement) is needed to achieve independence in using self-regulatory skills. Self-regulation is self-steering process, targeting thoughts, feeling and action of person towards desired results. One main factor is parental involvement. Parents are the source of inspiration and motivation for the students. They have strong effect on social, moral, emotional and intellectual aspect of their personality. Parents are the first and permanent teachers. They play a significant role in their children's learning and development of thinking process.

Parents have a great influence on their children's personality especially on thinking and regulation of behaviour. Parents play a major role in physical, intellectual, moral and aesthetic development of the child. They are source of love and affection for kids who are always ready to support their child. Parents support and help, makes the child to achieve success in his life. Every parent is interested in knowing about learning and school performance of his/her child and the best way to know about child's progress is to get involved in the activities of child. Involvement of parents in the school activities makes a vital difference. Parental involvement directly or indirectly affects the success of child in education. Parental involvement in school related programme might be involvement in learning process at home or at school, involvement in school support, involvement in school governance and home-school relations.

Parents have a significant effect on the personality and

* UGC Approved & Accepted No. 41022 : Research Analysis And Evaluation

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INFLUENCE OF GENDER AND LOCALE IN CAREER DECISION SELF-EFFICACY OF SENIOR SECONDARY SCHOOL STUDENTS

Amandeep Kaur* & Dr. Surinder Singh**

ABSTRACT

The present study was undertaken to explore the influence of gender and locale in Career decision self-efficacy of senior secondary school students. This study adopted a descriptive survey method. Career decision self-efficacy scale (2006) was administered on a sample of 900 senior secondary school students. Mean, Median, SD and analysis of variance techniques were employed to analyze the data. The present study revealed that gender and locale together do not play a significant role in Career decision self-efficacy of students. However, both urban boys and girls have higher Career decision self-efficacy than rural boys and girls. Although, gender did not affect career decision self-efficacy of students.

Key words: Career decision self-efficacy, gender, locale, senior secondary school.

INTRODUCTION

Education is universally recognized as the answer to socio-economic problems of the world. Nations and individuals look up to education to provide a cure for poverty, ignorance, drought, excessive rainfall, mental deficiency, joblessness, bad government, poor communication system, hunger and inadequate shelter among other things. Every nation of the world aspires toward quality of life and social status. Career selection is one of many important choices students will make in determining future plans. This decision will impart them throughout their lives. The essence of who the student is will revolve around what the student wants to do with their life-long work. The choice of career has been a serious problem among the senior secondary school students. No matter what one's age is the choice of career or desire is an important question for everybody. A lot of students in senior secondary schools believe that their future is a glorious adventure in which they are bound to succeed. Many of them have the idea that they would be able to work in the public or private establishments as soon as they complete secondary school education. Some have planned to become lawyers, engineers, medical doctors, accountants and so on. Students in senior secondary schools like many other young adults are always worried about what they will do with their lives, the kind of adult they will become.

How the young people of today meet the problems of tomorrow will depend upon the amount of success they make in planning for tomorrow. Planning for tomorrow itself is primarily the responsibilities of the parents, teachers and school counselor. Students need general orientation into the world of work through curriculum. A thoughtful selection of career of individual and satisfaction in his work inevitably affects the level and degree of his contribution to his own welfare and to that of the community. The key role of education is to enable an individual to realize one's self and make capable to decide upon one vocation to the other. Selection of a vocation as a process covers a considerable number of years, ranging from early childhood to late childhood. Lent, Brown & Hackett (1999, 2000 & 2002) also indicated that self-efficacy played a pivotal role in career decision. The basic necessity for Career choice is self-understanding. It implies understanding of individuals about different kinds of learning, bases of choices of occupations and the use of information for career planning out of which the best alternative is taken up.

CONCEPTUAL FRAMEWORK

Gender: Concept and Definition

The word gender has been used since the 14th century referring to the state of being male or female but this did not become common until

*Research Scholar, Punjab University, Chandigarh

**Principal, Guru Nanak College, Killianwalli, Sri Muktsar Sahib (Punjab)

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A STUDY OF RELATIONSHIP BETWEEN CAREER DECISION MAKING AND PARENTING STYLE AMONG ADOLESCENTS

Ramandeep Kaur
Research Scholar
Panjab University
Chandigarh, India

Dr. Surinder Singh
Principal
Guru Nanak College
Killianwali (Sri Muktsar Sahib)
Punjab, India

Abstract

Career choice is the biggest dilemma in anybody's life. At adolescence stage decision and selection of career is very crucial and every adolescent has to face this. Innumerable factors contribute while making a career choice. Parents who are the first guide of the child have predominant influence in career decision making process of adolescents. So the present study was conducted to find out the relationship between career decision making and parenting style of adolescents. A sample of 704 adolescents studying in 10th standard in Government Schools affiliated to Punjab School Education Board, Mohali was selected from Bathinda and Ludhiana district of Punjab, India for the present study. Random sampling technique was employed to collect the sample. Career Decision Making Scale (Singh, 2014) and Parenting Style Scale (developed by the researcher) were used to collect the data on these variables. Career Decision Making was taken at two dimensions i.e. career decidedness and career indecision and Parenting Style was taken at three dimensions i.e. authoritarian, permissive and authoritative parenting style. Product moment correlation was used to find out the relationship between the stated variables. The study revealed that career decidedness dimension is positively correlated with permissive and authoritative parenting style whereas it has negative relation with authoritarian parenting style. Career indecision dimension of career decision making has positive relationship with authoritarian parenting style and career indecision has no significant relationship with permissive and authoritative parenting style.

Keywords: Career Decision Making, Career Decidedness, Career Indecision, Parenting Style

INTRODUCTION

Adolescence age is marked with challenges and the major challenge at this stage is- selection of a life long career. Due to the complex and fluid character of the world of work, it becomes very challenging to decide the career. It involves becoming aware of the need to make a decision and going through a process of working on that decision (i.e. gathering information,

A Study of Career Decision Making Among Adolescents in Relation to Gender

Ramandeep Kaur, *Research Scholar, Panjab University, Chandigarh, India*
Dr. Surinder Singh, *Principal, Guru Nanak College, Killianwali (Sri Muktsar Sahib), Punjab, India*
Email: ramandeepunihani@yahoo.co.in,
Email: sthakar_1970@yahoo.co.in

Abstract: The present study was conducted to find out the difference in career decision making among adolescents in relation to gender (male and female). A sample of eight hundred adolescents (400 males and 400 females) studying in tenth standard in Government Schools affiliated to Punjab School Education Board, Mohali was selected from Bathinda and Ludhiana district of Punjab, India for the study. Random sampling technique was employed to collect the sample. Career Decision Making Scale (Singh, 2014) was used to collect the data. Descriptive statistics and t-test were employed to find out the difference between male and female students in career decision making. The results of the study revealed that there is no significant gender difference in career decision making among adolescents on both the sub scales of career decision making i.e. career decidedness and career indecision.

Key – words: Career Decision Making, Adolescents, Gender

Introduction

Adolescence has been considered as the most crucial stage of human life. An individual faces many challenges at this stage. One of the major challenge pertaining to adolescence stage is; selection of a life long career. Career choice is indeed a defining phase in anybody's life. It involves the method of understanding, analyzing and appreciating a variety of options through guidance and planning. Career Decision Making involves becoming aware of the need to make a decision and going through a process of working on that decision (i.e. gathering information, identifying options, evaluating options, selecting among options), making a decision and then taking action to implement that decision (Tiedemann and O'Hara, 1963). Bright, Pryor, Robert and Harpham (2005) expressed that career decisions cover the training decisions as well as professional decisions. Various personal and environmental factors affect the decision making process of adolescents. Gender is the most prominent factor influencing career decision making process. Gender is a social interpretation of attitude, behavior, and relationships, moral and social values of an individual on the basis of sex. It refers to the socially determined and culturally specific differences between men and women. Career expectations vary from society to society in terms of socialization and child rearing practices; and with gender. According to Adya and Kaiser (2005), career genderization starts in middle school or early in high school. According to Social Learning Theory of Krumboltz, Mitchell and Jones (1976), gender as a demographic variable influence career decision making. Therefore it becomes necessary to explore the gender difference in career decision making among adolescents.

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**A STUDY OF RELATIONSHIP BETWEEN SELF CONCEPTS AND
CAREER DECISIONS MAKING AMONG ADOLESCENTS**

Ramandeep Kaur
Research Scholar
Panjab University
Chandigarh
Punjab, India

Dr. Surinder Singh
Principal
Guru Nanak College
Killianwali (Sri Muktsar Sahib)
Punjab, India

Abstract

The present study was conducted to find out the relationship between self concept and career decision making among adolescents for male and female. A sample of 800 adolescents (400 male and 400 female) studying in 10th standard in Government Schools affiliated to Punjab School Education Board, Mohali, Punjab, India was selected. The sample was selected from Bathinda and Ludhiana district of Punjab using Random sampling technique. Career Decision Making Scale (Singh, 2014) and Children's Self Concept Scale (Ahluwalia & Singh, 2012) were used to collect the data on these variables. Product moment correlation was employed to find out the relationship between the variables. Fisher Z test was used to find out difference between two correlations. The study revealed that positive and significant relationship exists between self concept and career decidedness for both male and female adolescents. No significant difference was found between male and female in relationship between self concept and career decidedness. It was also revealed that significant relationship not exists between self concept and career indecision for male and female adolescents. Significant difference was not found between male and female adolescents in relationship between self concept and career indecision.

Key – words: Career Decision Making, Career Decidedness, Career Indecision, Self Concept, Adolescents

Introduction

Choosing a career is the biggest dilemma which one goes through during the age of adolescence; due to the complex world of work. It involves becoming aware of the need to make a decision and going through a process of working on that decision (i.e. gathering information, identifying options, evaluating options, selecting among options), making a decision and then taking action to implement that decision (Tiedman and O'Hara, 1963).

Sharf (2002) defines "career decision making is a process which describes or explains choices that a person makes when selecting particular



**AN INVESTIGATION OF THE DIFFERENCE IN CAREER
DECISION SELF-EFFICACY OF SENIOR SECONDARY
STUDENTS BASED ON THEIR LEVELS OF EMOTIONAL
MATURITY**

Ms. Amandeep Kaur
Research Scholar
Panjab University
Chandigarh

Dr. Surinder Singh
Principal
Guru Nanak College Killianwali
Sri Muktsar Sahib

Abstract:

This study examined the difference in career decision self-efficacy of senior secondary students based on their different levels of Emotional maturity. This investigation was carried on by the survey method. This study was conducted on 900 senior secondary school students of Punjab state who were determined by random sampling method. The data was collected by administering Emotional maturity scale developed by Prof. Singh and Bhargava (2006) and Career decision self-efficacy scale developed by Betz and Taylor (2006). This study led to the conclusion that the senior secondary students with high Emotional maturity have higher Career decision self-efficacy as compared to the students with low Emotional Maturity.

Key words: Emotional maturity, Career decision self-efficacy, senior secondary students

Introduction

A thoughtful selection of a career of an individual and satisfaction in his work inevitably affects the level and degree of his contribution to his own welfare and to that of the community. The key role of education is to enable an individual to realize one's self and make capable to decide upon one vocation to the other. Selection of a vocation as a process covers a considerable number of years, ranging from early childhood to late childhood.

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COMPARATIVE STUDY OF SELF-REGULATED LEARNING AMONG IX AND X GRADERS OF SECONDARY SCHOOL

Kavita

Assistant Professor
Sant Baba Bhag Singh Memorial Girls
College of Education
Sukhanand (Moga), Punjab, India

Dr.Surinder Singh

Principal
Guru Nanak College
Killianwali (Sri Muktsar Sahib)
Punjab, India

Abstract

Self-regulated learning is personal initiative taken by the learner to acquire knowledge and skill. It varies from student to student and as per the stage of learning. This study was conducted on secondary school students studying in IX and X grade of Bathinda district of Punjab to study and find out the difference in self-regulated learning among them. 600 secondary school students were selected for the study. Self-regulated learning scale (SRLS-GMMD) was used for data collection. Descriptive statistics and t-test was employed to analyse the data. The results of the study revealed that there is no significant difference among secondary school students studying in IX and X grade and boys and girls secondary school students studying in IX and X grade do not differ on self-regulated learning. This study will be helpful for parents, teachers as well as students to know the difference and importance of self-regulated learning and to apply psychological methods to enhance self-regulated learning among students.

Keywords: Self-Regulated Learning, Secondary School Students.

Introduction

Self-regulated learning is a powerful theory that makes learner more independent in learning and promote his ability to implement the knowledge and skills in real life situations. Self-Regulated learners take active part in their learning by controlling the environment and learning strategies. Self-Regulated Learning is conceptualized in three ways. Firstly, Self-Regulated Learning refers to the student's ability to use meta-cognitive strategies (cognitive modification). Secondly, Self-Regulated Learning refers to the capability of students to use both meta-cognitive and cognitive strategies. Thirdly, it indicates the value of involving motivation and the cognitive & meta-cognitive components of learning (Mareou & Philippo, 2005). This is planned efforts of student to handle and control complex activities that involve three primary components, namely use of cognitive strategies, meta-cognitive processing and motivational beliefs (Kauffman, 2004).

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1. Construction and Standardization of Motivational Beliefs Scale

Dr. Kavita, Assistant Professor in Education, Sant Baba Bhag Singh Memorial Girls College of Education, Sukhanand (Moga)

Dr. Surinder Singh, Principal, Guru Nanak College, Killianwali (Sri Muktsar Sahib)

Abstract

This research paper deals with the construction and standardization procedure of Motivational Beliefs Scale for secondary school students. The development and construction of Motivational Beliefs Scale mainly includes two stages (i) Planning stage and (ii) Construction stage. The construction stage consists of literature review, framing of pool of 60 items, retaining of 36 items after experts' opinions/comments for preliminary draft, item analysis (in its process out of 36 items, 6 items were rejected and 30 items were selected for final format), administration of scale and computing the reliability, validity of scale. The norms for the scale also established.

Keywords: Motivational Beliefs, Planning, Reliability, Validity and Norms.

Introduction

Motivational beliefs play significant role in learning and teaching. It acts as the reasons for involvement of a learner in a particular task, direct his cognition for the successful completion of the task and influence his feeling to complete the task. Motivational beliefs function as a context that directs student cognition, feeling and activities in particular content area (Boekaerts, 2002). Motivational beliefs provide the reasons for involvement in the task and surround him with it till its completion. These are student's perceptions which influence his ability of involvement in academic task. Motivational beliefs are the personal and social criteria to which people refer in order to perform a task (Pintrich, 2000). Motivational beliefs are composed of both of expectations about personal potentialities to execute a task maximum (self-efficacy beliefs) and judgements about the simplicity, attentiveness and worth of the task (Pintrich, 2004). The emerging construct from expectancy theory of motivation

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10. Impact of Caste on Self-Regulated Learning among Secondary School Students

Kavita, Assistant Professor in Education, Sant Baba Bhag Singh Memorial Girls College of Education, Sukhanand (Moga)

Dr. Surinder Singh, Principal, Guru Nanak College, Killianwali (Sri Muktsar Sahib)

Abstract

This study was conducted on secondary school students of Bathinda district of Punjab to study self-regulated learning among secondary school students of different castes (general, schedule and backward). 600 secondary school students were randomly selected for the study. Self-regulated learning scale (SRLS-GMMD) was used to collect data from respondents. Descriptive statistics and t-test was employed for data analysis. The results of the study revealed that there is a significant difference among secondary school students belonging to different castes.

Keywords: Self-Regulated Learning, Secondary School Students, Caste

Introduction

Every learner irrespective of his class, religion and social background wants to perform better in his academics. He wants to use acquired knowledge and skill in his real-life. The learning and academic performance of an individual depends upon his self-regulation. Self-regulation is control of one's own behaviour without any outer intervention. Self-regulated learning is a dominant theory which helps the learner to learn independently and to apply acquired knowledge in the practical situations. Self-regulated learner is more aware about the use of strategies and consequences of his efforts. He takes the responsibility of his efforts and mends his ways or strategies in case of adverse results. The learner learns as per his needs and desires. Self-regulated learners take difficult errands, practice their learning, acquire intense understanding of the task and make efforts for academic success (Perry, Phillips and Hutchinson, 2006).

Career Decision Making of 10th Grade Students of Bathinda and Ludhiana Districts of Punjab- A Comparative Study

Ramandeep Kaur,

Research Scholar, Panjab University, Chandigarh, Punjab, India
Email: ramandeepunihani@yahoo.co.in, Mob-9855452264

Dr. Surinder Singh,

Principal, Guru Nanak College, Killianwali (Sri Muktsar Sahib), Punjab, India
Email: sthakur_1970@yahoo.co.in

Abstract

The purpose of the present study was to find out difference between 10th grade students of Bathinda and Ludhiana district of Punjab (India) on career decision making. The study emphasized on exploring the difference between rural and urban students of both districts. It was also the purpose of this study to find out interactional effect between district and locality on career decision making students. A sample of 800 students studying in 10th standard in Government Schools affiliated to Punjab School Education Board, Mohali was selected from Bathinda and Ludhiana district of Punjab for the study. Random sampling technique was employed to collect the sample. Career Decision Making Scale (Singh, 2014) was used to collect the data. Two-way analysis of variance was used to find out main and interactional effect of district and locale on career decision making. The study revealed that students of Bathinda and Ludhiana districts & urban and rural students of both districts were not significantly differ on both dimensions of career decision making i.e. career decidedness and career indecision of 10th grade students. Interaction between district and locality of students was found significant for career decidedness, whereas it was found insignificant for career indecision. Therefore, t test was used by controlling one variable. Only significant interaction was found between Bathinda and Ludhiana district students on career decidedness for rural students.

An Investigation of the Difference in Career Decision Self-Efficacy of Senior Secondary Students Based on their Levels of Parental Encouragement

Ms. Amandeep Kaur,
Research scholar in Panjab University Chandigarh.
Dr. Surinder Singh,
Principal in Guru Nanak College, Killianwali, Sri Muktsar Sahib.

Abstract: This study examined the difference in career decision self-efficacy of senior secondary students based on their different levels of Parental Encouragement. This investigation was carried on by the survey method. This study was conducted on 900 senior secondary school students of Punjab state who were determined by random sampling method. The data was collected by administering Self-developed Career related Parental Encouragementscale and Career decision self-efficacy scale developed by Betz and Taylor (2006). This study led to the conclusion that the senior secondary students with high Parental Encouragement have higher Career decision self-efficacy as compared to the students with low Parental Encouragement.

Key words: Parental Encouragement, Career decision self-efficacy, senior secondary students

Introduction

People make many decisions every day. Some of these decisions are made as a part of one's daily routine whereas others are perceived as being more important and crave more attention. The decisions which are related to career are considered as the latter kind because those decisions have notable long range implications on a person's lifestyle, the friends with whom they socialize, the vocational activities in which they involve and hence on their quality of life (Galti & Asher, 2001). A thoughtful selection of a career of an individual and satisfaction in his work inevitably affects the level and degree of his contribution to his own welfare and to that of the community. The key role of education is to enable an individual to realize one's self and make capable to decide upon one vocation to the other. Selection of a vocation as a process covers a considerable number of years, ranging from early childhood to late childhood. The period between childhood and adulthood is called the adolescence. Adolescence genetic traits play a crucial role as the physical changes, psychological changes and environmental changes take place during this period. During this time, young one feels a distance with their parents. This period is significant for their future life and they face problems regarding career choice, decision making, parent child conflicts and mood changing problems. Individuals usually suffer from mismatching of abilities and desires. If these issues are not solved at proper time, then these challenges of adulthood create psychological problems for them. Jones (1973) said that although the life goal is the center of all activities and give meaning to life, a satisfying and



Self-Regulated Learning among Secondary School Students

¹Dr. Kavita, Dr. ²Surinder Singh

¹Assistant Professor in Education, Sant Baba Bhag Singh Memorial Girls College of Education, Sukhanand (Moga) Punjab, India.

Email: kavitasinglabti@gmail.com, Mob. 98726-09324, 88375-12897

²Principal, Guru Nanak College, Killianwali (Sri Muksar Sahib) Punjab, India.

Email: sthakur_1970@yahoo.co.in Mob. 99145-66493

Abstract—This study was conducted on secondary school students of Bathinda district of Punjab to study self-regulated learning among secondary school students of urban and rural area. 600 secondary school students were selected for the study. Self-regulated learning scale (SRLS-GMMD) was used for data collection. Descriptive statistics and t-test was employed to analyse the data. The results of the study revealed that there is a significant difference among urban and rural secondary school students.

Keywords: *Self-regulated Learning, Secondary School Students*

INTRODUCTION

Secondary stage of schooling is a link between primary and higher education. At this stage the student is more aware about his efforts in learning and considers his performance as a result of his efforts and devotion in the learning. At this stage, he become conscious about regulation of study. With the paradigm shift in teaching-learning process, the position of learner has been changed. He is no more considered as the passive listener in the learning process, but as an active participant. The learner plans, monitors and evaluates his learning activities to achieve the desired goals. Self-regulated learning is the personal initiative of the learner to select the learning strategy, place of learning, management of learning environment and evaluation of performance etc. Pintrich (2000) viewed self-regulated learning as "an active, constructive process whereby learners set goals for their learning and then attempt to monitor, regulate and control their cognition, motivation and behaviour guided and constrained by their goals and the contextual features of the environment". Self-regulated learning is the active and independent implementation of learning skills to complete a task. Self-Regulated Learning is conceptualized in three ways. Firstly, Self-Regulated Learning refers to the student's ability to use meta-cognitive strategies (cognitive modification). Secondly, Self-Regulated Learning refers to the capability of students to use both meta-cognitive and cognitive strategies. Thirdly, it indicates the value of involving motivation and the cognitive & meta-cognitive components of learning (Marcou & Philippo, 2005).

Self-regulated learners have high level of academic achievement (Pintrich, 2000), use more help seeking strategies to succeed in school (Karabenick & Newmwn, 2006), are more competent in use of problem-solving strategies (Hmelo-Silver, 2004), goals orientations (Pintrich & DeGroot, 1990) and succeed in spite of blocks (Zimmerman, 1990). Self-

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Research Paper -Education

To Study the Relationship Between Career Decision self-Efficacy and Emotional Maturity of Senior Secondary School Students



* Ms. Amandeep Kaur ** Dr. Surinder Singh



* Research scholar in Panjab university, Chandigarh.

** Principal in Guru Nanak College, Killianwall, Sri Muktsar Sahib.

ABSTRACT

The present study took a pioneering step to examine the relationship between Career decision self-efficacy and Emotional maturity of senior secondary school students. This study adopted a descriptive survey research design. The present study comprised a sample of 990 students from different urban and rural area schools. Mean, Median, S.D., Product moment correlation and *t*- ratios techniques were employed to analyse the data. The present study revealed that the student's emotionality does not play a fundamental role in their Career decision self-efficacy. The study also indicated that boys and girls do not show any difference in making their career choices.

Key words: Emotional maturity, Career decision self-efficacy and gender.

Introduction

Education has been conceived to be a vehicle for enhancing the quality of life of individuals and economic growth of a country. Education develops manpower for different levels of economy (NPE, 1986). It enhances employability and work proficiency. Work is a means of subsistence, a source of psychological and social identity, a source of self-fulfillment and self-realization. It serves a meaningful function of providing livelihood and outlets for leisure time pursuits. In the modern society, due to the complex and fluid nature of the world of work and the variety of work options available, there is sufficient scope and reason to develop an understanding of this dynamic process of career decision-making and to have rational placement of individuals. Career decision-making has undergone tremendous change in this age of increasing industrialization and changing aspirations and life values. Education, from this point of view, becomes an important intervening variable in youth's striving towards occupational or career goals.

Choice of career, however, is not an exclusive intellectual process in which various possibilities are sorted out in a logical manner, but Career choices are influenced by both social and psychological factors. Interaction between parents and children develop the basic attitude which they express in various aspects of daily life in the process of vocational development. Psychological factors like intelligence, self-concept, emotional stability and personality characteristics, etc. also influence career choices. Emotions play very important role in our life. The emotions are a way of getting along in the world. Emotions have strong link to urge, needs and interests. An emotionally mature person is able to acknowledge the environ-

ment in an appropriate manner. Emotionally stable person has an ability to make better adjustments with themselves as well as others. People who are emotionally mature are self-aware and intuitive to others. Therefore, the present research is an attempt to understand how the career choices are made plus how these are changed by different kinds of emotional behaviour of adolescents and environmental factors.

Career decision self-efficacy

Bandura (1977) formulated the concept of self-efficacy refers to person beliefs in own capabilities to arrange and carry out necessary tasks for producing given attainments. More specially, self-efficacy means person beliefs in own capabilities to meet the requirements of a specific role or successfully execute a specific activity. In brief, perceived efficacy is not only related to the number of skills you have, what you believe you can do with what you have under a variety of circumstances. Efficacy beliefs consider as a main factor in a production system of human competence. Thus, the same person under different situation, different people with identical skills may perform poorly, average or extraordinary, rely upon fluctuations in their faiths about personal efficacy.

Hackett and Betz (1981) were firstly highlighted that self-efficacy might be an essential element to involve in career development models, affecting the achievement, behaviour, scholastic and career related decision making, and career adjustment of both male and female. They are drawn-out Bandura's self-efficacy theory to the career field and in doing so handed over an outline for how personal efficacy may develop differently in men and women due to gender-role socialization, resulting from differential access to the four

Self-Regulated Learning and Motivational Beliefs among Secondary School Students



* Mrs. Kavita ** Surendra Singh

* Research scholar in Panjab University Chandigarh,
** Principal in Guru Nanak College, Killianwali, Sri Muktsar Sahib

ABSTRACT

This study was carried out to find out the relationship between self-regulated learning and motivational beliefs of secondary school students of Bathinda district. The sample of 600 students was taken, which was equally balanced between male and female. The data was subjected to statistical analysis and the results revealed that significant and positive relation between self-regulated learning and motivational beliefs namely intrinsic goal orientation, extrinsic goal orientation, task value, control of learning beliefs and self-efficacy for learning and performance whereas insignificant with test anxiety.

Introduction

Self-Regulated Learning includes students' personal initiative in acquiring knowledge and skill (Zimmerman, 2002). Self-Regulated learners take active part in their learning by controlling the environment and learning strategies. Self-Regulated Learning is conceptualized in three ways. Firstly, Self-Regulated Learning refers to the student's ability to use meta-cognitive strategies (cognitive modification). Secondly, Self-Regulated Learning refers to the capability of students to use both meta-cognitive and cognitive strategies. Thirdly, it indicates the value of involving motivation and the cognitive & meta-cognitive components of learning (Marcou & Philippo, 2005). This is planned efforts of student to handle and control complex activities that involve three primary components, namely use of cognitive strategies, meta-cognitive processing and motivational beliefs (Kauffman, 2004). Self-Regulation means regulating one's behaviour without intervention of external forces or self control by the learner. Self-Regulated Learning is a powerful theory that makes learner more independent in learning and promote his ability to implement the knowledge and skills in real life situations.

Self-regulated learning is influenced by various internal and external factors, one main internal factor is motivational beliefs. Motivational beliefs act as a frame of reference that guide student thinking, feeling and actions in particular subject area (Brockaerts, 2002). Motivational Beliefs are a person's set of beliefs that reflect the reasons why they approach and engage in learning and academic tasks (Sangur, 2007). Motivational Beliefs are cognitive- meditational variables that are constructed by the child through his/ her success/ failure experiences, are influenced by the adults who interact with him/her influence subsequent efforts in the similar activities (Skinner & Belmont, 1993). Moti-

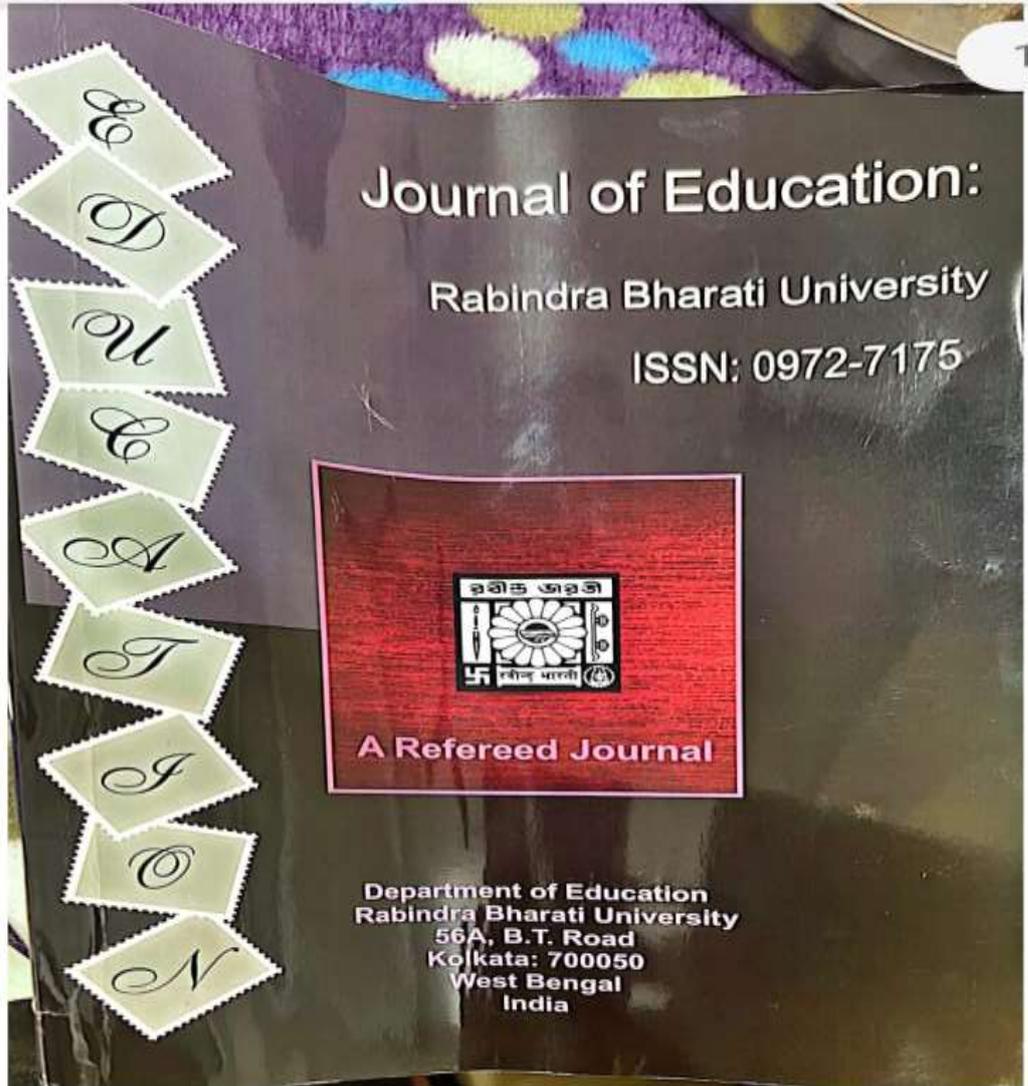
vatinal beliefs include six dimensions i.e. intrinsic goal orientation, extrinsic goal orientation, task value, control of learning beliefs, self-efficacy for learning and performance and test anxiety.

Self-regulated learning and motivational beliefs are the factors which affects academic achievement of the students. So it is necessary to find out the relationship between these two variables.

Review of related literature:

Fadlemula, Cakiroglu, and Sungur (2015) examined relationship among motivational beliefs, self-regulated learning strategies and academic achievement in Mathematics. Study was conducted on 1019 seventh grade students. Self report questionnaire and mathematics test were used to collect data. Results showed that mastery goal orientation was significantly related to the use of self-regulated learning strategies. Study further revealed that self-efficacy was associated with the use of self-regulated learning strategies.

Cosentino (2017) investigated effects of self-regulation strategies on reading comprehension, motivation for learning and self-efficacy of struggling students. 26 students were selected as a sample of the study. Motivated strategies for learning questionnaire and Reader self-perception scale were used for data collection. Analysis of Variance was used to find the effects. Results of the study revealed that task value beliefs were the strongest and most consistent positive predictors of elaboration, meta-cognition and satisfaction whereas self-efficacy beliefs were moderately strong positive predictor of satisfaction and continuing motivation only. Study further suggested that high school students with learning disabilities endorsed feeling of self-efficacy, use of varied and complex learning strategies, and a focus on learning for mastery as well as performance in comparison to their peers.

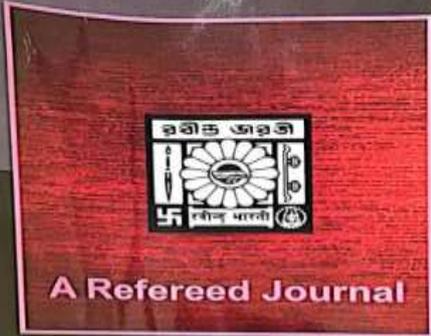


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Department of Education
Rabindra Bharati University
56A, B.T. Road
Kolkata: 700050
West Bengal
India

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ACADEMIC ACHIEVEMENT AND ACADEMIC PROCRASTINATION OF UNDER GRADUATE STUDENTS IN RELATION TO EDUCATIONAL MOBILE APPS USAGE*

BY

MS. HARPREET KAUR**Research Scholar, Deptt of Education, Panjab University, Chandigarh, India***DR. SURINDER SINGH***Principal, Guru Nanak College, Killianwali, Distt Sri Mukatsar Sahib, Punjab, India***ABSTRACT**

The present study has been undertaken to study the Academic Achievement and Academic Procrastination of under graduate students in relation to their higher and lower educational mobile apps usage. The sample consists of 108 under graduate students of Amritsar District of Punjab with purposive and random sampling technique. The data was collected by using standardized scale of mobile apps usage constructed by investigator and Academic Procrastination scale (APS, Kalia & Yadav, 2015). The data obtained was analysed statistically with the help of Mean, SD, t-ratio and 'r' to arrive at the following conclusions: (i) No significant difference was found in Academic Achievement of under graduate students with higher and lower educational mobile apps usage (ii) A significant difference was found in Academic Procrastination of the under graduate students with higher and lower educational mobile apps usage (iii) Negative but not significant relationship existed between academic achievement and educational mobile apps usage of under graduate students. (iv) Negative but not significant relationship existed between academic procrastination and educational mobile apps usage of under graduate students.

KEYWORDS

Academic achievement, Academic Procrastination, Mobile apps usage.

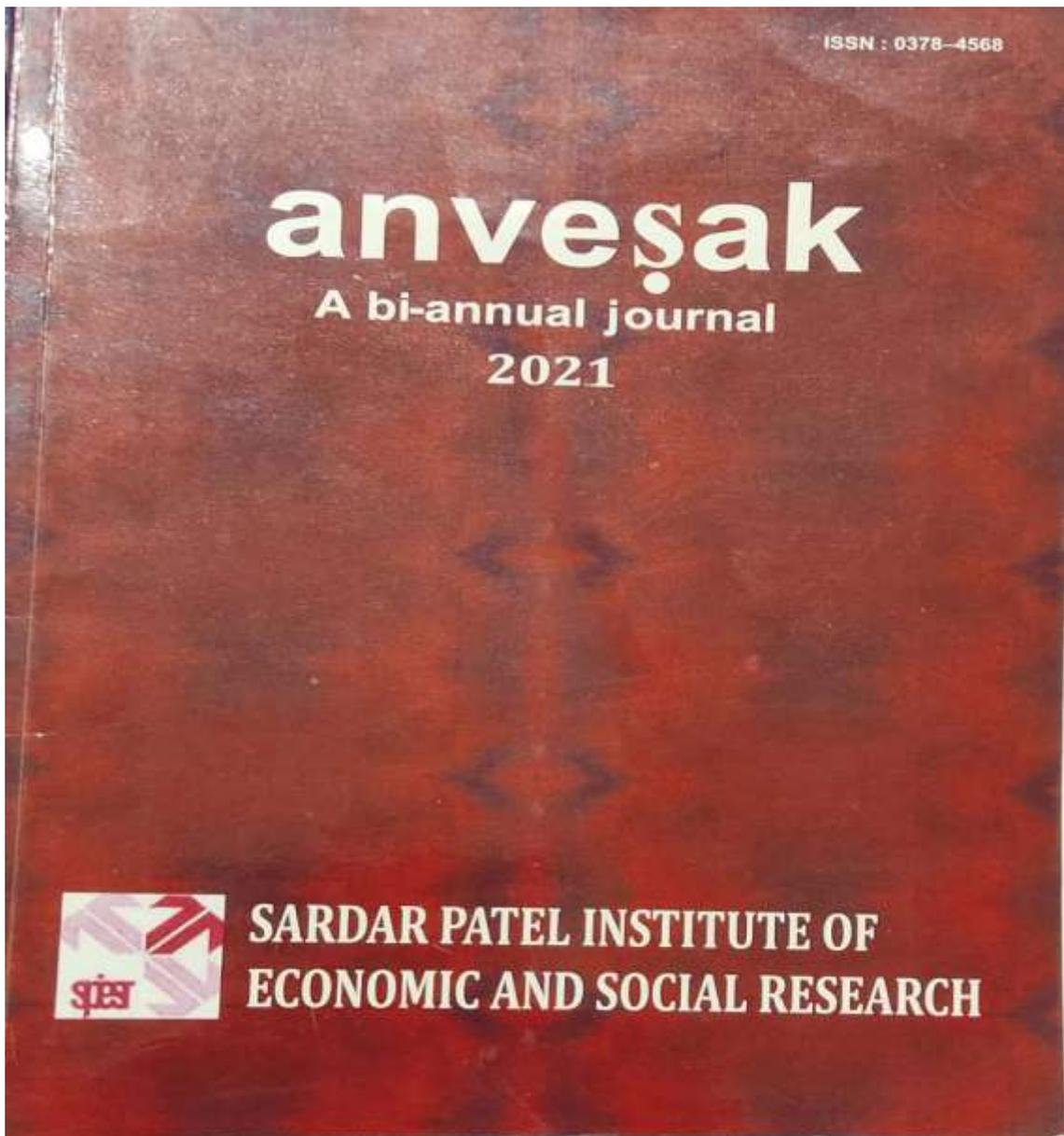
I. Introduction

The truth of our modern times is that in these days, we probably won't find a student who does not use innovative gadgets. It is also true that students use different mobile applications not only for entertainment, but for studying as well. Both Apple and Android provide dozens of programs and apps for college students that can be very informative and useful if they want to

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* Correspondence Author

➤ Mrs.UshaGoyal



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COVID-19 A CATALYST IN DIGITAL TRANSFORMATION OF BANKING SECTOR IN INDIA**Dr. Seema Rani**Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib
Email : seemajindal001@yahoo.co.in**Usha Goyal**Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib
Email : ushagoyal@rediffmail.com**ABSTRACT**

The world is struggling to deal with the economic, political and social shocks caused by the COVID-19 outbreak. The crisis is having a severe impact on economic activity and in addition to the growing human toll, is leading to the deepest global recession since the Second World War. Before COVID-19, the banking industry was experiencing an unprecedented period of growth and prosperity, despite increasing consumer expectations and increased competition from non-traditional financial institutions. However, in a matter of only a few weeks, the world of banking experienced a level of disruption that threatened to change everything that was the norm in financial services. There has been a major change not only in the way financial institutions conduct business, but the way employees do their work and the way customers manage their finances. COVID-19 has been a transformative experience for banks. The coronavirus has just served to intensify people's desire for digital services, turning it into a matter of urgency. For banks, the changes mean an opportunity to expand digital services and cut costs. Since the onset of the pandemic, more customers than ever have used online banking services and banks would like to keep them online even after the COVID-19 crisis passes. Banks have been promoting digital capabilities for several years, but the COVID-19 crisis has propelled the issue to the forefront, requiring a quick readjustment of expectations, time frames, and usage volume. As a result, banks are being forced to deal more quickly and definitively with the online challenges – including security, communicating with customers, and developing end-to-end services demanded by consumers from new client onboarding to lending services and more. Like in so many other industries, COVID-19 has forced accelerated adoption of digital technology – requiring banks to deploy services that, without COVID-19, might only have been deployed several years from now. With the right digital tools and technologies, the banking industry could mitigate the losses and economic damage that is being caused by the coronavirus. This paper tries to analyse that How COVID-19 acted as a catalyst in digital transformation of banking sector in India.

Keyword: Digital Transformation, Banking, COVID-19, Tools.

IMPACT OF COVID-19 ON ECONOMY AND INDIAN BANKING SECTOR*

BY

DR. SEEMA RANI*

*Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib
seemajindal001@yahoo.co.in*

USHA GOYAL

*Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib
ushagoyal@rediffmail.com*

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KEYWORDS

Economy, Banking, Financial, Growth, Covid-19.

Introduction

The ongoing of Covid-19 has become one of the biggest reasons behind the frayed nerves of the global economic system and financial markets. Since the outbreak of Covid-19, the whole world has witnessed a major downfall in global economic activities which in turn have

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* Correspondence Author

IMPACT OF MEGA MERGER OF PUBLIC SECTOR BANKS ON INDIAN BANKING SECTOR

USHA GOYAL

Associate Prof. Commerce, Guru Nanak College, Killianwali, District. Sri Muktsar Sahib, Punjab.

DR. SEEMA JINDAL

Associate Prof. Commerce, Guru Nanak College, Killianwali, District. Sri Muktsar Sahib, Punjab.

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Banking sector forms the very base of our economy thus it is of momentous importance to keep this sector healthy and strong. The RBI which regulates the banking sector of the Indian economy keeps an eye on the functioning of the banks in our country and comes up with the rules and regulations keeping a track of current economic, international, social and other factors. The fact that our banking system is facing with problems of NPAs is well known and the situation is worsening day by day. The willful defaults, frauds and collapse of the business houses have led to such a situation. The problem of NPAs is becoming dire with each passing day. This ordeal has risen because of the factors stated above but it is pertinent of place in records that the mismanagement and inefficiency by the banks have also contributed to making the situation deplorable. All these factors along with the aim of strengthening the banking sector, it was felt to bring a paradigm change in the banking sector which will not only provide the fillip but also curb the lapses in the banking sector. This brought into picture the mammoth merger of five of the subsidiaries of the State Bank of India with the parent (State bank of India) in 2016.

In recent times mergers and acquisitions have also been made on grounds of business growth, profitability and organizational structure. There were 27 public sector banks in 2017. In 2018, the government of India announced the merger of Vijaya Bank and Dena Bank into Bank of Baroda to create the country's third largest lender. In August 2019, in the biggest consolidation exercise in the banking arena, the Government announced four major mergers of public sector banks, bringing down their total number to 12 from 27. The mergers are expected to enhance risk appetite, create stronger balance sheets and rationalise branches as many state-owned banks were sub-par in size. Supplementing the merger decision is the government's move to infuse capital into many state-owned banks, which will boost lending.

PROPOSED MEGA MERGER OF PUBLIC SECTOR BANKS

Punjab National Bank, Oriental Bank of Commerce and United Bank of India will be merged to form one bank which will become the country's second-largest lender after State Bank of India, with a total business of close to Rs 18 lakh crore and 11,437 branches. The second merger will be Canara Bank and Syndicate, which will create the fourth largest state-owned bank with Rs 15.2-lakh crore business and branch network of 10,324 branches. The third will be merger of Union Bank of India with Andhra Bank and Corporation Bank, which will create the fifth-largest public sector bank with Rs 14.59-lakh crore business and 9,000 branches. The fourth merger will be Indian Bank with Allahabad Bank, which will make it the seventh-largest state-owned bank in the country with Rs 8-lakh crore business. After the merger, the boards can appoint chief risk officer at market-linked compensation and the risk management committee will be empowered to veto management decisions.

Table 1: PSU Banks Business in INR Lakh Crore (post-merger) with data as on March '19

State Bank of India	52.1
PNB+ OBC+ United Bank Of India	17.9
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Dr. Seema Rani

Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib (Pb),
Email : seemajindal001@yahoo.co.in

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Financial inclusion (FI) is increasingly recognized the world over as a key driver of economic growth and poverty alleviation. It is broadly a process of connecting the society with the formal financial system known globally to have a multiplier impact on bringing about socio economic transformation in society. Access to formal finance can boost job creation, reduce vulnerability to economic shocks and increase investment in human capital. To fulfill the goal of financial inclusion, Government of India (GOI) nationalized 14 banks in 1969 and again, six more banks were nationalized in 1980. Similarly, the establishment of regional rural banks had played greater role to extend the banking services to the rural unbanked areas. Likewise, the recent introduction of Pradhan Mantri Jan Dhan Yojna (PMJDY) has helped the poor and marginalized people to open their bank account with zero or minimum balance. Same like GOI, the Reserve Bank of India (RBI) had also undertaken so many initiatives to extend the banking outreach to the unbanked rural masses. The implementation of social banking policy, introduction of Know Your Customer (KYC) norms, opening of financial literacy centers, implementation of no-frill account and opening of Business Correspondents (BCs) are some of eye-catching programs initiated by the Central Bank of India to expand the banking outreach. This paper analyzes the undergone progress and future path of financial inclusion in India.

Keyword : Financial Inclusion, PMJDY, Reserve Bank of India, FIPs, Digital.

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- (i) Provide access to affordable financial services to society to enable them to save, borrow, and remit funds to settle financial transactions, FI also covers social security financial products like insurance, pension annuities and bank assurance products.
- (ii) Pool money lying with individuals by developing a robust financial network to spur investments and provide finance to enterprises.

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Usha Goyal

Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib (Pb),
Email : ushagoyal@rediffmail.com

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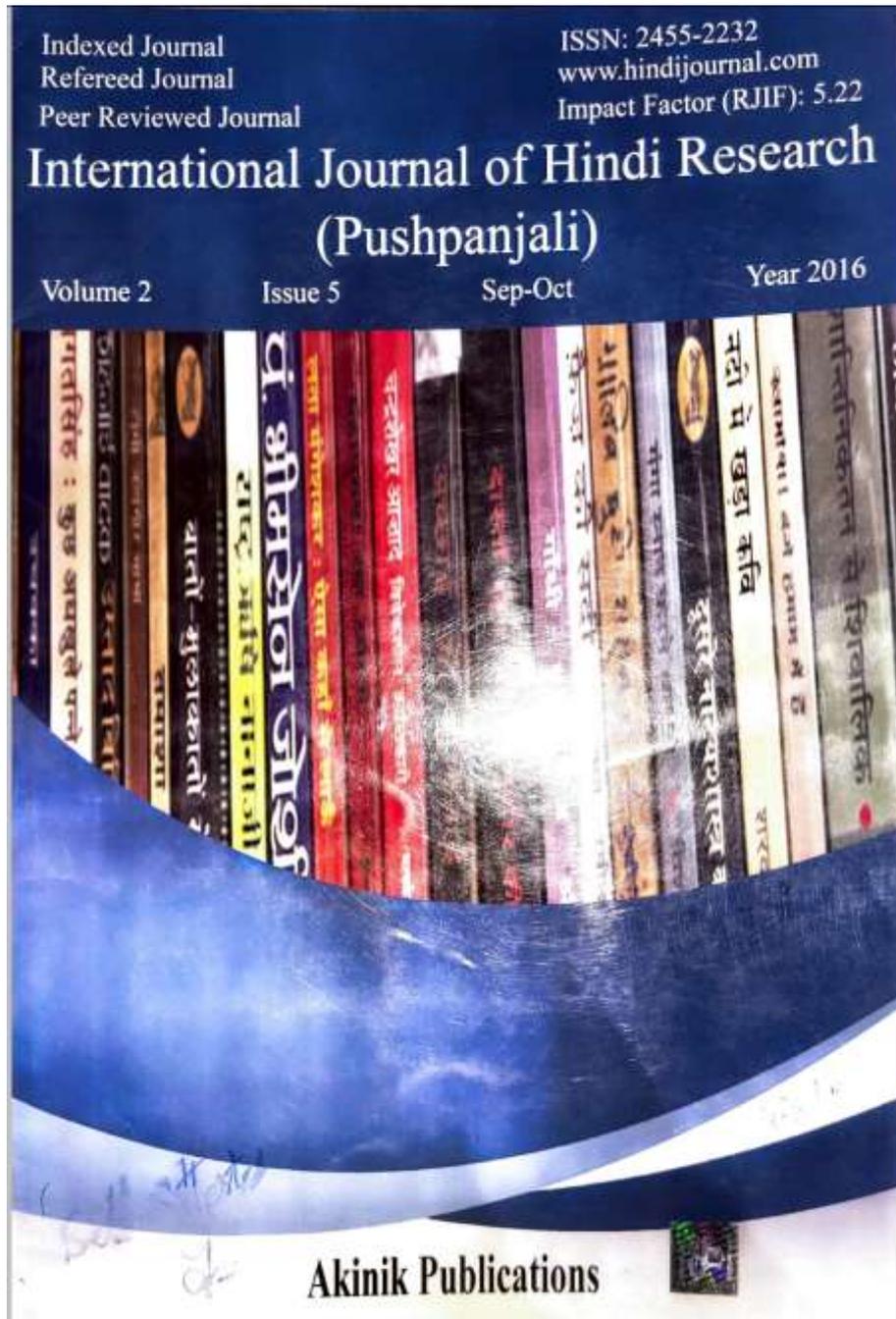
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➤ **Dr. Bharat Bhushan**





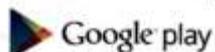
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Vignettes of Research

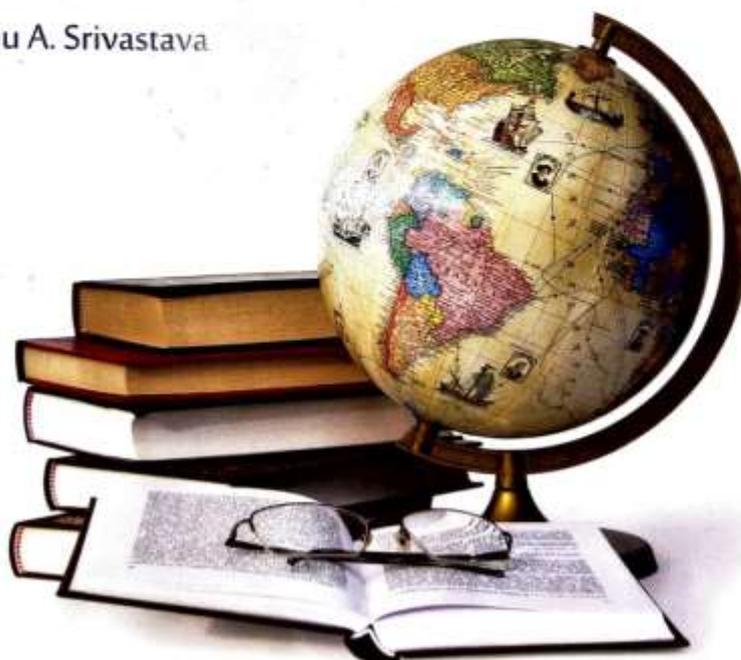
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Dr. Himanshu A. Srivastava

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हिन्दी उपन्यास और बदलता भारतीय समाज

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अध्यक्ष

स्नातकोत्तर हिन्दी विभाग
गुरु नानक कालेज, किल्लियावाली,
श्री मुक्तसर साहिब

उपन्यास साहित्य एक ऐसी सार्थक और सशक्त विधा है जो बदलते हुए समय और समाज की वास्तविकताओं को आत्मीय बनाकर चल सकने में समर्थ है। आज भारतीय समाज के आधुनिक होने के साथ ही उसके सरोकारों में परम्परागत भारतीय समाज की तुलना में बहुत बड़ा परिवर्तन आया है।

किसी भी समाज के परिवर्तन की मूलभूत इकाई परिवार में निहित होती है तथा परिवारों का निर्माण व्यक्तियों से होता है। "परम्परागत भारतीय पारिवारिक अकधारणा में पितृसत्तात्मक संयुक्त परिवार ही पारिवारिक व्यवस्था के केन्द्र में रहा है, जिसमें पिता और पुत्र, पति और पत्नी के सम्बन्ध एक पक्ष की स्पष्ट प्रभुता के बावजूद स्नेह से सन्तुलित थे।" लेकिन आज आधुनिकता ने परिवारों में व्यक्तियों, स्त्रियों को ऐसी आर्थिक आजादी दी है जहाँ पर सामाजिकता और सरसता का पक्ष कमजोर हुआ है। बदलते भारतीय समाज की वास्तविकताओं को समझने के लिए हमें उसकी विविधताओं को अवश्य ध्यान में रखना होगा। रवीन्द्रनाथ टैगोर के शब्दों में भारत एक उपमहाद्वीप है, एक वृहत् देश है जिसमें अनेक छोटे देश समाये हुए हैं, जिनका अपना-अपना भूगोल, इतिहास, भाषा, आर्थिक व्यवस्थाएँ, समाज संरचना और संस्कृति है। एक अखिल भारतीय दृष्टि यदि क्षेत्रीय दृष्टियों से न जोड़ी गई तो भारतीय समाज की समझ अपूर्ण ही नहीं दोषपूर्ण भी होगी।² कोई भी समाज या संस्कृति लम्बे समय तक एक सी रहकर आधुनिक नहीं रह सकती, उसे दूसरे समाजों या संस्कृतियों से कुछ नया, अपने से भिन्न, टकराव न पैदा करने वाला, प्रतिगामी कुछ न कुछ लेना ही पड़ता है। समाज और संस्कृति के बदलाव में परम्परा की भी अहम् भूमिका होती है। मनुष्य संस्कृति को देखकर, सुनकर, सीखकर अपनाता है। वह अपनी योग्यतानुसार तथा अभिरुचि के अनुसार उन सीखे हुए तत्वों में से अधिकांश को स्थायित्व दे सकता है। परन्तु परम्परा उन्हें मृतकाल से वर्तमान में लाती है और भविष्य तक ले जाती है।

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डॉ. भारत भूषण

अध्यक्ष

स्नातकोत्तर हिन्दी विभाग

गुरु नानक कालेज, किल्लियावाली,

श्री मुक्तसर साहिब-151211 (पंजाब)

वैश्वीकरण एक अत्याधुनिक अवधारणा है, जिसकी कड़ी में एक देश पूरे विश्व के साथ सम्बन्ध स्थापित करके उसकी क्षेत्रीयताओं, स्थानीयताओं तथा लोकल संस्कृतियों को ग्लोबल स्तर पर पहचान दिलाने का काम करती है। भूमण्डलीकरण, अंतर्राष्ट्रीयकरण, वैश्वीकरण, विश्वग्राम में चारों शब्द समान रूप से लिए जाते हैं। भूमण्डलीकरण की धारणा सन् 1950 के आस-पास शुरू हुई। सन् 1967 के करीब 'ग्लोबलाइज़ेशन' शब्द का प्रयोग हुआ। लोगों की यह धारणा थी कि भूमण्डलीकरण केवल विश्वव्यापी व्यापार तक सीमित है लेकिन ऐसा नहीं है। आज यह आर्थिक क्षेत्र, राजनैतिक क्षेत्र, सामाजिक क्षेत्र सभी में इसका व्यापक प्रसार दिखाई देता है। 'वैश्वीकरण के अनेक निष्कर्षों पर सवार यह एक ऐसा समय है जिसमें हम एक-दूसरे की सुन भी पा रहे हैं और समान रूप से एक-दूसरे के प्रति बहरे भी हुए हैं। हमारे वर्तमान समाज की जीवन-पद्धति, संस्कृति-संस्कार, जीवन के अनेक संघर्षों और अस्तित्व-बोध के विभिन्न स्वरूपों में इतना बदलाव आया है कि उसकी सांस्कृतिक इकाई मनुष्य ने अपनी निजता तथा अर्थवत्ता को नयी परिभाषा दी है।' वैश्वीकरण के केन्द्र में प्रमुख रूप से व्यक्ति की 'इच्छाएं' और 'अर्थ' होता है और यह प्रवृत्ति आगे जाकर वैश्वीकरण को आधार, प्रदान कर नए भविष्य के गढ़ने का सुखद अहसास भी देता है।

हिन्दी साहित्य के इतिहास लेखन का प्रथम प्रयास फ्रेंच विद्वान गार्सा द तसी को माना जाता है। हिन्दी साहित्य के इतिहास लेखकों में डा. जार्ज अब्राहम ग्रियर्सन का 'द मार्डन वर्नाक्यूलर लिटरेचर ऑफ हिन्दुस्तान' हिन्दी साहित्य का प्रथम इतिहास कहा जा सकता है। कबीर, सूरदास, तुलसीदास, मीराबाई, गिरिधर कविराय, केशव, बिहारी, घनानन्द, नन्ददास आदि कवियों की उच्च कोटि की रचनाएं हिन्दी साहित्य में 'मील का पत्थर' हैं। मैथिलीशरण गुप्त, जयशंकर प्रसाद, महादेवी वर्मा, सूर्यकांत त्रिपाठी निराला, सुभद्रा कुमारी चौहान, अज्ञेय, धर्मवीर भारती, सुमित्रानंदन पंत, प्रेमचंद, भीष्म साहनी, उपेन्द्रनाथ अश्क, यशपाल, रामधारी सिंह दिनकर, मोहनराकेश, फणीश्वरनाथ रेणु, आचार्य हजारी प्रसाद द्विवेदी,

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साहित्य, शिक्षा,
वाणिज्य, मानविकी,
विज्ञान एवं सभी विषयों की



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संस्कृत सेवा आयाम

शोध चेतना अकादमी

वसुधैव कुटुम्बकम्' संस्कृति सेवा आयाम (पंजी.)

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डॉ भारत भूषण

अध्यक्ष, स्नातकोत्तर हिन्दी विभाग, गुरुनानक
कालेज, किलियावाली

(श्री मुक्तसर साहिब)

स्वतंत्रता प्राप्ति के बाद भारत विकास कि ओर बड़ी तेज गति से अग्रसर हो रहा है लेकिन सारे भारत का विकास नहीं हो रहा है। जिनका विकास नहीं हुआ या नहीं हो रहा वह कहाँ खड़े हैं और किस दशा में हैं इस तथ्य को जानना बेहद जरूरी है। हम आदिवासी समाज की चर्चा कर रहे हैं। जंगलों में रहने वाले अधिकसित आदिवासी समाज हमारे सामने यह सवाल खड़ा करता है जब देश विकसित हो रहा था असभ्य से सभ्य हो रहा था तब हमारे समाज के सामाजिक और आर्थिक विकास के बारे में किसी ने कोई प्रयास नहीं किया। यदि प्रयास किया भी तो आदिवासियों की जमीन तथा उसके नीचे दबे प्राकृतिक संसाधनों को हड़पने में। हमारी व्यवस्था आंकड़ों, तथ्यों और योजनाओं ही केवल जानकारी उपलब्ध करवाने में तो बहुत आगे है। आदिवासी समाज को विकास की मुखधारा में ला कर उपर उठाने का कोई समुचित परिणाम प्रस्तुत नहीं कर पा रही है। आज भी तमाम सर्वेक्षणों के बाद आदिवासी समाज और उसके विकास की धुंधली और अस्पष्ट तस्वीर प्रस्तुत की है।

बन्दना टेटे लिखती हैं, "सभ्यताओं के विकास के साथ ही दुनियाभर के आदिवासियों के साथ नस्लीय अप्रौढ़न और सामूहिक संहार के अमानवीय अध्याय की शुरुआत होती है। आदिवासी समुदाय विकसित सभ्यताओं के इस कुकृत्य का तीव्र विरोध करते हैं और हजारों कुर्बानियाँ देते हैं। विकसित सभ्यताओं के समाज के भीतर भी 'विकास' के नाम पर हो रहे आदिवासी दमन के खिलाफ उदारवादियों-प्रगतिशीलों का एक तबका विरोध में उभर आता है। तब आदिवासी दोहन, लूटपाट और हत्याओं को सभ्यता और विकास के लिए 'जायज' व 'एकित्त' ठहराने के लिए व्यवस्था द्वारा प्रचारात्मक सामग्रियों का विपुल निर्माण शुरू होता है। साहित्य और कला के सभी माध्यमों में आदिवासी को पापी, शैतान, राक्षस, असुर रूप में चित्रित किया जाता है और धर्म व शिक्षा द्वारा इस नस्लीय दृष्टि के प्रचार-प्रसार की पुख्ता व्यवस्था कर दी जाती है ताकि पीढ़ीयों तक यह दृष्टि 'संस्कृति व परम्परा' बनकर लोगों को 'कॉन्डिशनिंग' करती रहे।"

आदिवासी समाज के विघटनकारी रूप का चित्र आदिवासी रचनाओं में स्पष्ट रूप से देखा जा सकता है। आदिवासी साहित्य में न केवल वर्तमान का यथार्थ चित्रण देखने को मिलता है बल्कि आदिवासी समाज को उस दहनीय दशा उभर कर सामने आयी है जिसे व्यवस्था ने अपने निजी स्वार्थ हेतु दबा कर रखने का हरसम्भव प्रयत्न किया है। आदिवासी समाज की वास्तविक स्थिति को छिपा कर उसका मनोरंजन के साधन बना कर प्रस्तुत किया जाना आदिवासी समाज के लिए घातक सिद्ध हो रहा है युवा कवि उसका स्पष्ट चित्रण करते हैं। आदिवासी कवि काव्य में आदिवासी समाज के विकास की वास्तविक समस्याओं के साथ-साथ विकास के दुष्परिणामों पर भी संवेदना प्रकट की है। साथ ही आदिवासी समाज को हाशिये पर खड़ा करने की अनवरत कोशिश के नकाब को भी हटाने का प्रयास किया है।

आज भी जिंदगी

हाशिये पर है।

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संपादक
डॉ. केवल कृष्ण



शोध चेतना अकादमी
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अध्यक्ष, स्नातकोत्तर हिन्दी विभाग,

गुरुनानक कालेज, किलियावाली

(श्री मुक्तसर साहिब)

महाकवि और रामभक्त कवि गोस्वामी तुलसीदास और उनकी भक्ति भावना का विश्लेषण करने की आवश्यकता नहीं है। तुलसी राम भक्त पहले बाद में कुछ और है। उनकी रचनाये राम भक्ति से युक्त है। उनकी रचनाएँ अराध्य राम की भक्ति से परिपूर्ण हैं। साथ ही तत्कालीन परिस्थितियों का भी यथार्थ चित्र अंकित करती है। कवितावली तथा रामचरितमानस इसी तरह की समस्याओं से छुटकारा पाने तथा भक्ति द्वारा अपनी आवाज एवं विचार प्रस्तुत करने का प्रयास किया गया है।

“एक और तो उन्होंने नाथ पंथियों के प्रभाव से नष्ट होती हुई। जनमानस की विश्वासमयी रागात्मिक वृत्तियों को रामभक्ति के माध्यम से पुनः पल्लवित किया और दूसरी ओर रामकथा के विविध प्रसंगों के माध्यम से राजनितिक, सामाजिक एवं पारिवारिक जीवन के आदर्शों को जनता के सामने प्रस्तुत कर विश्रम्भित हिन्दू समाज को केन्द्रित किया। उनकी भक्ति भावना कबीर आदि निर्गुण भक्तों की ज्ञानयोगमयी भावना की भाँति रहस्यमयी नहीं है। वह सीधी, सरल एवं सहज साध्य है उनके राम सृष्टि के कण कण में व्याप्त हैं, वे सभी के लिए उसी प्रकार सुलभ हैं, जिस प्रकार अन्न और जल।”¹

“निगम अगम,साहब सुगम राम संचिती चाह।

अबुं असन अव्लोकियत सुलभ सबहिं जग माहीं”¹¹।

तुलसी जी की भक्ति भावना लोक संग्रह की भावना से भरी हुई है। जहाँ उनके समकालीन कवि निर्गुण और सगुण का गुणगान करके जगत में व्याप्त नेराश्य को दूर करना चाहते थे वहाँ तुलसी दास जी ने मर्यादा पुरुषोत्तम राम शील शक्ति और सौंदर्य का अनूठा समाजस्य साथ स्थापित कर लोकमंगल की साधनावस्था का मार्ग प्रशस्त किया।

“एक भरोसा एक बल एक आस विश्वास।

एक राम घनश्याम हित चातक तुलसी दास।”

तुलसी जी के रामचरितमानस के महत्व पर प्रकाश डालते हुए शुक्ल जी लिखते हैं “तुलसी दास जी अपने तक ही दृष्टि रखने वाले भक्त न थे जिस जगत के बीच उन्हें भगवान की रामरूप की कला का दर्शन करना था, पहले चारों ओर दृष्टि दोढ़कर उनके रूपात्मक स्वरूप को सामने रखा है फिर उनके भले-बुरे पक्षों की विषमता देख दिखाकर अपने मन से यह कहकर समाधान किया है।”²

“सुधा सुरा सम साधु असाधु।

जनकएक जग जलधि अगाधु।”

तुलसीदास अपने इष्टदेव राम को समस्त जन मानस के कष्ट हारने वाले मानते हैं और दास्य भाव से उनकी भक्ति करने पर बल देते हैं। तुलसीदास से पहले जिन कवियों ने रामकाव्य परम्परा को समृद्ध किया तुलसीदास भी उससे प्रभावित हुए तभी रामचरितमानस हिंदी साहित्य जगत का ऐतिहासिक महाकाव्य बना। तुलसी

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हरियाणा ग्रन्थ अकादमी, पंचकुला

संपादक

डॉ. केवल कृष्ण



शोध चेतना अकादमी

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अध्यक्ष, स्नातकोत्तर हिन्दी विभाग

गुरुनानक कालेज, किलियावाली

(श्री मुक्तसर साहिब)

वसुधैव कुटुम्बकम् का छलछद्म करने वाले समाज की नींव ही असमानता रूपी विचार पर अवलम्बित है। जिसका प्रमाण कुछ समुदायों की तिलमिलाती जिन्दगी तथा मनुष्य होकर भी उसका दर्जा हासिल न कर पाने का दर्द वास्तव में सोच की परिधि को हिला देता है आज साहित्य में उसी विमर्शों का दौर चल रहा है और इन विमर्शों के केंद्र में सदियों से हाशिए पर रह रहे कई समाज दलित, स्त्री और आदिवासियों के साथ एक और समाज जिसे हम उभयलिंगी समाज कहते हैं। जिस समाज में स्त्री और पुरुष रहते हैं, उसी समाज में एक किन्नर वर्ग और भी है जो पारिवारिक अनुष्ठानों में आशीष देने का कार्य करते हैं। किन्नरों की दुनिया एक विशेष दुनिया है, जो मनुष्य के रूप में जन्म लेने के बावजूद भी अभिशप्त जीवन जीने को विवश है। शादी और जन्मोत्सव के अवसर पर किन्नरों को एक सामाजिक षड्यंत्र के अंतर्गत उनके पारम्परिक पेशे के लिए आमन्त्रित किया जाता है अजादी के इतने वर्षों बाद भी किन्नर समाज अपने अधिकारों से वंचित है वास्तव में यह चिन्तन का विषय है।

किन्नर, हिजड़ा, तृतीयलिंगी शब्द सुनते ही हमारे जहन में एक अलग तरह की भाव-भंगिमा, आचार-व्यवहार, रहन-सहन तथा विशेष चाल-ढाल वाले मनुष्य की छवि प्रकट होती है जो मनुष्य तो है लेकिन सभ्य समाज में स्त्री और पुरुष से भिन्न मानव है। 'हिजड़ा' शब्द उर्दू के हिजर से बना है यह शब्द अरबी भाषा से लिया गया है जिसका अर्थ है-समाज से बेदखल किया गया। प्रेति ने उन्हें दूसरे मनुष्य से व्यवहार और भावनाओं में बहुत अंतर है। जिसके कारण सदैव उपेक्षा का शिकार बनना पड़ा है।

भारतीय दंड विधान के अंतर्गत धारा 377 को अप्रौक्तिक अपराधों के अध्याय में शामिल किया गया है, जिसमें किसी पुरुष, महिला या जानवर के साथ अप्रौक्तिक रूप से शारीरिक संबंध बनाने वाले व्यक्ति को दस साल या आजीवन कारावास का दंड दिया जा सकता है इस धारा के विरोध में L.G.B.T(लेस्बियन, गे, सेक्सुअल, ट्रांसजेंडर) समुदाय के लिए लाज फाउंडेशन ने कोर्ट में याचिका दायर की जिसके तहत उच्चतम न्यायालय ने L.G.B.T समुदाय के पक्ष में ऐतिहासिक फैसला लिया गया।

"समलैंगिक को अपराध करार देने के वाली धारा 377 मौलिक अधिकारों का हनन है। मानवीय गरिमा के खिलाफ...समानता के अधिकारों की गारंटी के खिलाफ है। इसलिए इस धारा को यह अदालत अवैध घोषित करती है।" अजय तिवारी, आधुनिकता पर पुनर्विचार, प.103

यह फैसला सम्मान, समानता और भेदभाव से मुक्ति की नींव पर खड़ा है और संवैधानिक अधिकारों को एक नई भाषा प्रदान करता है। किन्तु यह संवैधानिक अधिकार केवल कागजी तौर पर दिए गए हैं, समाज में इनकी अभी भी यही स्थिति है और न ही समाज इन्हें स्वीकार कर पाया है।

बीसवीं शताब्दी के उत्तरार्ध व इक्कीसवीं सदी के आरम्भ में साहित्य में समाज के उपेक्षित वर्गों पर

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* डॉ. भारत भूषण

* एशोर्निएट प्रोफेसर, गुरु नानक कालेज किल्लियावाली-श्री मुक्तसर साहिब (पंजाब)

आधुनिक हिन्दी कथा-साहित्य की बहुचर्चित एवं प्रतिष्ठित रचनाकार चित्रा मुद्गल का जन्म 10 दिसम्बर, 1944 को चेन्नई में हुआ। उनकी शिक्षा मुम्बई में हुई। 25 अक्टूबर 1965 में इनकी पहली कहानी 'सफेद सेनारा' मुम्बई के नवभारत टाइम्स में प्रकाशित हुई। चित्रा मुद्गल जी द्वारा रचित कहानियों का क्षेत्र बहुत व्यापक है। किन्तु नारी जीवन से सम्बन्धित जिन कहानियों को इन्होंने चर्चा विषय बनाया है वह कहानियाँ अधिक रूप में प्रकृतित हुईं। इन्होंने स्त्री के उन विषयों को पहलु रूप में पेश किया है जिन में स्त्री आत्मनिर्भर होकर भी समाज में केवल स्त्री ही बनकर रह जाती है। इसके साथ ही इनकी कहानियों में कामकाजी स्त्रियों की छटपटाहट, स्त्रियों के मनोभाव आदि को प्रस्तुत किया है। घर की चौखट की कैद में घुटती मध्यवर्गीय शिक्षित किंतु धरेलु स्त्रियों की जो जीवन दशा होती है उसे दिखाने का स्पष्ट रूप में प्रयत्न किया है।

आज के युग में स्त्री पुरुष के सामान्य ही सभी कार्य कर रही है। प्रत्येक क्षेत्र में स्त्री आगे है। स्त्री अपनी मेहनत के साथ समाज में स्त्री के लिए प्रेरणा बन रही है। ऐसी स्त्री को भी समाज में केवल स्त्री मानकर ऐसी दृष्टि से देखा जाता है जिस से उसके मनोभाव तक को ठेस पहुंचाई जाती है। उसे पारिवारिक लाञ्छन के रूप में समाज के बहुत से संकीर्ण सोच के व्यक्ति देखते हैं। चित्रा मुद्गल द्वारा रचित कहानी 'प्रमोशन' इसी सत्य पर आधारित है। इस कहानी में ललिता को ऑफिस में प्रमोशन मिलता है। परन्तु उसका पति इस बात से खुश नहीं होता और यह कहता है कि ललिता के अपने बॉस के साथ अनैतिक संबंध होंगे। ललिता को वह नौकरी छुड़वाने के लिये धमकाने लगता है। ललिता अपने पति की इस संकीर्णता को सह नहीं पाती और कहती है, "सोचना मुझे नहीं है सुभाष! सोचना तुम्हें है!..... मानसिक रूप से रुग्ण तुम हो मैं नहीं।..... कान खोलकर सुन लो। तुम्हारी कुंठाओं द्वारा रचा गया सत्य मेरी नियति नहीं बन सकता।" ललिता एक ऐसी नारी जो नौकरी करने पर भी सम्मान नहीं पा सकती। एक तरफ तो जमाने के लोग चाहते हैं स्त्री पढ़े-लिखे नौकरी करे परन्तु जब वह कुछ करती है तो भी उस पर प्रश्न करते हैं। यह समाज स्त्री को सम्मान करे यह तो दूर की बात है। इसे तो स्त्री से अच्छा व्यवहार करना भी नहीं आता। किसी भी रूप में हो शोषण तो नारी का ही होता है।

चित्रा जी ने स्त्री के संघर्ष-चेतना का वर्णन विशेष रूप में किया है।

इस कहानी की आकांक्षा एक ऐसी स्त्री है जो अखबार के दतर में काम करती है। यह काम-काज के बोझ में दबी रहती है। एक दिन वह इससे खीज कर कहती है, क्यों हुई वह औरतजात! औरत होना नरक है, नरक। लड़कियों के मामले में उसका कार्यालय कुछ अधिक ही बदनाम है, लड़कियाँ भी कम त्रस्त नहीं। वह स्त्री होने के बावजूद महसूस करती है। कुछ कन्याओं ने पत्रकारिता को बतौर फैशन अपनाया हुआ है और मिजाज निर्धारित किया है 'बौल्डनेस'।¹²

अधिक रूप में पढ़ी-लिखी कामकाजी महिलाएं मध्यवर्गीय परिवार से ही होती हैं। घर-परिवार एवं कार्यालय तक वह दौड़ लगाती है और थक जाती है परन्तु वह दोनों और से ही पूर्ण स्नेह प्राप्त नहीं कर पाती। नारी जीवन का यही सच्चा रूप है। वह मले ही कितनी ही घर-परिवार के बारे में सोच ले मगर फिर भी उसे यह सम्मान नहीं मिल पाता जो वह चाहती है।

नारी को सही सम्मान मिले और वह अपने जीवन का निर्वाह कर सके इसके लिए कानून ने भी उसे ऐसे बहुत से अधिकार दिये हैं। कानूनी रूप से जब किसी नारी के पति की मृत्यु हो जाती है तो उसके पश्चात् उसकी सम्पत्ति की उत्तराधिकारी पत्नी ही होती है परन्तु उस सम्पत्ति को हड़पने के लिए उसका ससुराल बहुत से तरीके अपनाता है। चित्रा जी द्वारा रचित कहानी 'अभी भी' इसी रूप पर आधारित है। "इसी कहानी की शिल्पा मूलतः विद्रोही प्रकृति की नारी नहीं है। पारिवारिक प्रतिष्ठा के नाम पर सास के कहने पर अपने पति की मृत्यु के बाद अपने देवर से उसने पुनर्विवाह भी किया। लेकिन जब उसे पता चला कि यह सारा नाटक उसके पैसों के लिए किया था, तब वह विद्रोह कर बैठती है।"¹³ इस पुरुष प्रधान समाज में वह वही करती है जो वह बरसों से देखती है। 'लकड़बग्गा' कहानी में 'पछोहवाली' विधवा औरत है। जब यह अपने अधिकार के लिए घर के शक्तिशाली पुरुष का सामना करने का साहस करती है तो उसे अपने जीवन से हाथ धोना पड़ता है। नारी की दशा क्या होती है, इस कहानी में नारी के सजीव-चित्रण को पेश किया गया है।

इस समाज में केवल उसी स्त्री को सम्मान मिलता है जो पुरुष की बात मानती है और उसके साथ जीवन गुजारती है। परन्तु जिस स्त्री के सिर से उसके पति का साया चला जाता है उसे पारिवारिक स्त्रियों से अधिक यातनाओं का सामना करना पड़ता है। 'शून्य' कहानी में नारी जीवन की प्रताड़ना, प्रेम और वैवाहिक जीवन की टूटन, शोषण आदि रूपों को दिखाया गया है।

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रिसर्च एनालिसिस
एण्ड इवैल्युएशन



EDITOR

Dr. KRISHAN BIR SINGH

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[Signature]

‘सांझ-सबेर’ गुरदयाल सिंह रचित उपन्यास में दलित उत्पीड़न



* डॉ. भारत भूषण

एसोसिएट प्रोफेसर, गुरु नानक कालेज, फिल्लिंगवाली, श्री मुक्तसर साहिब (पंजाब)

दलित शब्द को लेकर अनेक आलोचकों का अपना अलग-अलग मत है। दलित शब्द दल धातु से बना है। जिसका अर्थ होता है—फूटना, खंडित होना आदि। अंग्रेजी साहित्य में ‘डिप्रेसिंस’ अर्थात् सदियों से कुचला हुआ, शोषित हुआ, दबा हुआ होता है। अधिकारों से वंचित, पददलित समाज, अस्पृश्य गाँव से बाहर अपनी ही अलग गली, मोहल्ला बनाकर रहने वाले लोग, हीनता के भाव से जीने वाले, शिक्षा से वंचित हमेशा जमींदार या महाजनों के शोषित के शिकार मुक्ति के छटपटाहट के राह में रहने वाले अपमान सहते, जो लोग थे वही दलित कहलाये और उनकी जिंदगी और जीवन से संबंधित दुःख दर्द को प्रकट करना ही दलित साहित्य कहलाया और वही उनका लक्ष्य रहा है। रमणिका गुप्ता दलित साहित्य के बारे में कहती है—“साहित्य समाज का दर्पण होता है और समाज की संरचना का निर्माण करता है, समाज में व्याप्त कमियों एवं त्रुटियों को दर्शाने का काम दलित साहित्य करता है।”

दलित साहित्य का अंकुर सबसे पहले महाराष्ट्र राज्य की उस पवित्र भूमि पर हुआ जहाँ अम्बेडकर, ज्योतिबा फुले, सावित्री बाई जैसी समाज सुधारक महामानवों का जन्म हुआ था। दलित साहित्य की नींव ही मराठी साहित्य है, आज विश्व की हर भाषा में लिखा जा रहा है। दलित साहित्य का आरम्भ सबसे पहले आत्मकथा के रूप में जन्मी है। जो लोग सवर्णों के खिलाफ आवाज उठाने की ताकत उनमें न थी तो वे तलवार के बदले लेखनी से अपना काम करने लगे। साहित्य एक सामाजिक परिवर्तन में सहायक सिद्ध होता है।

‘सांझ-सबेर’ उपन्यास पंजाबी सुप्रसिद्ध साहित्यकार गुरदयाल सिंह द्वारा लिखा गया पंजाब के ग्रामीण परिदृश्य को यथार्थता के साथ चित्रित करता हुआ एक वर्ग संघर्ष पर आधारित उपन्यास है। इस उपन्यास में सन् 1965 में हुए भारत-पाकिस्तान के युद्ध अंतराल में ग्रामीण समाज में हो रहे परिवर्तन एवं दलित वर्ग में नयी चेतना के फलस्वरूप वर्ग संघर्ष और अधिकारों की मांग है। यह उपन्यास समस्त दलित समाज का प्रतिनिधित्व करता है।

स्वतंत्रता प्राप्ति के बाद आम जनता के मन में यह आशा थी कि अंग्रेजों के जाने के बाद उनकी गरीबी और बदहाली भी उनके जीवन से चली जायेगी और नेताओं ने भी रामराज्य का सपना दिखाया। भोली-भाली जनता इन नेताओं के झूठे प्रलोभन को मान कर अपने स्वर्णिम भविष्य के स्वप्न देखने में मग्न हो जाती है। अंग्रेज चले गये पर अपने शोषक प्रतिनिधियों

को जनता का खून चूसने के लिए छोड़ गए। इन इन लोगों ने गरीबी की जगह गरीब हटाओ का नारा दिया और उच्च वर्ग को अपना प्रतिनिधि बनाकर शोषण और शोषक की नई परिभाषा तैयार की। नेताओं ने जातिवाद को प्रोत्साहित किया। पूँजीपतियों ने निम्न जातियों का आर्थिक, मानसिक एवं शारीरिक शोषण किया। यह शोषण सदियों से निम्न जाति किसी न किसी रूप से झेल रहे थे। अब यह उनके सामने अपने विकृततम स्वरूप में था। इसी रूप ने एक वर्ग संघर्ष की धिंगारी को जन्म दिया और जो आगे चलकर ज्वाला का रूप धारण करती है। दलित सदियों से पावों तले दबी गर्दन अपने आपको छुड़ाने के लिए छटपटाने लगी है। अब अधिकारों की लड़ाई खुले रूप से सामने आने लगी है। ‘सांझ-सबेर’ उपन्यास इसी वर्ग संघर्ष और आत्मसम्मान की कथा है।

सांझ-सबेर’ उपन्यास में लेखक ने पंजाब के गाँवों में बसी निम्न जातियों एवं दलितों जातियों के उत्पीड़न को प्रमुख रूप से चित्रित किया है। दलित जातियों के प्रति सवर्णों की मानसिकता को उसी रूप में समाज के प्रत्यक्ष रख दिया है। भूमिहीन मजदूरों को सवर्णों की जमीन पर किस तरह रात-दिन काम करके अपना पेट भरना पड़ता है, मजदूरी में अपनी जमीन को इनके पास गिरवी रखकर उसे हमेशा के लिये भूल जाना होता है। अपने घर की इज्जत को लुटते हुए देखकर खून के घूंट पीना, हर पल घुट-घुट कर जीने को मजबूर दलित वर्ग की बड़ी ही बेबाकी और स्पष्टता के साथ यह उपन्यास दलित जीवन की कहानी को बयान करता है। सवर्ण, प्रशासन और शासन के शोषण को उपन्यास में देखा जा सकता है। नेता जाति और धर्म के नाम पर दलितों को सवर्णों से लड़ा कर अपना उल्टू सीधा करते हैं। प्रशासन सवर्णों के दबाव में आकर दलितों पर खुला अत्याचार करते हैं। जब पुलिस में इसकी शिकायत की जाती है तो सच्चाई छिपा कर उन्हीं को आरोपी बनाकर सताया जाता है। इस कारण उनके पास केवल अत्याचार को सहन करने के सिवाय और कोई रास्ता नहीं बचता।

इस उपन्यास में दलित समाज एक ऐसा वर्ग है जिसे जितना चाहो उतना दबाया जा सकता है। जितना चाहो उतना शोषण और अत्याचार किया जा सकता है। यह वर्ग न विरोध कर सकता है और न ही सामना कर सकता है। थानेदार के विरोध में जब संता आता है, तब न केवल उसकी पिटाई बड़ी बेरहमी के साथ की जाती है, बल्कि उसके साथ बाबा, साधु, मुंदर आदि को भी लपेट लेता है ताकि और दूसरे लोग कभी

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और
मूल्यांकन**

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Dr. KRISHAN BIR SINGH

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* डॉ. भारत भूषण



* अय्यस रसातकोत्तर हिन्दी विभाग, एक नामक कॉलेज, फिद्लियावादी, श्री मुक्तार साहिब (पंजाब)

सत्य प्रकाश उप्पल जी हिन्दी सृजनात्मक साहित्य के एक ऐसे सशक्त प्रतिष्ठित हस्ताक्षर हैं, जिनकी रचनाओं में सच्चाई का सूरज दैदीप्यमान है, जिसके आलोक में हिमशिखरों को पिघला देने वाली तपिश और सीलन भरे अंधेरों को जगमगा देने की क्षमता भी है। उप्पल जी स्व रचित काव्य संग्रहों, पंजाबी और उर्दू साहित्य के अनुवाद वेद मंत्रों के काव्यानुवाद तथा अनुपम गद्य रचनाओं से हिन्दी साहित्य जगत में अपनी पहचान बना चुके हैं। सत्य प्रकाश उप्पल का जन्म 14 अगस्त 1953 ई. को मोगा (पंजाब) में हुआ। इनके पिता स्व. श्री हरबंस लाल जी भूषण निष्ठावान अध्यापक समाजसेवी शिक्षाविद तथा खेल प्रेमी थे। यथा नाम तथा गुण वाले भूषण जी वैदिक धर्म के अनुयायी और उर्दू भाषा के साथ प्यार करने वाले थे। शायरी उनका शौक था। उप्पल जी ने उर्दू भाषा का ज्ञान अपने पिता के अन्तिम दस दिनों में सीखा, जिससे वह उर्दू पढ़ने के काबिल हो गए।

स्वर्गीय पिता मास्टर हरबंस लाल जी भूषण की रचनाओं को उर्दू से देवनागरी में लिपिबद्ध किया। अगर उप्पल जी को उर्दू भाषा न आती तो शायद 'कल की बात (गजल संग्रह)' से हिन्दी संसार वंचित रह जाता।

उत्तर आधुनिकता के दौर में उप्पल जी न तो किसी गुटबन्दी में शामिल रहे, न कोई जुगत भिड़ा पाए कि उन्हें राजकीय स्तर पर कोई स्वीकृति मिल सके। उनके शब्दों के हीरे जवाहरात अपने मूल्यांकन के लिए कई बार विद्वान आलोचकों के ध्यानाकर्षण का केन्द्र बिन्दु बने रहे। शनैः शनैः हिन्दी सृजनात्मक साहित्याकाश पर अपनी अमूल्य रचनाओं के दम पर अहिन्दी भाषी क्षेत्रों के पुरस्कृत लेखकों की सूची में उनका नाम शामिल हो ही गया। उप्पल जी का प्रकाशित साहित्य-

1. रथ बदलों (काव्य संकलन)
2. लहू का एक मौसम (काव्य संकलन)
3. आकाश घर नहीं है (गजल संग्रह)
4. इद न मम (वेद मंत्र काव्यानुवाद दोहे)
5. सुख ईंटे (गजल संग्रह)

अनुवाद :

1. टूटते हुए संस्कार
2. प्लेटफार्म नम्बर ग्यारह
3. कल की बात
4. पल विकल प्रतिपल
5. अनुसृजन सरे राह चलते चलते (आत्म कथा - केंवल

प्रेस में :-

1. स्वतन्त्रता संग्रामी बाबा धम्मन सिंह
2. नदी का संवेग (अनुवाद)
3. मैं वापिस आता हूँ (संपादन)

रथ बदलों (1990) (काव्य संकलन) :

उप्पल दर्द की अजमत के कवि हैं यह पथराया हुआ दर्द ही रथ बदलने का आहवान करता है। इसी दर्द की अनुसृजन संकलन को प्रत्येक कविता में सुनी जा सकती है। यही दर्द उनकी समूची रचनाओं को एक विशिष्ट पहचान दिलाता है। यह काव्य संग्रह हमारे परिवेश की त्रासदियों का प्रतिफल है। जिसमें 1970 से लेकर 1985 ई. तक की 77 कविताएँ और गजले संग्रहित हैं। यह काव्य संग्रह नींव का पत्थर है आर नींव के पत्थर की अहमियत किसी गुम्बद से कम नहीं होती। इस काव्य संग्रह में नवीनता का आग्रह भी है और परम्परा का मोह भी है। इनकी रचनाओं की गहराइयों में अवगाहन की क्षमता है।

“ समझते हो जिन्हें सच्चाइयाँ हैं,

अजी बस झूठ की परछाइयाँ हैं

कलम बिकती नहीं बस टूटती हैं

कहोगे क्या? कहाँ, सुनवाइयाँ हैं। ”

सत्य प्रकाश उप्पल का रचना संसार धर्मवीर भारती, गिरिजा कुमार माधुर और दुर्धत कुमार की रचना शैलियों से प्रभावित हैं। इनकी रचनाओं में शब्दों के बहावों से उत्पन्न अर्थ ध्वनियों को लयबद्ध खानों में बहते हुए देखा जा सकता है।

लहू का एक मौसम (1994) :

यह उप्पल का दूसरा काव्य संग्रह है। यह अतीत कालीन आंतकवादी यातना- यात्रा का एक ऐतिहासिक और प्रमाणिक दस्तावेज है। इसमें चरागाहों, भेड़ों, जंगल, गटरियों, बूढ़े पीपल, बीहड़ रास्तों, आग, दिन, रात, सूरज, आकाश, सितारे, अंधेरा, खाई, पुष्प, काला सूरज, नदी, क्षितिज, सूर्यास्त जैसे प्रकृतिक प्रतीकों को नवार्थ प्रदान किया गया है। इसमें अंधेरे की विजय की गहरी निराशावादिता के बावजूद प्रतीक्षा के आशावादी स्वर यत्र-तत्र मुखरित है। इनकी कविताएँ आंतकवादी काल की परिधि से निकल कर वर्तमान मानव की दिशाहीनता की महागाथा कहने लगती हैं। शब्दगत अपरिमित शक्ति के बावजूद उप्पल जी की कलम हमें इतिहास गढ़ना और होना सिखा रही है। जन सामान्य की वेदना को सस्वर करना भी उनकी कविता की मूल संवेदना है। कवि भारतीय गाँव में पुरानी चौपालों की

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RESEARCH ANALYSIS AND EVALUATION

रिसर्च एनालिसिस
एण्ड इवैल्युएशन



EDITOR

Dr. KRISHAN BIR SINGH

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* डॉ. भारत भूषण

* अग्र्यस स्नातकोत्तर हिन्दी विभाग, गुरु नानक कालेज, किल्डियानाली, श्री युक्तार साहिब (पंजाब)

समाज तथा संस्कृति का आपस में घनिष्ठ सम्बन्ध होता है। किसी देश को सामाजिक ढांचे तथा उसकी संस्कृति से जाना जा सकता है लेकिन समाज का सर्वांगीणविकास न होने से उसके सांस्कृतिक मूल्यों में भी गिरावट आनी शुरू हो जाती है। संस्कृति का मानदंड समाज की गतिशीलता पर निर्भर करता है। समाज में व्यक्तियों का व्यवहार, रहन-सहन, खान-पान, वेशभूषा तथा उस समाज की धार्मिक मान्यताओं को संस्कृति का अवयव समझा जाता है। संस्कृति समाज को प्रकाशित करती रहती है। समाज में रहने वाले व्यक्तियों की जीवन पद्धति में सद्गुणों को संस्कृति पोषित करती है।

साहित्य और समाज के सम्बन्धों पर यदि विचार किया जाए तो साहित्य में समाज का हित भाव छिपा रहता है। साहित्य समाज का ही नहीं बल्कि उस समाज की संस्कृति का दर्पण कहा जा सकता है। साहित्य संस्कृति के विविध पक्षों का अवलोकन करके उसको परिष्कृत करने का भी अथक प्रयास करता है। भारतीय साहित्य को भारतीय संस्कृति का अतीत एवं वर्तमान और भविष्य का प्रदीप कहने में कोई अतिशयोक्ति नहीं होगी। साहित्य में जहाँ भारतीय संस्कृति की प्रबलता का गुणगान किया है समय-समय पर उसकी दुर्बलता और विसंगतियों की मिलावट पर भी प्रहार किया है जिससे भारतीय संस्कृति और अधिक सुदृढ़ बनी है। हिंदी साहित्य में संस्कृति अपेक्षाकृत नए हाल में परिलक्षित हुई है। इतना ही नहीं संस्कृति का समष्टिगत स्वरूप साहित्य को मनुष्य, समाज और समस्त मानवता से जोड़ने में समर्थ हुआ है।

भारतीय संस्कृति में विद्यमान आदर्श मूल्यों और विचारों को माध्यम बनाकर साहित्य संकीर्ण परिधियों से मुक्त हो पाया है वह हिंदी साहित्य ने भारतीय संस्कृति को व्यापक अर्थ में स्वीकृत किया है। यदि हम सम्पूर्ण हिंदी साहित्य में संस्कृति की पड़ताल करने बैठें तो इसके लिए हजारों पृष्ठों पर भी मुमकिन नहीं है लेकिन इसके लिए हम प्रमुख निबन्धकार विद्यानिवास मिश्र के निबन्ध साहित्य को आधार बना कर घर्षा करेंगे।

मिश्र की साहित्य साधना का क्षेत्र बहुत व्यापक है। अनेक भाषाओं के मर्मज्ञ विद्वान होने के साथ-साथ अपनी भाषा और संस्कृति को विशेष

का समन्वय है। यहाँ पर हमें सबसे पहले भारतीय संस्कृति को स्पष्ट करना आवश्यक है। 'संस्कृति' हमें अपने शाब्दिक अर्थ के अंतर्गत जहाँ सुंदर बनाना, सजाना, सवारना, संशोधित करना, परिष्कृत करना, पवित्र करना, सुसंपन्न करना, संचित करना, सुनिर्मित करनाय पकाना आदि का बोध देती है, वहीं अपने व्यावहारिक अर्थ में मनुष्य को वैचारिक धरातल पर श्रेष्ठ सोच, आदर्श चरित्र तथा आत्मिक उत्थान के मार्ग पर प्रवृत्त करने का कार्य करती है। इस दृष्टि से इसमें एक और तो मनुष्य के चरित्र का निर्माण का कार्य संपन्न होता है, दूसरी ओर समाज में मानवतावादी मूल्यों का प्रसार भी होता है।^{1*}

भारतीय संस्कृति का क्षेत्र अत्यंत व्यापक है जिसे सीमाओं में बांधना दुर्बल है किन्तु भारतीय संस्कृति का प्रतिबिंब प्रत्येक सन्दर्भ में दिखाई देता है। भारतीय संस्कृति के आध्यात्मिक आधार ने सम्पूर्ण विश्व को प्रकाशित किया है। अपनी निरंतर गतिशीलता के कारण भारतीय संस्कृति अनायास ही प्रभावित करती चलती है। भारतीय संस्कृति में उदारता, अहिंसा, करुणा, परोपकार, विनय जैसे गुणों के कारण युगों-युगों तक गौरव प्राप्त किया है। लोककल्याण की भावना ही उसे विश्व में सर्वश्रेष्ठ स्थान दिलाने में सफल है।

'भारत अनेक संस्कृतियों का देश है। आरम्भ में यहाँ कोल, संधाल, निशाद आदि थे आर्य आए, यूनानी, ईरानी कुशान, युची, जाट, अरब, तुर्क, यूरोपीय आदि आए और अपनी अपनी संस्कृति लाए। ये संस्कृतियाँ घुल मिलकर एक मिश्रित या सामायिक संस्कृति बन गई हैं, जिसका नाम भारतीय संस्कृति है।'² यह भारतवर्ष जो पुरे विश्व का गुरु कहलाने की योग्यता रखता है उसमें भारतीय संस्कृति की समष्टिगत मानवतावादी दृष्टिकोण की समृद्ध परम्परा विद्यमान है। ऐसा नहीं है की भारतीय संस्कृति पर प्रहार नहीं हुए मगर उसने उनके श्रेष्ठ गुणों को अपना कर अपनी धरोहर को मजबूत बनाया है। आधुनिकता का प्रभाव भी भारतीय संस्कृति पर प्रतिफलित होता है। संस्कृति को परिष्कृत करने के लिए भी उसमें परिवर्तन होना अवश्यभावी माना गया है।

'भारतीय संस्कृति एक है जिसके अनेक अंग या तत्व हैं। इसके विकास में हिन्दू मस्लिम और ईसाई का भी नहीं



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भूमण्डलीकरण, मीडिया एवं हिन्दी : चुनौतियां एवं अवसर



डॉ. भारत भूषण

अध्यक्ष, स्नातकोत्तर हिन्दी विभाग, गुरु नानक कालेज, किल्लियावाली, श्री
मुक्तसर सोहिब(पंजाब)

प्रस्तावना - 1980 का दशक विश्व के इतिहास में बहुत महत्वपूर्ण दशक माना जा सकता है जिसका
प्रभाव पूरे विश्व में देखा गया। जिसका अरार 1990 के बाद भारत में महसूस किया जा सकता
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Self Attested

[Signature]



न्यूज चैनलों की संख्या में तेजी से बढ़ोतरी हुई। इन तबदीलियों के चलते भारत में 1998 के बाद केबल टीवी तथा उसके साथ कुछ मनोरंजन के चैनल शुरू हुए, परन्तु सबसे दूरगामी प्रभाव न्यूज चैनलों के देखे जा सकते हैं। इसके साथ-साथ 2001 के बाद भारतीय राजनीति एवं व्यापार से संबंधित लोगों की चेतना तेजी से बदल रही थी। प्रश्न यह है कि इस बदलते विश्व में संचार के नये आयामों में हिन्दी भाषा कोई अहम भूमिका निभा सकती है या नहीं ?

आधुनिक समय में हमें दो तरह के तर्क हिन्दी भाषा की सार्थकता के लिये मिलते हैं। एक मत के अनुसार हिन्दी भाषा का अस्तित्व आधुनिक समय में खतरे में है। इस प्रकार के चिन्तक विदेशी प्रभाव की दुहाई देकर इस बात पर बल देते हैं कि हिन्दी भाषा का अस्तित्व खतरे में है। दूसरा विचार इसके विपरीत मत रखता है कि भूमण्डलीकरण तथा संचार के माध्यम में हिन्दी भाषी लोगों को नए आयाम प्रदान किये हैं। इस प्रकार के चिन्तक भूमण्डलीकरण को चुनौति नहीं बल्कि एक ऐसा अवसर मानते हैं जिसके चलते हिन्दी भाषा विश्व में अपने गौरव को स्थापित कर सकती है। डॉ. चेतना दबे का मत है कि –“हिन्दी

भाषा को राष्ट्र भाषा बनने या बनाने में जितनी परेशानी है, उतनी विश्व भाषा बनने या बनाने में नहीं, क्योंकि आज पूरे विश्व में हिन्दी भाषा को जानने वाले आसानी से मिल जाते हैं।” इस प्रकार इस तथ्य को स्पष्ट करने के लिये अन्य चिन्तक भी तर्क देते हैं कि अगर भारत भूमण्डलीकरण का एक बहुत बड़ा बाजार है तो हिन्दी भाषी भारतीय वो साधन है जो इस भाषा को विश्व के कोने-कोने में पहुंचाने में सक्षम है। वह इस बात पर भी बल देते हैं कि दुनिया के विख्यात अंग्रेजी चैनल भारत में आकर हिन्दी भाषी हो गये हैं। आज कोई भारतीय चैनल यूरोप में अपनी धाक जमाने के लिये अंग्रेजी भाषा का सहारा नहीं लेता। इसके विपरीत

अंग्रेजी भाषी चैनल भारत में आकर हिन्दी का सहारा लेते हैं। अगर समाचार पत्रों की बात करें तो आंकड़ों के अनुसार अंग्रेजी समाचार पत्रों की बिक्री के मुकाबले हिन्दी समाचार पत्रों की बिक्री कई गुणा अधिक है। परन्तु यह सारा धिन्न इतना भी अच्छा नहीं, अभी भी कुछ चुनौतियां हिन्दी भाषा के सामने मौजूद हैं जिनको समझना और दूर करने का उपाय ढूंढना प्रस्तुत शोध-पत्र का मुख्य उद्देश्य है। भारत में हिन्दी भाषा राष्ट्रीय भाषा होने के बावजूद शैक्षणिक संस्थानों में अनदेखी का शिकार है। अधिकतर महाविद्यालय एवं विश्वविद्यालय कम स्टाफ, प्रशिक्षण की कमी तथा स्वायत्तता के अभाव में उन पुराने विष्यों और साधनों को

भूमण्डलीकरण, मीडिया एवं हिन्दी : चुनौतियां एवं अवसर

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प्रस्तावना

1980 का दशक विश्व के इतिहास में बहुत महत्वपूर्ण दशक माना जा सकता है जिसका प्रभाव पूरे विश्व में देखा गया। जिसका असर 1990 के बाद भारत में महसूस किया जा सकता है। बड़े बाजारों का खुलना, संचार के माध्यमों का बढ़ना विश्व का बहुत तेजी से संकुचित कर रहा था। हजारों मीलें दूरीयां कुछ ही घंटों में पूरी हो रही थी। परन्तु सबसे महत्वपूर्ण था संचार के माध्यमों में तबदीली का आना। दुनिया के किसी एक कोने की स्थिति एवं खबर को जानने की चाहत दुनिया के दूसरे कोने में महसूस की जा सकती है। फलस्वरूप समाचार पत्रों एवं

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डॉ. भारत भूषण

अध्यक्ष , स्नातकोत्तर हिन्दी विभाग , गुरु नानक कालेज, किल्लियावाली,
श्री मुक्तसर साहिब.

सारांश:-परिवर्तन सृष्टि का शाश्वत नियम है जिससे जीवन को गति मिलती है। 21वीं
सदी के कविगण ने इस परिवर्तन को अपने साहित्य में रेखांकित किया है।.....

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श्री मुक्तसर साहिब.

प्रस्तावना :

परिवर्तन सृष्टि का शाश्वत नियम है जिससे जीवन को गति मिलती है। 21वीं सदी के कविगण ने इस परिवर्तन को अपने साहित्य में रेखांकित किया है। जिसके फलस्वरूप कविता आसमान की वायवी कल्पनाओं की उड़ान छोड़कर जमीन के यथार्थ धरातल पर चलने लगी। कविता अपने पुराने रूप को त्याग कर एक रूप में हमारे सामने प्रस्तुत होती है। कवि अपने युग परिवेश की यथार्थ परिस्थितियों का आत्मानुभव करते हुए अपनी प्रतिभा के बल पर कविता का निर्माण करता है। 21वीं सदी की कविता अपने बहुरूप में हमारे सामने आयी है, उसने मन को बहलाया भी और जहाँ-जहाँ मन की भयावहता और विसंगतियाँ हैं, वहाँ कविता ही उसके विरोध में तनकर खड़ी भी हुई है। डॉ. प्रीतम सिंह बगरेचा कहते हैं कि - "युग और जीवन बदला तो कविता क्यों न बदलेगी ? आज जीवन के खण्डित निर्माण को अपने में उभार रही है। जीवन में राग नहीं तो उसमें राग कहाँ से आये ? जीवन क्रमहीन और बेतरतीब है, तो उसमें व्यवस्था कैसे हो ? जीवन क्षणों में जीया जा रहा है, तो कविता में शाश्वतता कैसे आये ?"



आज जीवन रोटी के लिए छटपटा रहा है। तब इन कवियों को प्यार बेमानी सा प्रतीत होता है। कवि 'अरुण कमल' अपनी कविता 'यह वो समय' में कहते हैं कि -

"यह वो समय है जब
शेष हो चुका है पुराना
और नया आने को शेष है।"²

रोटी, कपड़ा और मकान प्रत्येक व्यक्ति की प्राथमिक जरूरतें मानी जाती हैं। आज मंहगाई और अष्टाचार अपने चरम पर है। प्राचीन समय की 'वसुधैव कुटुम्बकम्' की भावना आज लुप्त

होती जा रही है। ऐसे समय में मनुष्य को अपनी गृहस्थी पालने के लिए दूसरे देश जाना पड़ता है। अपने परिवार से दूर गये व्यक्ति को सदा अपने घर की याद सताती रहती है। वह खोजता है -

"कहाँ है वह घर
जहाँ हम वापस जाना चाहते हैं।"³

"जनसंख्या वृद्धि के कारण उत्पन्न आवास समस्या ने एकल परिवार को बढ़ावा दिया है, जिसके कारण रिश्तों में गरमाहट दिखाई नहीं देती जो संयुक्त परिवार में पाई जाती थी।" मनुष्य के मन में सदा एक

इतर दुनिया बसी हुई है। वह अपने परिवेश से कटता जा रहा है। जब वह घर से बाहर होता है तो उसके मन में सदा घर की याद सताती रहती है। शांति की तलाश में कवि कहता है कि -

"अब यही है उपाय कि हर दरवाजा
खटखटाओ
और पूछो
क्या यही है वो घर।"⁴

पेड़-पौधे भी मनुष्य के सच्चे साथी होते हैं जिनके साथ उनकी कई खड़ी-मीठी यादें जुड़ी होती हैं। अपने घर के आंगन में उगा वृक्ष

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आदिवासी संस्कृति में रामकथा

□ डॉ० भारत चरण

शोध सारांश

रामकथा भारतीय संस्कृति का आधार सतम्भ कहा जाता तो कोई अतिशयोक्ति नहीं होगी। राम कथा भारतीय भाषाओं में एक भारतीय साहित्य में एक लम्बी परम्परा के साथ विद्यमान है। रामकथा को प्रत्येक भाषा में सम्मानपूर्वक मार्मिक और प्रेरक रूप में प्रस्तुत किया गया है लेकिन मूलाधार वाल्मीकि रामायण ही है। गुजरात में आदिवासी समाज में रामकथा का अपना अस्तित्व है जो पीढ़ी से पीढ़ी चली आ रही है। वह भी मौखिक परम्परा के रूप में। राम कथा में आने वाले संस्कार आदिवासी समाज की धरोहर बने हुए हैं। राम कथा में अनेक प्रसंग गुजरात तथा आदिवासी जीवन समाज और संस्कृति के गहरे और व्यापक प्रभाव को दर्शाते हैं। लेकिन समय के साथ-साथ तथा दृष्टि परिवर्तन में काफी विकट स्थितियाँ पैदा की हैं जिसका असर आदिवासी समाज को भी भोगना पड़ा है।

Keywords: आदिवासी संस्कृति, रामकथा

वैसे तो यह प्रसंग स्पष्ट करने की आवश्यकता नहीं है कि वर्तमान समय कहा जाने वाला समाज आदिवासी समाज का विकसित रूप है लेकिन इस समय दोनों ही समाज एक लकीर के दो सिरे हैं। आदिवासी समाज आज भी उसी प्रकार का जीवन यापन करता है जैसा कि वर्षों पहले मानव सभ्यता की विकास परम्परा में दर्शाया जाता है। अन्तर सिर्फ इतना है कि औद्योगिकता तथा उत्तरआधुनिकता प्रभाव इन आदिवासियों पर भी पड़ा है। लेकिन उतना नहीं जितना सभ्य समाज पर हावी है। आज भी आदिवासी समाज जंगलों में, पहाड़ों में अपनी दैनिक आवश्यकताओं की पूर्ति करने का हर सम्भव प्रयास करते हैं। ऐसी दिनचर्या हमें हमारे पूजनीय रामकथा के महानायक राम की वनवास अवधि में गुजरे समय की याद दिलाते हैं या हम यूँ कह सकते हैं कि रामकथा में आदिवासी से जुड़ी घटनाओं का स्मरण करवाती है।

दरअसल आदिवासी समाज में देवी-देवताओं की पूजा नहीं की जाती है अगर की भी जाती है तो प्रकृति की पूजा। भले ही वर्तमान समय में आदिवासी समाज में बहुत से धर्मों का प्रचार प्रसार होना शुरू हो गया है। अन्ततः काल में ऐसा कुछ नहीं था। आदिवासी लोग अपने दर्शन के अनुसार ही जीवनयापन करते हैं और आपस में भाईचारे की भावना को बनाकर रख रहे हैं। वैसे ही सभ्य समाज में आदिवासियों असुर, दानव सभी की संज्ञा दी जाती है लेकिन यह उनकी प्रजातियाँ हैं। हम यदि रामायण की बात करें तो रामदयाल मुण्डा लिखते हैं वाल्मीकि रामायण में आदिवासियों

के विभिन्न दलों का निर्धारण करना एक कठिन काम है फिर भी मोटे-मोटे तौर पर दो प्रकार के आदिवासियों को तो दिखाया जा सकता है एक प्रकार के आदिवासी राक्षस या असुर कहे गए हैं जिनमें रावण आदि की गणना की जा सकती है ये राम-रावण युद्ध में रावण का पक्ष लेते हैं। द्रविड़ भाषा-भाषियों का अधिकतम भाग इस श्रेणी में आता है। यह उल्लेखनीय है कि झारखण्ड कुड़ुख भाषा भाषी आदिवासी उराव अपने को रावण का वंश मानते हैं।

इस कथ में यह स्पष्ट होता है कि वही रावण जिसे असुर की संज्ञा दी गई है। वर्तमान आदिवासियों में उनके वंश मौजूद हैं आर शायद इसी अवधारणा के फलस्वरूप आदिवासियों के साथ अच्छा व्यवहार नहीं किया जाता लेकिन ये अंधा नहीं कहा जा सकता है। रामदयाल मुण्डा आगे लिखते हैं - 'दो प्रकार के आदिवासी वानर कहे गए हैं जो श्रीराम की मदद करते हैं। वानर कहे जाने वाले आदिवासियों का निकट संबंध मूँगा गिद्ध और रीछ कहे जाने वाले आदिवासियों से है।' यह बात है कि भगवान रामचन्द्र की युद्ध में सहायता करने में वानरों का महत्वपूर्ण योगदान रहा है तो ऐसे में आदिवासियों की वानरों तथा राक्षस (असुर) आदिवासियों में काफी समानता पायी जाने के कारण उन्हें परिवार में समान रूप से व्यक्त होना माना जाता है। रामायण में आदिवासियों को इस रूप में प्रस्तुत करने के क्या भावना रही है इसकी पड़ताल कठिन है।

वानरों के प्रमुख तथा महाबली हनुमान जी भी इस प्रकार

*अध्यक्ष - हिंदी विभाग, गुरु नानक कॉलेज, किरियावाली, श्री मुक्तसर साहिब

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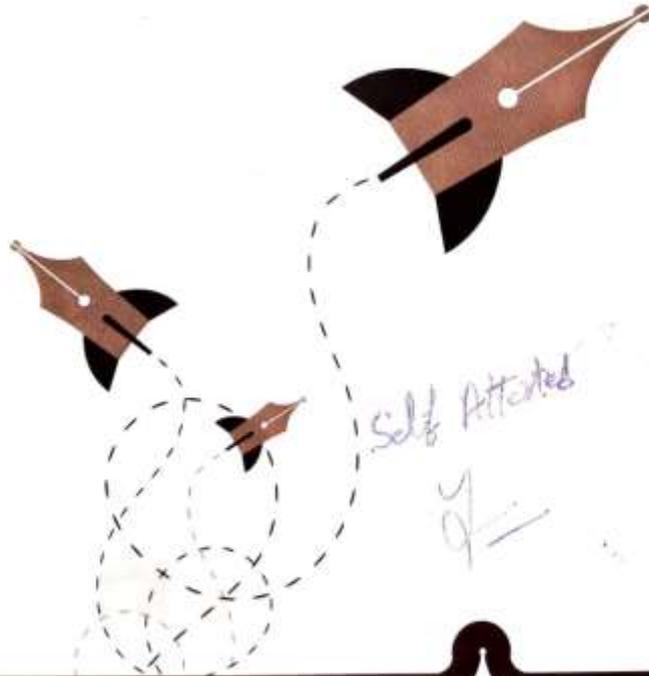
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Self Attested



आचार्य हजारी प्रसाद द्विवेदी के उपन्यासों में सांस्कृतिक चेतना

□ डॉ० भारत मूषण*

शोध सारांश

साधारणतः संस्कृति मानव जीवन के प्रत्येक पहलु को स्पर्श करती है जिसके अंतर्गत मानव आचार-विचार, विश्वास, शैली-रिवाज एवं परम्पराएँ आती हैं। भारतीय धर्म साधना का परम उद्देश्य परम सत्ता की प्राप्ति है। भारतीय संस्कृति इसी धर्म साधना पर आधारित है। संस्कृति का सृजन करने की क्षमता मनुष्य की एक विशिष्ट योग्यता है। सांस्कृतिक चेतना साधक को भ्रम जाल से निकलकर जीवन व्यवहार का बोध करवाती है। हजारी प्रसाद द्विवेदी अपने उपन्यासों में ऐतिहासिक परिवेश में राजनीतिक के साथ-साथ धर्म और सांस्कृतिक चेतना के विकृत रूप तथा मूल रूप का सामंजस्य स्थापित करते हुए प्रस्तुत करते हैं। आचार्य हजारी प्रसाद द्विवेदी का साहित्य अपनी विलक्षणता के कारण आज भी प्रासंगिक बना हुआ है। मानवता के प्रति गहरी आस्था और भारतीय संस्कृति के शाश्वत मूल्यों को केंद्र में रखकर उन्होंने जो सृजन और चिन्तन किया है अत्यंत दुर्लभ है। उनके द्वारा कालजयी साहित्य की जो रचना की गयी है वह उन्हें किसी भी परम्परा में समाने झुकने नहीं देती बल्कि ऐसे तथ्य उभरकर सामने आते हैं जिससे सहज ही वह 'दूसरी परम्परा' को प्रतिष्ठित करते हैं। आचार्य हजारी प्रसाद द्विवेदी का साहित्य सांस्कृतिक चेतना का निर्माण अपने धरातल पर करने में समर्थ है। किसी भी देश का साहित्य वहाँ की राजनीतिक, सामाजिक, सांस्कृतिक, धार्मिक आदि स्थितियों का चित्रण करता है और एक संवेदनशील साहित्यकार इन स्थितियों से प्राप्त कटु-मधुर, सहज-तनाव, समता और विषमता का एहसास करते हुए उन्हें शब्दबद्ध करता है। जब बात संस्कृति धरातल की होती है उसमें भारतीय परम्पराएँ एवं लोक-जीवन प्रस्फुटित हो जाता है।

Keywords: सांस्कृतिक चेतना, आचार्य हजारी प्रसाद, उपन्यास

हजारी प्रसाद द्विवेदी के उपन्यासों में मध्यकालीन भारतीय संस्कृति में परम्परा और आधुनिकता के संयोग को नवीनता से आत्मसात करके प्रस्तुत किया है। प्रकृति को सुनियंत्रित रूप से चलाने का नाम ही संस्कृति है। आचार्य हजारी प्रसाद द्विवेदी जी ने संस्कृति के सुसंगठित रूप तथा तत्कालीन लोक जीवन में इसके मर्यादित स्वरूप के तत्त्वों वैज्ञानिक दृष्टिकोण से जोड़कर प्रस्तुत करते हैं। उन्होंने समाज तथा उसके कायदे-कानून के कारण निरंतर नई समस्याएँ सिर उठाएँ, साथ ही टकराव की स्थिति पैदा हो। उनका उन्मूलन करना जरूरी मानते हैं। हजारी प्रसाद संस्कृति को विस्तृत रूप में देखते हैं। जिसमें समाज, व्यवस्थाएँ, परम्पराएँ टूटती-बनती तथा बदलकर नए रूप में आते हैं। यही गतिहीन समाज को बेड़ियों से मुक्त कर परिष्कृत करती है। आवश्यकता पड़ने पर छद्म विरोधी ताकतों से लड़ लोक जीवन को जूझने के लिए प्रेरणा देते हैं।

संस्कृति को और अधिक गहराई से जानने के लिए पहले उसके मूल रूप पर विचार करना आवश्यक है तभी हम संस्कृति को और हजारी प्रसाद द्विवेदी की संस्कृति के विषय में विस्तृत

विचारधारा को विस्तार से समझ सकेंगे।

"मानव जीवन के क्रिया कलाप, आहार, व्यवहार, चिन्तन-मनन, आचार विचार आदि विशिष्ट क्रियाओं का संचालन अंतर्वृत्तियों की जिस समष्टि द्वारा होता है तथा जिसे अपनाकर वह सही अर्थों में मानव बनने की दिशा में अग्रसर होता है। उसे संस्कृति कहते हैं।"¹

"सतत आगे बढ़ने की नवीनता को आत्मसात करने की प्रेरणा देने वाली द्विवेदी जी की संस्कृति विषयक दृष्टि परम्परा और आधुनिकता, प्राचीन और अर्वाचीन के संयोग की पृष्ठभूमि पर निर्मित है।"²

हिंदी के ऐतिहासिक उपन्यास परम्परा का अधुनातन विकास आचार्य हजारी प्रसाद द्विवेदी जी के उपन्यासों में दिखाई पड़ता है। उनके चारों उपन्यासों का सम्बन्ध किसी न किसी रूप में भारतीय इतिहास से जुड़ा हुआ है। उन्होंने ऐतिहासिक उपन्यास को परम्परा नये रूप में प्रस्तुत किया है। उनके औपन्यासिक चरित्र इतिहास से जुड़े हुए होकर भी वैचारिक धरातल पर आधुनिक हैं। इतना ही नहीं ऐतिहासिक तथ्यों का न

*अवकाश - हिंदी विभाग, गुरु नानक कॉलेज, किरिवांवाली, श्री मुक्तसर साहिब

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ਪੰਜਾਬੀ ਵਿਆਹ-ਪ੍ਰਣਾਲੀ ਅਤੇ ਦੋਹਾ ਕਾਵਿ-ਰੂਪ ਦੀ ਸੱਭਿਆਚਾਰਕ ਪੇਸ਼ਕਾਰੀ



ਪ੍ਰੋ. ਗੁਰਮਿੰਦਰ ਸਿੰਘ ਕੌਰ

ਪੰਜਾਬ ਦੀ ਲੋਕਧਾਰਾ ਵਿਚ ਵਿਆਹ ਸੰਬੰਧੀ ਲੋਕਮਨ ਦਾ ਆਪਣਾ ਹੀ ਇਕ ਸੰਕਲਪ ਹੈ। ਲੋਕਮਨ ਵਿਆਹ ਨੂੰ ਦੋ ਵਿਰੋਧੀ ਲਿੰਗ ਵਾਲੇ ਵਿਅਕਤੀਆਂ ਵਿਚਕਾਰ ਕੋਈ ਸਮਾਜਿਕ ਇਕਰਾਰ ਸਵੀਕਾਰ ਨਹੀਂ ਕਰਦਾ। ਲੋਕ ਚੇਤਨਾ ਤਾਂ ਵਿਆਹ ਨੂੰ ਪੂਰੇ ਲਿਖਿਆ ਸੰਯੋਗ ਮੰਨਦੀ ਹੈ। ਵਿਆਹੁਤਾ ਇਸਤਰੀ ਮਰਦ ਦਾ ਜਿਵੇਂ ਪਿਛਲੇ ਜਨਮ ਦਾ ਕੋਈ ਸੰਬੰਧ ਜਾਂ ਲੇਟ ਦੇਣ ਹੈ। ਜਿਸਨੂੰ ਉਹ ਇਸ ਜਨਮ ਵਿਚ ਵਿਆਹ ਦੇ ਬੰਧਨ ਵਿਚ ਬੰਬ ਕੇ ਪੂਰਾ ਕਰ ਰਹੇ ਹਨ। ਵਿਹਾਰਿਕ ਰੂਪ ਵਿੱਚ ਵਿਆਹ ਤੋਂ ਬਿਨਾਂ ਇਸਤਰੀ ਦੀ ਸ਼ਖਸੀਅਤ ਹੀ ਜਿਵੇਂ ਗ੍ਰਹਿਣੀ ਰਹਿੰਦੀ ਹੈ ਇਸ ਲਈ ਸੁਹਾਗਵਤੀ ਹੋਣਾ ਇਸਤਰੀ ਲਈ ਸਭ ਤੋਂ ਵੱਡਾ ਫਲ ਹੈ ਅਤੇ ਬੁੱਢ-ਸੁਹਾਗਣ ਦੀ ਅਸੀਸ ਉਹਦੇ ਲਈ ਸਭ ਤੋਂ ਵੱਡੀ ਆਸ਼ੀਰਵਾਦ ਨਿਖਸਮੀ ਇਸਤਰੀ ਦੀ ਅਤੇ ਨਾਲ ਹੀ ਵਿਧਵਾ ਦੀ ਸਮਾਜ ਵਿਚ ਕੋਈ ਇਜਤ ਨਹੀਂ ਸੀ ਹੁੰਦੀ। ਲੋਕ ਸਾਹਿਤ ਦੀਆਂ ਸਾਰੀਆਂ ਵੰਨਗੀਆਂ ਆਪਣੇ ਸਮੇਂ ਦੇ ਸੱਭਿਆਚਾਰ ਤੇ ਸਮਾਜ ਦੀ ਤਰਜਮਾਨੀ ਕਰਦੀਆਂ ਨਿਰੰਤਰ ਪ੍ਰਵਾਹ ਵਿੱਚ ਇੱਕ ਪੀੜ੍ਹੀ ਤੋਂ ਦੂਜੀ ਪੀੜ੍ਹੀ ਬੋਝੇ ਬਹੁਤੇ ਬਦਲ ਨਾਲ ਅੱਗੇ ਚਲਦੀਆਂ ਰਹਿੰਦੀਆਂ ਹਨ। ਇਹਨਾਂ ਸਾਹਿਤ ਵੰਨਗੀਆਂ ਵਿੱਚੋਂ ਉਸ ਸਮੇਂ ਦੇ ਸੱਭਿਆਚਾਰ ਦੇ ਫੁੱਲਾਂ ਦੀ ਖੁਸ਼ਬੋ ਸਮੇਂਦੀ ਹੁੰਦੀ ਹੈ ਤੇ ਉਸ ਸਮੇਂ ਦੇ ਸਮਾਜ ਦੀ ਅੰਤਰਆਤਮਾ ਇਹ ਲੋਕ-ਸਾਹਿਤ ਵੰਨਗੀਆਂ ਆਪਣੇ ਸਮੇਂ ਦੇ ਲੋਕਾਂ ਦੀ ਸਿਆਣਪ ਤੇ ਸਾਹਿਤਕ ਪ੍ਰਤੀਭਾ ਨੂੰ ਪੇਸ਼ ਕਰਦੀਆਂ ਹਨ ਤੇ ਨਾਲ ਹੀ ਉਹਨਾਂ ਦੀਆਂ ਭਾਵਨਾਵਾਂ ਅਤੇ ਵਲਵਲਿਆਂ ਨੂੰ ਆਮ ਜਨ-ਜੀਵਨ ਨਾਲ ਸਾਂਝਾ ਕਰਦੀਆਂ ਹਨ।

ਲੋਕ ਸ਼ਬਦ ਦੀ ਉਤਪਤੀ ਅਤੇ ਲੋਕ ਸ਼ਬਦ ਦੀ ਵਰਤੋਂ ਕਦੇ ਅਨਪੜ੍ਹ, ਗੰਦਾਰ, ਅਸੱਭਿਅਕ ਲੋਕਾਂ ਲਈ ਕੀਤੀ ਜਾਂਦੀ ਰਹੀ ਹੈ ਪਰੰਤੂ ਆਧੁਨਿਕ ਸਮੇਂ ਇਹ ਧਾਰਨਾ ਬਦਲ ਗਈ ਹੈ। ਲੋਕਧਾਰਾ ਸ਼ਾਸਤਰੀਆਂ ਅਨੁਸਾਰ ਕਿਸੇ ਇੱਕ ਭਾਸ਼ਾ ਨਾਲ ਜੁੜੇ ਹੋਏ ਲੋਕਾਂ ਦੇ ਸਮੂਹ ਨੂੰ ਲੋਕ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਇਸ ਦੇ ਅੰਤਰਗਤ ਨਸਲ, ਧਰਮ, ਜਾਤ, ਕਿੱਤਾ ਆਦਿ ਨਾਲ ਜੁੜੇ ਸਮੂਹ ਵੀ ਸ਼ਾਮਿਲ ਹੁੰਦੇ ਹਨ ਇਸ ਸਮੂਹ ਵੱਲੋਂ ਰਚੀ ਜਾਂਦੀ ਕਵਿਤਾ ਨੂੰ ਹੀ ਲੋਕ-ਕਾਵਿ ਦਾ ਨਾਂ ਦਿੱਤਾ ਗਿਆ ਹੈ। ਇਸ ਲੋਕ-ਕਾਵਿ ਦੀਆਂ ਆਪਣੀਆਂ ਕੁਝ ਵਿਸ਼ੇਸ਼ਤਾਵਾਂ ਹਨ। ਇਸ ਦੀ ਪਹਿਲੀ ਵਿਸ਼ੇਸ਼ਤਾ ਇਹ ਹੈ ਕਿ ਇਹ ਇੱਕ ਪੀੜ੍ਹੀ ਤੋਂ ਦੂਜੀ ਪੀੜ੍ਹੀ ਤੱਕ ਮੌਖਿਕ ਤੌਰ 'ਤੇ ਪਹੁੰਚਦਾ ਹੈ। ਲੋਕ ਕਾਵਿ ਦੀ ਅਗਲੀ ਵਿਸ਼ੇਸ਼ਤਾ ਇਹ ਹੈ ਕਿ ਲੋਕ ਮਨ ਵਿੱਚੋਂ ਦੱਬੀਆਂ ਭਾਵਨਾਵਾਂ ਨੂੰ ਬਾਹਰ ਕੱਢਣ ਦਾ ਬਹੁਤ ਹੀ ਮਹੱਤਵਪੂਰਨ ਕੰਮ ਕਰਦਾ ਹੈ। ਦੂਜੇ ਸ਼ਬਦਾਂ ਵਿਚ ਇਹ ਬਾਹਰੀ ਦਬਾਵਾਂ ਨੂੰ ਝੱਲਣ ਦੀ ਹਿੰਮਤ ਕਰਦਾ ਹੈ। ਲੋਕ-ਕਾਵਿ ਅਜਿਹਾ ਹੀ ਅਨਮੋਲ ਖਜ਼ਾਨਾ ਹੈ ਜਿਸ ਵਿੱਚ ਲੋਕ ਜਨ ਸਮੂਹ ਆਪਣੇ ਰਿਸ਼ਤੇ-ਨਾਤੇ, ਆਪਣੀਆਂ ਨਿੱਜੀ ਭਾਵਨਾਵਾਂ, ਇੱਛਾਵਾਂ ਨੂੰ ਅਸਾਨੀ ਨਾਲ ਅਭਿਵਿਅਕਤੀ ਕਰ ਸਕਦਾ ਹੈ। ਲੋਕ ਕਾਵਿ ਵਿੱਚ ਲੋਕਗੀਤ, ਲੋਰੀ, ਚੋਲਾ, ਘੋੜੀਆਂ, ਦੋਹਾ, ਸੁਹਾਗ, ਸਿੱਠੀਆਂ ਕਿੱਕਲੀ, ਬਾਲ, ਪੱਤਲ, ਛੰਦ ਪਰਾਗੇ ਆਦਿ ਅਨੇਕਾਂ ਰੂਪ ਸਮਾਮ ਜਾਂਦੇ ਹਨ। ਦੋਹਾ ਇੱਕ ਅਜਿਹਾ ਗੁੰਝਲਦਾਰ ਕਾਵਿ ਰੂਪ ਹੈ ਜਿਹੜਾ ਉੱਚੀ ਹੋਕ ਵਿੱਚ ਗਾਇਆ ਜਾਂਦਾ ਹੈ, ਵਿਆਹ ਦੇ ਸਮੇਂ ਮਾਂ-ਪਿਉ, ਭੈਣ-ਭਰਾ, ਦਿਉਰ-ਭਰਜਾਈ, ਜੇਠ ਜਠਾਣੀ ਆਦਿ ਬਹੁਤ ਸਾਰੇ ਰਿਸ਼ਤੇ ਅਜਿਹੇ ਹਨ ਜਿਹੜੇ ਵਿਆਹ ਦੇ ਮਾਹੌਲ ਨੂੰ ਹੋਰ ਖੁਸ਼ੀ ਭਰਿਆ ਬਣਾਉਣ ਲਈ ਆਪਣੀਆਂ ਖੁਸ਼ੀਆਂ ਦਾ ਇਜਾਗਰ ਕਰਨ ਨੂੰ ਦੋਹਿਆਂ ਦੇ ਰੂਪ ਵਿਚ ਗਾ ਕੇ ਖੁਸ਼ੀਆਂ ਨੂੰ ਹੋਰ ਜ਼ਿਆਦਾ ਵਧਾਉਂਦੇ ਹਨ। ਦੋਹਿਆਂ ਦੇ ਵਿਚ ਅਸਿੱਧਾ ਸੰਬੰਧਨ ਵੀ ਹੁੰਦਾ ਹੈ ਅਤੇ ਸਿੱਧਾ ਵੀ, ਅਸਲ ਵਿਚ ਦੋਹਾ ਇੱਕ ਅਜਿਹਾ ਕਾਵਿ ਰੂਪ ਹੈ ਜਿਸ ਵਿੱਚ ਔਰਤ ਜਾਂ ਮਰਦ ਵੱਲੋਂ ਦੂਸਰੀ ਧਿਰ ਨੂੰ ਵਿਅੰਗਮਈ ਸੰਬੰਧਨ ਹੁੰਦਾ ਹੈ। ਇਸ ਵਿਚ ਕੇਵਲ ਵਿਅੰਗ ਹੀ ਨਹੀਂ ਕੀਤਾ ਜਾਂਦਾ ਸਗੋਂ ਨਸੀਹਤ ਵੀ ਦਿੱਤੀ ਜਾਂਦੀ ਹੈ ਜਿਸ ਤਰ੍ਹਾਂ ਇੱਕ ਕੁੜੀ ਆਪਣੀ ਨਵੀਂ ਵਿਆਹੀ ਭਰਜਾਈ ਨੂੰ ਜੰਗ ਦੀ ਰੀਤ ਅਨੁਸਾਰ ਆਪਣੀ ਸੱਸ ਤੋਂ ਪਿਆਲਾ ਪੀਣ ਲਈ ਸੰਬੰਧਨ ਕਰਦੀ ਹੋਈ ਆਖਦੀ ਹੈ:-

ਪਿਆਲਾ ਤੇਰੀ ਸੱਸ ਦੇਵੇ, ਪਿਆਲਾ ਲਈ ਨੀ ਸੰਭਾਲ
ਪੈਰਾਂ ਹੇਠ ਨਾ ਦੱਬ ਲੀਂ, ਕੋਈ ਲੋਕੀਂ ਕਰਨ ਨੀ
ਭਾਬੋਂ ਪਿਆਰੀਏ, ਵਿਚਾਰ

ਕੁੜੀ ਸਹੁਰੇ ਪਹੁੰਚਦੀ ਹੈ ਤਾਂ ਉਸਦੀ ਸੱਸ ਜੋੜੀ ਉੱਤੇ ਪਾਣੀ ਵਾਰ ਕੇ ਪੀਂਦੀ ਹੈ ਇਸ ਰੀਤ ਪਿੱਛੇ ਇਹ ਵਿਸ਼ਵਾਸ ਹੈ ਕਿ ਸੱਸ ਦੇ ਘਰ ਦੀਆਂ ਹੋਰ ਤੀਵੀਆਂ, ਵਹੁਟੀਆਂ ਦੀਆਂ ਸਾਰੀਆਂ ਬਲਾਵਾਂ ਦੂਰ ਰੱਖਣ ਅਤੇ ਖੁਦ ਭਾਂਗਣ ਲਈ ਤਿਆਰ ਹਨ।²

ਇਸੇ ਤਰ੍ਹਾਂ ਇਸ ਦੋਹੇ ਵਿਚ ਵਿਆਹ ਕੇ ਆਈ ਨਵ-ਵਿਆਹੀ ਭਰਜਾਈ ਨੂੰ ਉਸਦੀ ਨਨਾਣ ਵੱਲੋਂ ਡੋਲੀਓਂ ਉੱਤਰ ਕੇ ਘਰ ਦੀ ਦਹਿਲੀਜ਼ ਅੰਦਰ ਆਉਣ ਲਈ ਸੰਬੰਧਨ ਕਰਦੀ ਹੈ ਜਿਵੇਂ:-

ਉੱਤਰ ਭਾਬੋਂ ਡੋਲੀਓਂ, ਦੇਖ ਸਹੁਰੇ ਦਾ ਬਾਰ
ਕੱਧਾਂ ਚਿਤਣਾ ਦਿੱਤੀਆਂ, ਕੋਈ ਹਾਥੀ ਝੁਲਦੇ
ਜਾਨੋਂ ਪਿਆਰੀਏ, ਨੀ ਬਾਰ



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ਪ੍ਰੋ. ਗੁਰਮਿੰਦਰ ਜੀਤ ਕੌਰ

ਜੋ ਸਿਸਟਮਤਿਥਿਤ ਗੋਧ ਪਾਕੇ ਲਿਏ
ਪ੍ਰਦੇਸੀ ਪੰਜਾਬੀ ਔਰਤ ਦੇ ਦੁੱਖ ਦੀ ਮਾਨਸਿਕ ਪੇਸ਼ਕਾਰੀ : ਫਰੰਗੀਆਂ ਦੀ ਨੂੰਹ

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संस्कार चेतना

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ਪੰਜਾਬੀ ਵਿਭਾਗ

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ਭਾਸ਼ਾ ਕਿਸੇ ਕੌਮ, ਕਿਸੇ ਦੇਸ਼ ਦਾ ਕੀਮਤੀ ਸਰਮਾਇਆ ਹੁੰਦਾ ਹੈ। ਭਾਸ਼ਾ ਹੀ ਇੱਕ ਅਜਿਹਾ ਮਾਧਿਅਮ ਹੈ ਜਿਸ ਰਾਹੀਂ ਕਿਸੇ ਕੌਮ, ਕਿਸੇ ਦੇਸ਼ ਦੇ ਲੋਕਾਂ ਨੂੰ, ਉਹਨਾਂ ਦੀ ਮਾਨਸਿਕਤਾ ਨੂੰ ਸਮਝਿਆ ਜਾ ਸਕਦਾ ਹੈ। ਭਾਸ਼ਾ ਸਿਰਫ਼ ਸੰਚਾਰ ਦਾ ਹੀ ਮਾਧਿਅਮ ਨਹੀਂ ਹੁੰਦੀ। ਅਸੀਂ ਜਾਣਦੇ ਹਾਂ ਕਿ ਸਾਡਾ ਸੱਭਿਆਚਾਰ, ਸਾਡੀ ਲੋਕਯੋਗ ਪੀੜੀ-ਦਰ-ਪੀੜੀ ਸਾਡੇ ਪੁਰਖਿਆਂ ਤੋਂ ਜੁਬਾਨ ਰਾਹੀਂ ਸਾਡੇ ਕੋਲ ਪਹੁੰਚਦੀ ਹੈ। ਸਾਡੇ ਕੋਲ ਪਹੁੰਚਿਆ ਰੂਪ ਉਹੀ ਰੂਪ ਨਹੀਂ ਹੁੰਦਾ, ਜੋ ਸਾਡੇ ਪੁਰਖਿਆਂ ਵੇਲੇ ਸੀ, ਲਬਕਿ ਕੁਝ ਬਦਲਾਵ ਨਾਲ ਸੁਰੱਖਿਅਤ ਰਹਿੰਦੀ ਹੈ ਤਾਂ ਉਹ ਹੈ ਲਿਖਤ ਸਾਹਿਤ। ਲਿਖਣ ਲਈ ਕਿਸੇ ਨਾ ਕਿਸੇ ਭਾਸ਼ਾ ਦੀ ਲੋੜ ਹੁੰਦੀ ਹੈ। ਅਣਵੰਡੇ ਪੰਜਾਬ ਵਿੱਚ ਪੰਜ ਦਰਿਆ ਵਗਏ ਸਭ ਇਹਨਾਂ ਪੰਜ ਦਰਿਆਵਾਂ ਦੀ ਧਰਤੀ ਪੰਜਾਬ ਅਤੇ ਇਹਨਾਂ ਪੰਜ ਦਰਿਆਵਾਂ ਦੀ ਬੋਲੀ ਪੰਜਾਬੀ।

ਪੰਜਾਬੀ ਇਕ ਆਧੁਨਿਕ ਬੋਲੀ ਹੈ ਜੋ ਸੰਸਾਰ ਦੀਆਂ ਵਿਕਸਿਤ ਬੋਲੀਆਂ ਵਿੱਚੋਂ ਇੱਕ ਹੈ। ਆਪਣੇ ਲੋਕਪ੍ਰਿਅਤਾ ਅਤੇ ਬੋਲਣ ਵਾਲਿਆਂ ਦੀ ਗਿਣਤੀ ਪੱਖੋਂ ਸਿਖਰ ਤੇ ਹੈ, ਪਰ ਫਿਰ ਵੀ ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਨੂੰ ਜੋ ਮਾ ਸਤਿਕਾਰ ਮਿਲਣਾ ਚਾਹੀਦਾ ਸੀ ਉਹ ਨਹੀਂ ਮਿਲਿਆ। ਪੰਜਾਬੀ ਪੰਜਾਬ ਦੇ ਬਸ਼ਿੰਦਿਆਂ ਦੀ ਬੋਲਚਾਲ ਦੀ ਭਾਸ਼ਾ ਹੈ ਤੇ ਵੀ ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਨੂੰ ਕਦੇ ਵੀ ਸਰਕਾਰੀ ਦਰਬਾਰਾਂ ਅਤੇ ਦਫ਼ਤਰਾਂ ਦੀ ਭਾਸ਼ਾ ਨਹੀਂ ਮੰਨਿਆ ਗਿਆ। ਆਜ਼ਾਦ ਭਾਰਤ ਦੇ ਸੂਬਿਆਂ ਦੀ ਵੰਡ ਵੀ ਭਾਸ਼ਾ ਦੇ ਆਧਾਰ ਉੱਤੇ ਹੀ ਹੋਈ ਸੀ। ਤਤਕਾਲੀਨ ਪ੍ਰਧਾਨ ਮੰਤਰੀ ਨੇ ਪੰਜਾਬੀ ਪੰਜਾਬ ਰਾਜ ਨੂੰ ਇਹ ਭਰੋਸਾ ਦਿਵਾਇਆ ਸੀ ਕਿ ਪੰਜਾਬੀ ਨੂੰ ਪੰਜਾਬ ਦੀ ਰਾਜ ਭਾਸ਼ਾ ਬਣਾ ਦਿੱਤਾ ਜਾਵੇਗਾ। ਪਰ ਅਜਿਹਾ ਨਹੀਂ ਹੋਇਆ। ਜੇ ਗੱਲ ਇਸ ਤੋਂ ਪਹਿਲਾਂ ਦੇ ਸਮਿਆਂ ਦੀ ਕਰੀਏ ਭਾਵ ਜਦੋਂ ਪੰਜਾਬ ਉੱਤੇ ਪੰਜਾਬੀਆਂ ਦਾ ਰਾਜ ਹੋਇਆ ਕਰਦਾ ਸੀ। ਬੰਦਾ ਬਹਾਦਰ ਦੇ ਸਮੇਂ ਵਿੱਚ ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਨੂੰ ਮਾਣ-ਸਤਿਕਾਰ ਮਿਲਿਆ। ਇਹ ਭਾਸ਼ਾ ਬੋਧੀ ਚਿਰ ਹੀ ਸੀ। ਮਿਸਲਾਂ ਦੇ ਸਮੇਂ ਸਿੱਖ ਰਾਜ ਦੀ ਵਾਗਡੋਰ ਮਹਾਰਾਜਾ ਰਣਜੀਤ ਸਿੰਘ ਦੇ ਹੱਥ ਆਈ ਮਹਾਰਾਜਾ ਦੇ ਸਮੇਂ ਦੀ ਪੰਜਾਬ ਦੇ ਰਾਜ ਪ੍ਰਬੰਧ ਅਤੇ ਰਾਜ ਦੇ ਹੋਰ ਅਦਾਰਿਆਂ ਅਤੇ ਸੰਸਥਾਵਾਂ ਦੀ ਭਾਸ਼ਾ ਵੀ ਪੰਜਾਬੀ ਨਾ ਬਣ ਸਕੀ ਸਗੋਂ ਮੁਗਲਈ ਪ੍ਰਭਾਵ ਕਾਇਮ ਰਿਹਾ ਅਤੇ ਰਾਜ ਦੇ ਸਾਰੇ ਕੰਮ-ਕਾਰ ਅਤੇ ਦਰਬਾਰੀ ਕਾਰਵਾਈ ਫਾਰਸੀ ਭਾਸ਼ਾ ਵਿੱਚ ਹੀ ਹੁੰਦੀਆਂ ਰਹੀਆਂ ਹਨ। ਇਹੀ ਹਾਲ ਆਜ਼ਾਦ ਭਾਰਤ ਵਿੱਚ ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਨਾਲ ਹੋਇਆ

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संस्कार चेतना

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ਗੁਰੂ ਨਾਨਕ ਕਾਲਜ

ਕਿੱਲਿਆਂਵਾਲੀ

ਅਜੋਕੇ ਸੂਚਨਾ ਤਕਨਾਲੋਜੀ ਦੇ ਯੁੱਗ ਵਿਚ ਹਰ ਉਮਰ ਤੋਂ ਵਰਗ ਦੇ ਲੋਕ ਸੋਸ਼ਲ ਮੀਡੀਏ ਨਾਲ ਜੁੜੇ ਹੋਏ ਹਨ। ਸੋਸ਼ਲ ਮੀਡੀਏ ਨੇ ਸਾਡੇ ਜੀਵਨ ਪ੍ਰਤੀ ਦ੍ਰਿਸ਼ਟੀਕੋਣ, ਸਾਡੇ ਕਾਰ-ਵਿਵਹਾਰ, ਸਾਡੀ ਭਾਸ਼ਾ ਤੋਂ ਲੈ ਕੇ ਸਾਡੀ ਮਾਨਸਿਕਤਾ ਉੱਪਰ ਵੀ ਆਪਣੀ ਪੇੜ-ਚਾਲ ਦਰਸਾਈ ਹੈ। ਵਿਅਕਤੀਗਤ ਜੀਵਨ ਦੇ ਨਾਲੋਂ ਨਾਲ ਸੋਸ਼ਲ ਮੀਡੀਏ ਨੇ ਸਾਡੇ ਸਮਾਜ ਅਤੇ ਰਾਜਨੀਤਕ ਤਾਣੇ-ਬਾਣੇ ਨੂੰ ਵੀ ਵੱਡੇ ਪੱਧਰ 'ਤੇ ਪ੍ਰਭਾਵਿਤ ਕੀਤਾ ਹੈ। ਹਬਲੇ ਪਰਚੇ ਵਿਚ ਸੋਸ਼ਲ ਮੀਡੀਏ ਦੇ ਭਾਸ਼ਾ, ਸਭਿਆਚਾਰ ਅਤੇ ਮਨੁੱਖੀ ਮਾਨਸਿਕਤਾ ਉੱਪਰ ਪੈਣ ਵਾਲੇ ਪ੍ਰਭਾਵਾਂ ਤੇ ਕੁਪ੍ਰਭਾਵਾਂ ਸੰਬੰਧੀ ਵਿਸ਼ਲੇਸ਼ਣ ਕੀਤਾ ਜਾਵੇਗਾ।

ਸੋਸ਼ਲ ਮੀਡੀਏ ਨਾਲ ਜੁੜੇ ਹਰ ਵਿਅਕਤੀ ਨੂੰ ਲੱਗਦਾ ਹੈ ਕਿ ਉਸ ਕੋਲ ਜਾਣਕਾਰੀ ਦਾ ਅਤੁੱਟ ਖਜ਼ਾਨਾ ਹੈ। ਪਰ ਇਹ ਜਾਣਕਾਰੀ ਕਿਸ ਸੇਮੇ ਤੋਂ ਆ ਰਹੀ ਹੈ, ਇਸ ਪ੍ਰਤੀ ਉਹ ਸੁਚੇਤ ਨਹੀਂ ਹੁੰਦਾ। ਜਿਸ ਕਾਰਨ ਸੋਸ਼ਲ ਮੀਡੀਏ ਉੱਤੇ ਢੂਠੀਆਂ ਤੇ ਮਨ-ਖੜ੍ਹਤ ਖਬਰਾਂ ਦਾ ਚਲਨ ਅਜੋਕੇ ਸਮਿਆਂ ਵਿੱਚ ਹੜ੍ਹ ਵਾਂਗ ਡੈਲ ਰਿਹਾ ਹੈ। ਬਹੁਤ ਸਾਰੀਆਂ ਰਾਜਨੀਤਿਕ ਪਾਰਟੀਆਂ ਸੋਸ਼ਲ ਮੀਡੀਏ ਰਾਹੀਂ ਢੂਠੀਆਂ ਖਬਰਾਂ ਫੈਲਾ ਕੇ ਇਸ ਨੂੰ ਆਪਣੇ ਸੱਤੇ ਹਿੱਤਾਂ ਲਈ ਵਰਤ ਰਹੀਆਂ ਹਨ। ਦੇਖਣ ਦੇ ਵਿਚ ਇਹ ਵੀ ਆਇਆ ਹੈ ਕਿ ਰਾਜਨੀਤਿਕ ਪਾਰਟੀਆਂ ਪੇਸ਼ੇਵਰ ਲੋਕਾਂ ਨੂੰ ਪੇਸ਼ੇ ਦੇ ਦਮ 'ਤੇ ਮਰੀਦ ਕੇ ਉਹਨਾਂ ਦੀਆਂ ਟੀਮਾਂ ਬਣਾ ਸੋਸ਼ਲ ਮੀਡੀਏ ਉੱਤੇ ਢੂਠੇ ਪ੍ਰਚਾਰ ਕਰਵਾਉਂਦੀਆਂ ਹਨ। ਬਹੁਤ ਸਾਰੇ ਭੋਲੇ ਭਾਲੇ ਲੋਕ ਇਹਨਾਂ ਰਾਜਨੀਤਿਕ ਪਾਰਟੀਆਂ ਦੁਆਰਾ ਫੈਲਾਏ ਜਾਂਦੇ ਢੂਠੇ ਪ੍ਰਚਾਰ ਦੇ ਖ਼ਾਸੇ ਵਿਚ ਆ ਆਪਣਾ ਅਤੇ ਸਮਾਜ ਦਾ ਨੁਕਸਾਨ ਕਰਦੇ ਹਨ। ਸਵਰਾਜਬੀਰ ਅਨੁਸਾਰ, "ਪਿਛਲੇ ਸਾਲ ਬ੍ਰਿਟਿਸ਼ ਬਰਾਡਕਾਸਟਿੰਗ ਕਾਰਪੋਰੇਸ਼ਨ (ਬੀਬੀਸੀ) ਨੇ ਹਿੰਦੋਸਤਾਨ, ਕੀਨੀਆ ਤੇ ਨਾਇਜੀਰੀਆ ਵਿਚ ਵੱਡੇ ਪੱਧਰ ਦਾ ਖੋਜ ਕਾਰਜ ਕਰਵਾਇਆ, ਜਿਸ ਵਿਚ ਇਹ ਤੱਥ ਸਾਹਮਣੇ ਆਏ ਕਿ ਹਿੰਦੋਸਤਾਨ ਦੇ ਲੋਕ ਉਨ੍ਹਾਂ ਸੰਦੇਸ਼ਾਂ, ਜਿਨ੍ਹਾਂ ਵਿਚ ਹਿੰਸਾ ਹੋਵੇ, ਨੂੰ ਫੈਲਾਉਣ ਤੋਂ ਤਾਂ ਕੁਝ ਚਿੰਜਕ ਮਹਿਸੂਸ ਕਰਦੇ ਹਨ ਪਰ 'ਰਾਸ਼ਟਰਵਾਦੀ' ਭਾਵਨਾ ਵਾਲੇ ਸੰਦੇਸ਼ ਬੜੀ ਤੇਜ਼ੀ ਨਾਲ ਫੈਲਾਏ ਜਾਂਦੇ ਹਨ। ਟਵਿੱਟਰ ਦੇ 16 ਹਜ਼ਾਰ ਖ਼ਾਤਿਆਂ ਦੇ ਅਧਿਐਨ ਤੋਂ ਮਨਖਤਤ ਖਬਰਾਂ ਫੈਲਾਉਣ ਵਾਲਿਆਂ ਦੇ ਜੋ ਵਿਚਾਰਧਾਰਕ ਰੁਝਾਨ ਸਾਹਮਣੇ ਆਏ, ਉਨ੍ਹਾਂ ਅਨੁਸਾਰ ਸੱਤਾਧਾਰੀ ਪਾਰਟੀ ਦੇ ਹਮਾਇਤੀਆਂ ਦੇ ਤਾਰ ਬਿਹਤਰ ਤਰ੍ਹਾਂ ਨਾਲ ਜੁੜੇ ਹੋਏ ਹਨ। ਰਾਸ਼ਟਰਵਾਦ, ਦੋਸ਼ ਭਗਤੀ, ਪਾਕਿਸਤਾਨ ਵਿਰੋਧ, ਹਿੰਦੂਤਵ ਦੀ ਵਡਿਆਈ ਅਤੇ ਘੱਟਗਿਣਤੀ ਦੇ ਲੋਕਾਂ ਨੂੰ ਢੂਠਿਆਉਣ ਵਾਲੇ ਸੰਦੇਸ਼ ਇਹ ਟੇਲੀਆਂ ਬੜੇ ਧੜੱਲੇ ਨਾਲ ਫੈਲਾਉਂਦੀਆਂ ਹਨ।⁽¹⁾ ਇਸ ਤਰ੍ਹਾਂ ਫਿਰਕਾਪ੍ਰਸਤੀ ਪੈਦਾ ਕਰਨ ਲਈ ਰਾਸ਼ਟਰ, ਧਰਮ, ਜਾਤ, ਨਸਲ, ਆਦਿ ਨੂੰ ਆਧਾਰ ਬਣਾ ਕੇ ਬਹੁਤ ਵਾਰ ਇਹੋ ਜਿਹੀਆਂ ਮਨਖਤਤ ਖਬਰਾਂ ਸੋਸ਼ਲ ਮੀਡੀਏ ਉੱਤੇ ਫੈਲਾਈਆਂ ਜਾਂਦੀਆਂ ਹਨ ਜਿਨ੍ਹਾਂ ਕਰਕੇ ਹਿੰਸਾ ਫੈਲਦੀ ਹੈ ਤੇ ਕਈਆਂ ਦੀਆਂ ਜਾਨਾਂ ਜਾਂਦੀਆਂ ਹਨ। ਸੋਸ਼ਲ ਮੀਡੀਏ ਦੀ ਵਰਤੋਂ ਕਰਦਿਆਂ ਮਨੁੱਖ ਸਾਹਮਣੇ ਵੱਡਾ ਮਸਲਾ ਇਹਨਾਂ ਢੂਠੀਆਂ ਤੇ ਮਨਖਤਤ ਖਬਰਾਂ ਦੇ ਮੱਕੜਜਾਲ ਤੋਂ ਬਚਣ ਦਾ ਹੈ। ਸਾਨੂੰ ਚੇਤਨ ਹੋ ਕੇ ਢੂਠੀਆਂ ਖਬਰਾਂ ਦੇ ਫੈਲਾਓ ਵਿਰੁੱਧ ਲਾਮਬੰਦ ਹੋਣ ਦੀ ਜ਼ਰੂਰਤ ਹੈ।



Stress Management: Need of Hour

Ashish Baghla

Assistant Professor In Commerce, Guru Nanak College, Killianwall,

District Muktsar (Punjab)

Ashish.baghla@yahoo.in

ABSTRACT.

The work life of today has become so tough that it becomes so difficult to manage the personal life and professional life. Extensive use of technology and increasing private sector pressure is reducing the fun and joy from people involved in corporate sector. Further the increasing materialistic approach of people at work has created unnecessary stress in their life. Some stress is visible whereas some stress is invisible. The most dangerous stress in modern life is invisible stress. It results in many health issues, depression, anxiety etc. Global practices are being followed by India nowadays but the major thing to consider is that the reports have shown that every fourth person in western countries is suffering from depression. Stress, if not managed properly, could lead to many adverse effects on the organizational performance as well as on the life of individuals.

INTRODUCTION

As India has become the fastest growing economy of the world, more pressure is coming on the policymakers, industrialists and every Indian to retain the position of our country at the top. This thing sounds good but there is some dark side of such pace which is being ignored at the present time. "Human being is a social animal" is an old saying but is still valid in present era. With the advent of internet and fast changing technologies, considerable amount of change has been seen in the behavior of human beings. Now people in our country are adopting western culture in terms of relations and social interactions. People are becoming more materialistic, self-centered and money-minded. The dark side of such things is the Stress which could be a major reason for emerging issues in society like depression, anxiety etc. The problem is not so small, but it can take a big shape if not managed properly. This paper seeks to identify the role of stress in organizational performance and the impact on social life of people.

The term Stress can have two meanings: one on positive side and the other on negative side. The positive meaning of stress is simply the focus or emphasis on something to achieve the targets well in time. Whereas the negative meaning of stress explains the situation of a person when he mentally feels pressurized or he finds himself unable to complete a task properly. Stress can be

FINANCIAL INCLUSION IN INDIA: ITS NEED AND FUTURE

Ashish Bagla

Assistant Professor in Commerce, Guru Nanak College Killianwali,
Distt. Shri Muktsar Sahib (Punjab)

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ABSTRACT

The term 'Financial Inclusion' has remained a buzzword in the past few years among the banking industry. The term is related with increasing the spread of financial services to those who are not aware of or who are not in a position to avail financial services due to remote areas or lack of technology etc. In India, the reforms done in past few years are consistent with the growth and development of poor and disadvantaged groups. The slogan "SABKA SAATH SABKA VIKAS" by P.M. Modi is true in this sense which aims at Balanced Development of all people. It will be possible only when the issues related with corruption and huge gap between poor and rich will be reduced. The term financial inclusion focuses on providing the financial services such as banking and insurance to all people at affordable rates. There are few problems coming in the path of financial inclusion but it is sure that if some corrective measures are adopted by the authorities, then financial inclusion can be achieved in India to the fullest. This will ultimately fulfill the objective of the campaign Inclusive Growth and Balanced Development.

Keywords:

INTRODUCTION

Financial inclusion means extending basic banking services at affordable prices to the low income and disadvantaged groups. The Purpose of Financial Inclusion is to connect the excluded with the formal banking system in order to help them obtain an understanding of the financial services available and equipping them with the confidence to make informed financial decisions. Rangarajan committee on financial inclusion defines it as "Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost."

Financial inclusion evolved from a need to provide low-income people with financial services that can positively influence their personal financial health and growth.

OBJECTIVES OF THE STUDY

- To understand the need and present status of financial inclusion in India.
- To check the role of banks in achieving financial inclusion in India.
- To check the weaknesses/shortcomings of the progress of financial inclusion in India.

RESEARCH METHODOLOGY

For the purpose of this study, both the primary and secondary data have been used from various sources. Secondary data have been used from various online and offline sources such as online journals, websites and newspapers etc. Primary data has been collected from people working in different fields related with finance.

REVIEW OF LITERATURE

A lot of research has been done on Financial Inclusion in India by various scholars. Various journals and sites have been referred for the purpose of this study. The term Financial inclusion was first introduced in 2005 by K.C. Chakraborty, then Chairman of Indian Bank.

Various studies done so far as as follows:

Roy (2012) studied the overview of financial inclusion in India. The study concluded that banks have set up their branches in the remote corner of the country. Rules and regulations have been simplified. The study also said that banking industry has shown tremendous growth in volume during last few decades.

Divya Joseph (2014) had studied the level of financial inclusion and financial literacy in India. She tried to check the relationship between type of bank accounts and the amount of deposits coming into the banks.

Dr. V.K. Aggarwal(2014) in his study concluded that Financial inclusion is facing a lot of hurdles like illiteracy, lack of advanced technology in remote areas etc. are the reasons for slow growth of financial

A STUDY ON THE FUTURE OF DIGITAL PAYMENTS IN INDIA

Ashish Bagla

Assistant Professor in Commerce, Guru Nanak College Killianwali, District Muktsar (Punjab).

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ABSTRACT

This paper seeks to identify the present trend towards the adoption of digital payments in India. The term Digital Payment means making payment to other person with the help of internet or through electronic mode instead of paper money. The initiative of Digital Payments was taken by Government of India after the announcement of demonetization on 8th November 2016. Digital Payments was initiated to bring transparency in transactions and eliminating black money. It was actually a move towards cashless economy. Further, digital payments was encouraged to provide sufficient cash availability to the banks for providing credit to people. Till date, a considerable part of society has started using Digital mode of Payments, but still people feel scared of using Internet Banking, debit cards, e-cash etc. Initially the Government was providing considerable incentives for digital payments but now a decline has been seen in this push. This paper tries to identify the reasons for adoption of digital payments by people in India and it also tries to find out the problems faced by people in making Digital Payments.

Keywords: Digital Payments, Cashback, Incentives etc.

INTRODUCTION

This paper is about the attitude of people towards adoption of Digital Payments methods in order to have transparency in their operations. Digital Payments were encouraged by Government of India after the announcement of demonetization on 8th November 2016. The basic objective behind the initiative of Digital Payments was to achieve cashless economy in the long run. Due to the increasing corruption and black money in India, it was becoming difficult to avail the statement of transactions and transfers made by people to other parties. Digital India was a campaign launched by Government to increase transparency in operations and attain governance.

OBJECTIVES OF THE STUDY

- To find out the attitude of people towards adoption of digital payments in India.
- To find out the problems faced by people in making digital transfers
- To find out the most popular method of digital payments.
- To have an idea regarding the expected future of digital payments in India.

REVIEW OF LITERATURE

Sanghita Roy, Dr. Indrajit Sinha (2014) . stated that E- payment system in India, has shown tremendous growth, but still there has lot to be done to increase its usage. Still 90% of the transactions are cash based. Technology Acceptance Model used for the purpose of study. They found Innovation, incentive, customer convenience and legal framework are the four factors which contribute to strengthen the E- payment system.

Rakesh H M & Ramya T J (2014) in their research paper titled "A Study on Factors Influencing Consumer Adoption of Internet Banking in India" tried to examine the factors that influence internet banking adoption.

RESEARCH METHODOLOGY

For the purpose of our study, both Primary and Secondary Data have been used. Primary data has been collected using questionnaire method from 110 people. Secondary Data have been collected from various online sources such as websites, articles, journals, news etc.

Various methods of Digital Payments available in India are as follows:

1- NFC or MST transmission waves platform

Companies have come up with making transaction through NFC (Near Field Communication) and MST (Magnetic Secure Transmission) technology. Without swiping your card through POS (Point of Sales) machines, you can easily make payment to merchants through its wireless transmitting magnetic waves. You can avail this facility by downloading MST enabled app and also, your phone should support NFC facility. Once it is done, after registering your card details, you can make contactless transactions through your phone on any of merchants' POS terminal.

A study of consumer behavior towards online shopping: An analysis of Commerce students.

Ashish Baghla

Assistant Professor in Commerce, Guru Nanak College Killianwali, District Muktsar (Punjab).

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ABSTRACT

With the advent of internet and information technology, the present age has become more habitual of using internet and electronic devices for their daily use. It has become a crucial part of our daily life. Traditionally, brick and mortar model was followed in the businesses for gaining the market. But now the changing Technology has given ample opportunities to the businesses by providing them a platform of online market by creating a website or by having contract with online retailers. A past study has revealed that the Indian market is growing fast in terms of consumerism and trend towards online shopping. This paper seeks to identify the factors affecting growth of online shopping and the level of customer satisfaction from online shopping. Further, this paper will help the Corporates and researchers in getting the knowledge of attitude of students towards online retailers and the causes for any dissatisfaction. The research data collected by telephonic interview has shown various factors behind the growth of online shopping and increase in the spending on latest products. Further, the causes for dissatisfaction from online shopping websites has also been identified from the opinion given by the respondents. The respondents has further suggested few measures to improve the online shopping experience.

Keywords: Online shopping, cashback, customersatisfaction etc.

INTRODUCTION

The present era is being dominated by advancement in technology and a consistent innovation in the field of marketing. Online shopping websites are the biggest innovation in the field of online marketing. With the invent of internet, the businesses has started to increase their limits and market by targeting more customers with the help of online marketing as well as by the online shopping websites. A report has revealed tremendous growth in the online shopping in India during past 5 years. As the internet user base is increasing everyday in India, it is a biggest opportunity for the online shopping websites that they can target such people in near future. Online shopping can be done through various modes but basically the shopping through online websites such as Amazon, Flipkart, Myntra, Paytm, Snapdeal etc. the online stores of various companies through their own websites have been covered for the purpose of this study.

In simple words, online shopping means purchasing the products over the internet from some e-commerce website or the website of a company. Online shopping has definitely provided us lots of benefits, but at the same time some limitations or problems have been faced by the customers as well. This paper seeks to identify the overall performance of online shopping according to the Commerce students in some selected areas and it will try to suggest the measures to improve the online shopping experience.

OBJECTIVES OF THE STUDY

- To have knowledge of the attitude of Commerce students towards online shopping.
- To check the level of satisfaction from online shopping.
- To find out the causes of dissatisfaction from online shopping and suggesting the suitable measures to improve the online shopping.

RESEARCH METHODOLOGY

For the purpose of our study, both the primary and secondary data have been used in this research. A sample of 80 Commerce students was taken from various areas like Abohar, Malout, Patiala and Chandigarh etc. for the purpose of collection of primary data through telephonic interview. The data was collected and it was analyzed to find out the attitude and behavior of the Commerce students towards online shopping. Further, secondary data have been used from various online sources such as journals, articles, news etc.

REVIEW OF LITERATURE

Solomon (1998) studied the Consumer behaviour and said that it is the study of the processes involved when an individual selects, purchases, uses or disposes of products, services, ideas, or experiences to satisfy needs and desires. In view for the Internet to spread out as a retail channel, it is imperative to realize the consumer's mind-set, intention and conduct in light of the online buying practice.

A STUDY ON THE FACTORS AFFECTING ORGANISATIONAL COMMITMENT

Ashish Baghla,

Assistant Professor in Commerce,

Guru Nanak College, Kallianwali, District Sri Muktsar Sahib, Punjab

ABSTRACT

This paper deals with the Organisational Commitment and the factors affecting the Organisational Commitment. The term describes the emotional attachment of a person with the organisation because of some factor which creates an emotional commitment with the organisation to serve it for lifetime. The reason could be the availability of services, environment, leadership, management people, organisational culture, philosophy of the organisation and last but not the least mutual relations between the people in the organisation and the person working for it. Till date, there has been a very less amount of research done in India in the context of Organisational Commitment. The term has originated in America but it is getting momentum due to the changes coming in Global HR practices and globalisation. It explores the areas which have not so far been analysed much in India. Organisation attachment is a mental state of a person which may or may not go for long period. Organisational Commitment can have negative impact on the person not working at a time in that organisation. It adversely affects the productivity of the person having huge extent of attachment with that organisation. This paper has identified the reasons for less and more attachment with one organisation.

Keywords: Organisational Commitment, Emotions, organisational culture etc.

INTRODUCTION

The term Organisational Commitment is relatively new in India as very limited research have been done so far in India on this topic. This term basically deals with the mental state and situation of a person and the willingness level of a person to do the job for an organisation for very long time. The term describes the commitment level of a person to provide his services to the organisation after having some great experience with that organisation. This concept is applicable on both the Human Resource practices as well as to some extent in the Marketing practices. The customers also feel attached to some brand or a company on the basis of advertisement or the emotional feel provided by the company in their marketing to influence the sale of their product or service. The prime motive of Organisational Commitment is to have long run sustaining relationship between one stakeholder and the company.

In other words, Organisational Commitment is a description of how much an individual feels attached to an organisation. It is a state of bonding between one person and one organisation due to some agreement or happening of some event or transaction at a time. Organisational Commitment is moreover a field of employer-employee relationship and commitment towards the job and the organisation.

Organisational Commitment for an employee covers the areas like:

- Job security.
- Job satisfaction.
- Role analysts.

CUSTOMER SATISFACTION FROM PATANJALI PRODUCTS: A REALITY OR PERCEPTION

Ashish Bagha, Assistant Professor in Commerce, Guru Nanak College, Killianwali,
District Muktsar (Punjab)

ABSTRACT

Patanjali Group has performed really well in the Indian FMCG industry since its inception. All thanks to the great image of Indian Yoga Guru Baba Ramdev, the company is touching height of success at the present time. Patanjali started its business in the year 2006 and today it has become India's 3rd largest FMCG company in terms of revenue. This paper attempts to identify the actual satisfaction level of the users of Patanjali products in relation to the overall perceptions of people regarding its quality. This paper tries to find out the causes for less level of customer satisfaction and also to check the measures for the company to improve its brand image in near future. The data has been collected from people of different age, background, profession etc. to check the image of Patanjali products in the minds of people. Further, this paper will be helpful for the researchers and scholars to do further research on this brand in near future as the company is making history every year in terms of revenue, profits and overall success in Indian market. The overall satisfaction level of customers was found to be above average and the pricing element of the company is found to be the competitive strength for the company. Still some issues are faced by the people in the quality of some Patanjali products which should be handled in near future to provide best satisfaction level to the customers.

Keywords: Patanjali, Revenue, Quality, Customer satisfaction etc.

INTRODUCTION

Patanjali Ayurved Limited was established in 2006 with a thought of rural and urban development. The company is not merely an organization but a thought of creating a healthy society through Yoga and Ayurveda. The company is breaking records in terms of its performance over the past few years. The company has become 3rd largest FMCG company in India in terms of Revenue.

The company deals in variety of segments like personal care, kitchen, soaps, food items and herbal medicines etc. The major strength of the company has been the clear image of Baba Ramdev from very long period and its pricing strategies. Apart from being Indian FMCG company, the company creates a positive image in the minds of people by advertising it to be a company providing higher revenue to the farmers by procuring raw materials from them and using the agricultural produce in the production of final products being sold by the company. The overall performance of the company till date is depicted in the following picture:

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Corporate Social Responsibility Practices in India: A Study of Few Companies

Ashish Baghla*

Assistant Professor in Commerce, Guru Nanak College Kilarawal, Dist. Muktes, Punjab

Abstract – This paper seeks to identify the Corporate Social Responsibility practices followed by companies operating in India. This paper will help the researchers and scholars in identifying the best CSR practices and to do further studies on what is best for India and what India really needs as CSR from the corporate. Indian Government has made CSR mandatory for the companies having turnover or benefits beyond a farthest point. Companies Act 2013 includes the arrangements related to CSR for the companies. Corporate Social Responsibility (CSR) isn't just a legal arrangement, however it is a commitment also with respect to an organization. As the companies begin their operations in the society, for the society and from different resources provided by the society, it becomes critical for them to give something in return to the society. This paper further seeks to identify the failures of companies in meeting the expectations of the society and helps to provide some suggestions to improve the CSR practices to better serve the society and the country on the loose.

Keywords: CSR, Companies Act 2013, Society etc.

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A Study of the Impact of Technology on the Society

Ashish Baghla*

Assistant Professor in Commerce, Guru Nanak College, Kilaanwali, District Muktsar, Punjab

Abstract – This research paper seeks to identify the positive and negative effect of modern technology on the society and it analyses the possible outcomes which has affected the behavior of people at workplace and in the network. Technology has changed the lifestyle. Technology has become an indispensable piece of our life. Every time and everywhere we need some kind of Technology to get our needs fulfilled. This paper tries to identify the effect of technology on different segments of society which are being transformed and somehow getting deteriorated. Technology is an aid or hane that depends on how we use it and how we takes the benefit of Technology. Technology is of numerous types, for example, information technology, mechanical technology, creation Technology, Communication Technology etc. Technology has resulted in better education, better items, better mode of communication, better transport, better quality of merchandise and enterprises etc. And yet it is having some negative effects on the society, for example, increasing contamination, decrease in creativity of people, more dependency on machines and Technology, negative effect of mobile towers etc. Everyone needs to think and decide about how one can use the Technology in an ideal manner.

A STUDY OF INCLUSIVE DEVELOPMENT IN INDIA USING FINANCIAL INCLUSION**A. Baghla**Department of Commerce, Guru Nanak College, Killianwali, Dist. Shri Muktsar Sahib, Punjab, India
ashishbaghla15751@gmail.com**ABSTRACT**

Inclusive development means the development in an economy that provides more employment avenues and should work for balanced development of all the states, regions etc. in a country. This means making available the basic facilities to all and promoting economic sustainability. This includes promoting communal harmony, empowering people by access to education and development of their core skills. The term 'financial inclusion' has been a topic of discussion among the banking industry over the years. The term refers to increasing the spread of financial services for those who are not aware of it or who are not in a position to avail financial services due to lack of remote areas or technology etc. In India, reforms made in the last few years are in line with the growth and development of poor and disadvantaged groups. The slogan of "SABKA SAATH SABKA VIKAS" is P.M. Modi is true in the sense that the objective is to achieve inclusive growth and development in India. This will be possible only when the issues related to corruption and the huge difference between the poor and the rich are less and the objectives of the people will be harmonized. The term financial inclusion means providing financial services like banking and insurance to all without any hardships and at convenient terms. There are some problems in the path of financial inclusion but it is sure that if some corrective measures are adopted by the authorities, then financial inclusion in India can be achieved in full. This campaign will serve the purpose of inclusive growth and balanced development.

Keywords: *inclusive growth, financial inclusion, education, economic development, banking etc.*

Introduction

The term Inclusive Development is a vast term and includes several factors governing it. Financial inclusion is one of the major factors for it. The term financial inclusion means providing financial services like banking and insurance to all without any hardships and at convenient terms. The objective of financial inclusion is excluded from the formal banking system to help them gain an understanding of the financial services available and to bring them together in availability of direct benefit transfers into a system of transparency. Rangarajan Committee states Financial Inclusion as "the process of ensuring access to financial services and timely and adequate credit, where vulnerable groups such as vulnerable groups and low-income groups at affordable costs is needed." The elements of inclusive development are as follows:

1. Skill Development: Skill development is not a small term. It includes development of various types of skills or core competencies possessed by the people of India. It is a long process involving identification, motivation and developing the required skills in potential human resources.

2. Financial Inclusion: Financial Inclusion is the key for Inclusive development. The biggest

reason for its role is the comprehension of basic financial services to the poor and backward area people. Apart from it, financial inclusion aims at developing financial literacy among people.

3. Technological Advancement: Technology is ever changing and recent years have shown more investment in service sector and development of such apps which helps in digital transfers and order procurement etc. and so on. Technology is limitless and the benefits derived from technology are beyond words. The advent of Artificial intelligence is providing new kind of products and services to the economies and it is leading the countries in the field of economic growth.

4. Economic Development: Indian economy is currently experiencing a recession due to the global recession due to Coronavirus. Various agencies are predicting about India to be the fastest growing economy in the world post COVID-19 due to rising investment and consumption expenditure. Economic development demands the same i.e. increase in amount of investment on support services like health, education, transport and communication etc. to provide better facilities to the citizens of a nation.

COVID-19: General Overview with Mathematical Model

Dr. Payal Singla
Assistant Professor
Department of Mathematics
Guru Nanak College Killianwali
pavalsingla86@gmail.com

Mrs. Galaxy Gupta
Assistant Professor
Department of English
Guru Nanak College Killianwali
gupta.galaxy@gmail.com

Abstract:

The COVID-19 pandemic, also known as the coronavirus pandemic, is the current worldwide coronavirus pandemic of 2019 (COVID 19), associated with extreme acute coronavirus 2 breathing disorder (SARS CoV 2). As the first case of Coronavirus (COVID-19) detected in December 2019 in China and after that on January 30, 2020 in India; today the number of cases are increasing day by day. Taking this into consideration, the present study discusses about the spread of Covid-19 pandemic. This paper describes the contact ratio, which explains the increase in spread of corona virus. This study also explains the spread pattern through SIR model which has the combination of three ordinary differential equations. Through this study we get to know the significance of social distancing which is necessary to prevent the transmission of this epidemic.

Keywords: Covid-19, Coronavirus, Pandemic, SIR model, Contact Ratio

Introduction:

As reported by W.H.O., viral infections are emerging and pose a major public health concern. Several viral epidemics have been recorded over the last 20 years. Yet an unexplained disease has been observed in a timeframe that is approaching the present day. Infection caused by this outbreak was due to a new virus corresponding to the COVID-19 family of coronaviruses. The epidemic of Coronavirus Virus 2019 (COVID-19) has produced a public health issue that has had a significant effect on how we are aware of our environment and our immediate environment. At the outset it was observed in Wuhan province of China but now it is spreading around the world and exactly 215 countries are infected with it till date. In India the first case of Covid-19 was reported on January 30, 2020 in Kerala. On 14th of March, 2020, government of India declared this outbreak a "Notified Disaster" and bold step of national lockdown was initiated from 25th of March, 2020. It was a complete shutdown of all services except essential ones. But now some states are easing restrictions based on district level profiling of infectious hotspots from April 20th, 2020.

COVID-19: General Overview with Mathematical Model

Dr. Payal Singla
Assistant Professor
Department of Mathematics
Guru Nanak College Killianwali
pavalsingla86@gmail.com

Mrs. Galaxy Gupta
Assistant Professor
Department of English
Guru Nanak College Killianwali
gupta.galaxy@gmail.com

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**PRODUCTION PROBLEM WITH THE CONCEPTION OF TASK (JOB)
BLOCK CRITERIA**Deepak Gupta¹, Payal Singla, and Sourav Singla

ABSTRACT. The following research study is an attempt at finding the solution regarding the ever present complication of scheduling of n tasks being prepared on the machines with a special focus on preparing time consisting of the shipping time as well as arbitrary lags. These lags include both or any of the start lag and stop lag. The main aim lies in finding an optimal order such that make span could be minimized. To support the conceptual viewpoint an illustrative example with numerical data entries has also been included.

1. INTRODUCTION

Flow shop scheduling is an integral problems with every big or small organisation. No wonder it finds its applicability in industrial sector, the most. The essence of scheduling algorithms to reduce the total production time of tasks. Scheduling of operations is very difficult in itself. However without considering the important and practically fundamental are one of the widest known optimization techniques. The essence of scheduling algorithm is to reduce the total production time of tasks. Scheduling of operations is very difficult issues

¹corresponding author

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Key words and phrases. Flow Shop, Start Lags, Stop Lags, Shipping Time, Job-Block.

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3-STAGE PRODUCTIONS SCHEDULING WITH THE CONCEPT OF SET UP TIME INCLUDING ARBITRARY LAGS

Sourav Singla*, Payal Singla** and Deepak Gupta***

*&**Research Scholar, Deptt. of Mathematics, MM University, Mullana (Ambala)

***Prof. & HOD, Deptt. of Mathematics, MM University, Mullana (Ambala)

E-mail : guptadeepak2003@yahoo.co.in, sourav10singla@gmail.com

ABSTRACT

In this paper the concept of arbitrary lags (start lag and stop lag) in n -jobs, 3-machines flow shop scheduling problem where setup time are treated as separate from processing time and transportation time of jobs has been studied. The objective of the study is to propose an algorithm by which we can minimize the make-span in three stage flow shop scheduling problem. A numerical illustration is given to demonstrate the computational efficiency of proposed algorithm as a valuable analytical tool for the researchers.

Keywords: Flow Shop, Setup Time, Shipping Time, Start Lag, Stop Lag.

INTRODUCTION

Flow shop scheduling problems are one of the widest known optimization techniques. The essence of scheduling algorithm is to minimize the make span in a flow shop environment. Scheduling of operations is very difficult issues in the planning, managing of manufacturing processes. The scheduling problems depend upon the important factors like transportation time breakdown effect, total elapsed time, etc. In general, an n job- m machine scheduling problem has $[(n!).(m!)]$ possible outcome. Such a problem does not leave any space for a pen and paper solution. However by staying in the boundaries and limiting the number of machines to 'three' the study has been conducted. Hence for 3 - stage flow shop scheduling complication with considerable set up time and arbitrary lags has been formulated and solved for the purpose of using it in the multiple organizations. The theory of shipping time is another important addition in this study. First of all in the field of scheduling theory an algorithm was introduced by Johnson [1] taking a scheduling problem in this problem n tasks are prepared on two machines. Mitten [2] treated a problem with the concept of time lags. Maggu and Das [3] established equivalent job for job - blocks theorem for 2 stage problem. The conception of shipping (transportation) time is very crucial in flow shop scheduling problem when the machines are distantly placed. Singh. T.P [4] applied the conception of shipping time in scheduling. Gupta, D. and Singh, T.P. [5] worked on $n \times 2$ production problem in which processing time are correlated with their probabilities and set up time are examined. Singh, T.P. and Gupta, D.[6] classified scheduling problem in which n tasks are prepared on 3 machines.

➤ Mr. Prince Singla

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E-Governance in Higher Education: Benefits & Challenges
Prince Singla
Asst. Professor
Guru Nanak College, Killianwali

Abstract

A good higher education system is required for overall development of a nation. A remarkable growth in the higher education sector had made the administration of higher education institutions intricate. Electronic Governance (e-Governance) is the use of Information and Communication Technologies (ICT) for the planning, implementation, and monitoring of government programs, projects, and activities. E-Governance is expected to help deliver cost-effective and easy-to-access citizen services, and improve processing of transactions both within the government, and between the government and other agencies. E-Governance is understood as a set of activities involving the effective contribution of information and communication technology (ICT) for strengthening administration and management in higher education system in India has declined somewhat over the past three decades due to remarkable increase in the number of colleges and universities and their privatization. Many of the software providers allow their clients to choose from the available modules to suit their needs to monitoring of these aspects. In this study, an attempt has been made to discuss the concept of E-Governance and use of latest application in higher education sector.

Key-Words: E-Governance, Information and Communication Technologies (ICT), Indian higher education system (IHS), IMS (Management Information System).

Introduction

India has one of the largest higher education systems in the world. Despite having the largest higher education system, the quality of education, in general, cannot be claimed to be the best. Technical and vocational Education in India has seen enormous growth in recent years with a large increase in total number of institutes imparting higher education. On one hand, this growth promises to produce more skilled youth to fulfil needs of ever growing Indian industry and on the other hand it poses a huge challenge for the governing bodies like UGC, AICTE, NCVT, NCTE, PCI, MCI, INC, DCI etc and state technical education boards to maintain & improve the quality of education being imparted through these new & existing technical and Vocational institutes.

Objectives of the study

The main objectives of the study are stated below:

- (a) To understand the concept of e-governance
- (b) To study its benefits and challenges

A New Dimension in Indian Banking: Cashless and Demonetization

Prince Singla
Asst. Professor,
Guru Nanak College
Kilianwall

Introduction

Every economy has classified in three sectors- Agriculture, Industrial and service sector, India is agrarian economy but nowadays India has one of the fastest growing service sectors in the world which contributes 57 percent of GDP in 2012-13 and share of agriculture sector is 17 percent in GDP in 2013-14 but largest employers sector of Indian economy. Banking sector is the strongest pillar of financial sector which plays a vital role in the development of economy. Banking and development both are connected with each other because banks mobilize capital resources and these resources are used for development purposes. The strength of an economy depends on the strength and efficiency of financial system. India's financial market depends upon the efficiency of banks because they accept deposits, attract the most of the savings or the biggest purveyors of credit.

Indian Banking System

The earliest Indian Bank was the bank of Hindustan set up in 1770. In 1935 Reserve Bank of India was constituted as Apex Bank. In 1969 Government of India issued an ordinance and 14 largest commercial banks were nationalized which contains 85 percent of the bank deposits in the country and another 6 commercial banks were nationalized in 1980. India has also adopted LPG Policy under banking sector reforms in 1991, which did not leave banking sector unchanged. In 1991 Narsimha committee was organized which worked out the road map of banking sector reforms.

In Indian context, there were two phases of nationalisation, introduction of RRB's, entry of private sector banks and foreign banks and now e-banking or some important and major changes that affect the structure as well as functioning of the banks from time to time. Technology has become the fuel for rapid change. IT developments in the banking sector have speed up communication and transactions for clients. One of the basic reasons for the development of banking sector is computerization, because with the same efforts or manpower working area of the banking sector was expanded. Indian banking has transferred from intermediary stage of social banking to newly conceived technology based, computer centric and competitive banking.

The RBI has played proactive role in the implementation of information technology in banking sector because:-

1. With the technology operational cost of banks will reduce.
2. Facilitating more efficient transactions among customers the same network.

E- delivery channels

In E-banking system banks are expanding their customer base with the help of multiple e-delivery channels like ATM, Credit/Debit, Smart cards, Internet banking, mobile banking, tele-banking etc. These electronic services may be categorized as follows:-



IMPACT OF GOODS AND SERVICE TAX (GST) ON INDIAN ECONOMY

Prince Singla

Asst. Professor, Guru Nanak College, Killianwali.

ABSTRACT :

Present Indian tax system is very complex as it includes cascading effects of tax. GST, being one single indirect tax scheme for the entire nation will attempt to make India united common market. GST referred as Goods and services tax is defined as the giant indirect tax structure designed to support and enhance the economic growth of a country. More than 150 countries have implemented GST so far. However, the idea of GST in India was mooted by Vajpayee government in 2000 and the constitutional amendment for the same was passed by the Lok Sabha on 6th May 2015 but is yet to be ratified by the Rajyasabha. However, there is a huge hue and cry against its implementation. It would be interesting to understand why this proposed GST regime may hamper the growth and development of the country.



KEYWORDS : GST, Tax, VAT, Indian economy.

INTRODUCTION

The major source of revenue for any nation is the Tax, so for economic development of the nation it is compulsory to have good taxation system. India started its journey towards tax system in the year 1980. GST would be a major move towards Indian economy as since independence India has faced some of the issues because of complex indirect tax system, this complexity is assumed to be resolved by present GST structure replacing all state and central indirect taxes in to one simple unique tax. The Goods and Services Tax (GST) is a vast concept that simplifies the giant tax structure by supporting and enhancing the economic growth of a country. GST is a comprehensive tax levy on manufacturing, sale and consumption of goods and services at a national level. The Goods and Services Tax Bill or GST Bill, also referred to as The Constitution (One Hundred and Twenty-Second Amendment) Bill, 2014, initiates a Value added Tax to be implemented on a national level in India. GST will be an indirect tax at all the stages of production to bring about uniformity in the system. On bringing GST into practice, there would be amalgamation of Central and State taxes into a single tax payment. It would also enhance the position of India in both, domestic as well as international market. At the consumer level, GST would reduce the overall tax burden, which is currently estimated at 25-30%. Under this system, the consumer pays the final tax but an efficient input tax credit system ensures that there is no cascading of taxes- tax on tax paid on inputs that go into manufacture of goods. In order to avoid the payment of multiple taxes such as excise duty and service tax at Central level and VAT at the State level, GST would unify these taxes and create a uniform market throughout the country. Integration of various taxes into a GST system will bring about an effective cross-utilization of credits. The current system taxes production, whereas the GST will aim to tax consumption.



REVIEW OF RESEARCH



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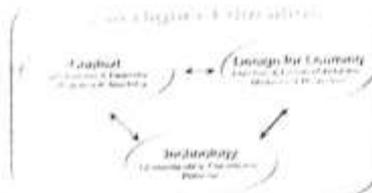
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ROLE OF ICT IN HIGHER EDUCATION

Omprakash Singh

Ph.D., Professor

Govt. Nankah College, Killianwali



ABSTRACT

Training is a socially situated action and quality instruction has generally been related with solid educators having high degrees of individual contact with students. ICT has turned into an indispensable piece of the present showing learning process. Successful utilization of Innovation can propel understudies, make our classes increasingly powerful and intriguing and re-establish instructor eagerness as they adapt new aptitudes and procedures. The job of ICT in advanced education is winding up increasingly significant and this significance will proceed to develop and create in 21st century. The use of ICT in education not only improves classroom teaching learning process, but also provides the facility of e-learning. The adoption and use of ICTs in education have a positive impact teaching, learning and research. The use of ICT will not only enhance learning environment but also prepare next generation for future lives and careers. This paper features the different effects of ICT on advanced education and investigates different potential future improvements.

KEYWORDS: Information and Communication Technology, ICT initiatives, Higher Education.

INTRODUCTION

Information and communication technology (ICT) is a force that has changed many aspects of the way we live. If one somehow managed to look at such fields as drug, the travel industry, travel, business, law, banking, designing and engineering, the effect of ICT over the previous few decades has been colossal. The way these fields operate today is vastly different from the ways they operated in the past. Be that as it may, when one sees instruction, there appears to have been an uncanny absence of impact and far less change than different fields have encountered. Various individuals have endeavoured to investigate this absence of movement and impact. There have been a number of factors impeding the wholesale uptake of ICT in education across all sectors. These have included such factors as an absence of subsidizing to help the acquisition of the innovation, an absence of preparing among built-up showing professionals, an absence of inspiration and need among instructors to embrace ICT as educating apparatuses. But in recent times, factors have emerged which have strengthened and encouraged moves to adopt ICTs into classrooms and

learning settings. These have included a growing need to explore efficiencies in terms of program delivery, the opportunities for flexible delivery provided by ICTs. The capacity of technology to provide support for customized educational programs to meet the needs of individual learners. As we move into the 21st century, these factors and many others are bringing strong forces to bear on the adoption of ICTs in education and contemporary trends suggest we will soon see large-scale changes in the way education is planned and delivered as a consequence of the opportunities and affordances of



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A STUDY ON ISSUES AND CHALLENGES OF WOMEN EMPOWERMENT IN INDIA

Prince Singh

ASST. PROFESSOR, Guru Nanak College, Killianwali.

ABSTRACT:

This paper attempts to analyze the status of Women Empowerment in India and highlights the Issues and Challenges of Women Empowerment. Today the empowerment of women has become one of the most important concerns of 21st century. But practically women empowerment is still an illusion of reality. We observe in our day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Strengthening of ladies is basically the procedure of upliftment of monetary, social and political status of ladies, the generally oppressed ones, in the general

public. It is the way toward guarding them against all types of savagery. The study is based on purely from secondary sources. The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The examination finishes up by a perception that entrance to Education, Employment and Change in Social Structure are just the empowering components to Women Empowerment.

KEYWORDS: *Women Empowerment, Education, Health, Socio-Economic Status, Crimes against women, Policy implications.*

INTRODUCTION

Ladies strengthening alludes to expanding the profound, political, social, instructive, sexual orientation or financial quality of people and networks of ladies. Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban / rural) educational status social status (caste and class) and age. Strategies on Women's strengthening exist at the national,

state and nearby (Panchayat) levels in numerous segments, including wellbeing, instruction, monetary chances, sexual orientation based savagery and political cooperation. Anyway there are huge hole between approach headways and genuine practice at the network level. Strengthening of ladies is basically the procedure of upliftment of monetary, social and political status of ladies, the customarily oppressed ones, in the general public. It is the way toward guarding them against all types of savagery. Ladies strengthening includes the structure up of a general public,

a world of politics, wherein ladies can inhale without the dread of abuse, misuse, trepidation, separation and the general sentiment of oppression which goes with being a lady in a customarily male commanded structure. Ladies establish practically half of the total populace however India has indicated lopsided sex proportion whereby female's populace has been relatively lower than guys. To the extent their societal position is concerned, they are not treated as equivalent to men in every one of the spots. In the Western social orders,

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Prince Singla

Assistant Professor, Department of Business Management and Commerce, Guru Nanak College, Killianwali

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**EFFECTS OF COVID-19 PANDEMIC ON MEDIUM, SMALL AND
MICRO ENTERPRISES IN INDIA**

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EFFECTS OF COVID-19 PANDEMIC ON MEDIUM, SMALL AND MICRO ENTERPRISES IN INDIA

Prince Singla

Assistant Professor, Department of Business Management and Commerce, Guru Nanak College, Killianwali, Princesingla864@gmail.com

Abstract

The whole planet is facing a stressful time today. A virus called Covid-19 has brought the whole world under pressure, disrupting people's lives and global economy. One of the enormous disasters of 2020 is Covid-19. No country remained out from Covid-19's pit. It has catastrophic consequences on the global economy, whose outcomes are entirely unknown and unpredictable. The main objective of the present study is to examine the effect of Covid-19 Pandemic on Medium, Small and Micro Enterprises in India. For this purpose, the required information has been collected from secondary sources like, Articles, reports, websites. The study reveals that, lack of financing, job losses, identification issues, problems of import and export, migration of workforce and other problems have been facing by MSMEs due to Covid-19 pandemic.

Keywords: MSMEs, Covid-19, Financing, Problem

Introduction

Currently India has more than 7.5 crore MSMEs, of which 25 percent of the firms will face closure, if the lockdown imposed due to covid-19 goes beyond four weeks. If the lockdown will continue more than eight week 43 percent of the shops will shut down (according to all Indian Manufactures Organization), (Rajath Mishra, 2020). These sector employment over 114 million people and contributes more than 30% of GDP. The immediate concerns in the mind of MSMEs are cash flows and working capital, which concerned that, survival, is only possible with substantive financial support and fiscal support packages from government. Some MSMEs believes that a financial stimulus will be enough but others recognizing that Covid-19 is a wakeup call to change to change and improve different aspects of MSMEs operations as well as eco-system and value chain of MSMEs (Rene, V, B, 2020). Udit Misra (2020) has explained, why are MSMEs worst hit by COVID- 19 lock down? And identified that, MSMEs will face lack of financing and job losses, which also effects economic condition of the country. Small industries are the most vulnerable ones. This is because of their size, scale of operation, limited financial managerial resources. They are not able to cope with difficulties that are forced on them. It is difficult even in normal times for them to survive, but they don't have the capacity to deal with something so unexpected, (Suresh Prabhu, 2020). In this back drop, the present study explores the effects of Covid-19 Pandemic on MSMEs.

Research Methodology

The objective of the study is examining the impact of covid-19 lockdown on MSEM. To meet objective of the study the required information has been collected from secondary sources like,

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CHANGING DYNAMICS OF WORK AND WORKSPACES DURING COVID-19 PANDEMIC*

BY

PRINCE SINGLA*

Assistant Professor

Department of Business Management and Commerce

Guru Nanak College, Killianwali, India

prncsingla864@gmail.com

ABSTRACT

The past few months have been the most challenging for everyone. Making us realize and foster the power and vulnerabilities we carry as human beings. None of us prepared for navigating through a global crisis of this nature. People and organizations are swiftly adopting the new rules and creating a differentiator will be the winners of tomorrow. It is, therefore, imperative for us to recognize the changing needs of how we communicate and collaborate. These should circle back to the purpose of why we work, which is to make things, systems, and our lives easier and better. ***As the pandemic resets major work trends, HR leaders need to rethink workforce and employee planning, management, performance and experience strategies.*** The objective of this article is to identify the changing dynamics of work, workspace and work force; also identified various work practices that the organizations' are trying adapt and reduce the cost on real estate. Reducing business travels due to the pandemic and getting used to various platforms to conduct business meetings has been on the rise. Pandemic may subside in the near future, organizations may make their workforce work remote and workstations may be very limited operationally. Infosys's strategies to adapt to new normal are also discussed.

KEYWORDS

Work, Workforce and Workspaces.

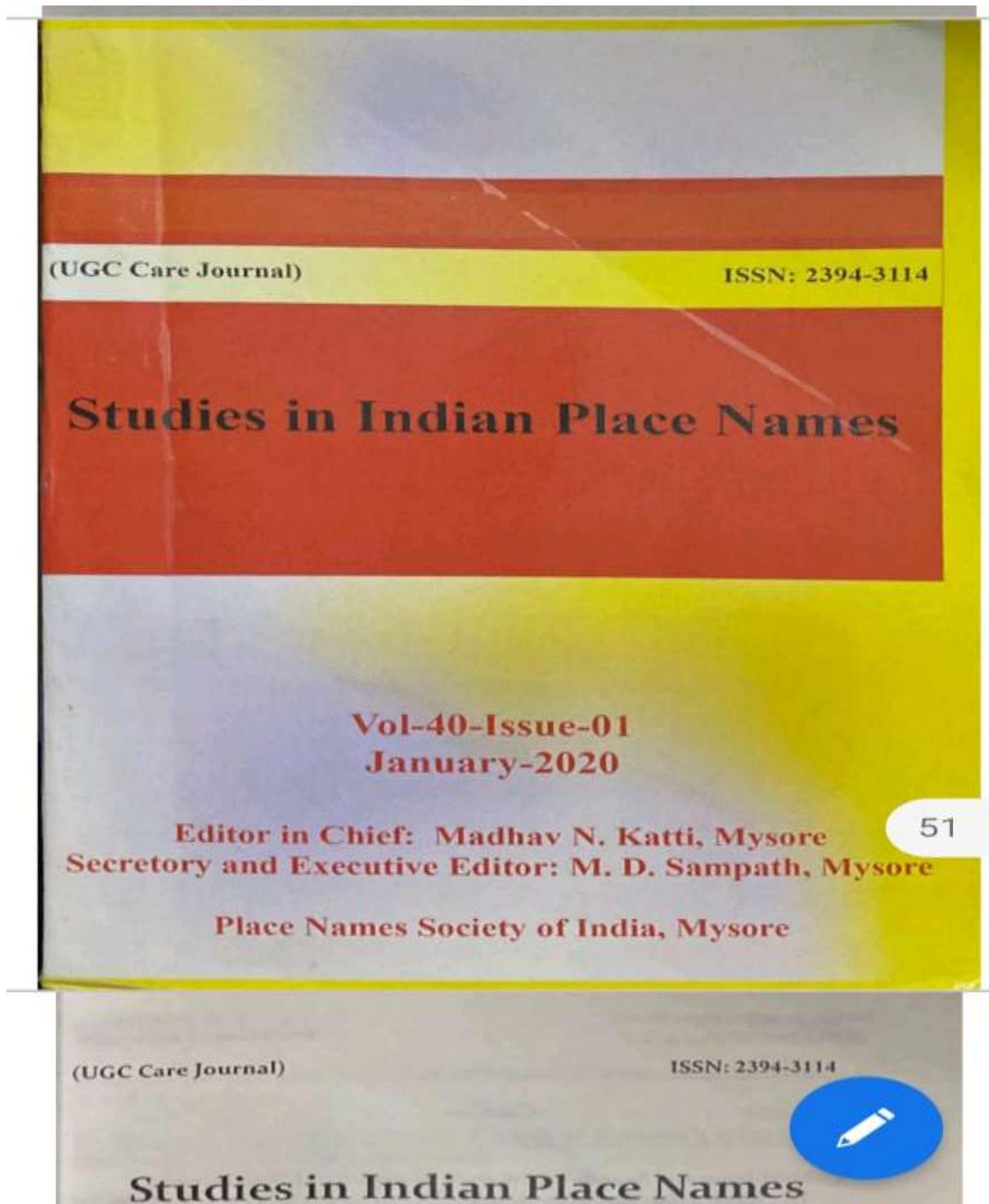
Introduction

The HR leaders must evaluate the lasting impact of corona virus pandemic not only on the future of work but also on the organizations operations and strategic goals, identify the priorities, examine to what degree these trends change pre and post COVID -19. Although it cannot be foreseen when all of this would be over, but whenever that happens commuting to office and

* Received 28 April 2021, Accepted 02 May 2021, Published 01 June 2021

* Correspondence Author

➤ Ms. Neha Thakur



7. Micro, Small & Medium Enterprises (MSMEs) In India- The Backbone of Indian Economy still Grappling with Impediments to Optimum Performance

Neha Thakur, Assistant Professor, Guru Nanak College, Killianwali,
Sri Muktsar Sahib, PB

Abstract

MSME sector today in India is considered to be imperative for national economy because India being a developing country has been progressive on its growth trajectory due to the success and help of MSME sector since the period of 1960- 70 as it helped in transitioning from an agrarian economy to an industrialized one. The sector has played a crucial role in the emergence of Indian economy on global platforms and since then has remained prominent component of country's phenomenal economic growth making Indian economy world's fastest growing economy. The sector has consistently maintained a growth rate of over 10%. From manufacturing and trade to services, MSMEs have excelled in many key sectors. Apart from being just a catalyst in the economic growth of the country MSMEs have impacted many issues, from industrial progress to entrepreneurship and from job creation to economic empowerment also providing resilience to ward off global economic shocks and adversities. The sector because of the advantages like low capital structure and high labour absorbing power has contributed to achieve rural industrialization also. But despite being crucial for economic growth, MSME sector still faces various challenges that hinder the growth of the sector as well as deter the overall economic growth potential of the economy. Through this paper an attempt is made to study the contribution of MSME sector to the country's economy. This paper also discusses various problems faced by MSME sector in India and provides few suggestions to overcome the challenges and bolster the growth.

Keywords: MSME, Economy, Growth, Industrialization.

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METAMORPHOSIS OF INDIAN INSURANCE SECTOR - PRE & POST LIBERALIZATION PERIOD

Neha Thakur

Research Scholar

#3361, Sector 32-A, Chandigarh Road

Ludhiana, Punjab

ABSTRACT

The performance of Indian insurance sector in previous decades has been significant on global platform. It shows an upward growth trend with gross premiums written reaching Rs. 5.53 trillion for FY 18 including both life and non-life sectors. At present India ranks 10th in global life insurance business and 15th in global non-life insurance business. But the scenario was not same few years back. Indian insurance industry has come a long way to reach the present position at global platform and has undergone tremendous changes for growth and development. This development is mainly due to economic liberalization. The present study focuses on the growth aspects of Indian insurance industry post liberalization and also throws light on status of insurance sector before the economic reforms were initiated. It further discusses the development of both public and private sector in life and non-life insurance business.

Keywords: Indian insurance industry, Liberalization, IRDA, Economic reforms.

INTRODUCTION

Insurance sector in an economy plays the role of a bridge that connects savings with investment as it mobilizes savings of individuals and then these savings are channelized into investment leading to economic growth. So for development and growth of a nation, insurance sector must be well developed to perform efficiently. In 1990s Indian government acknowledged that insurance sector was lacking behind as compared to its global counterparts and it completely relied on public sector because of which its growth was hindered. Hence, Malhotra Committee was set up to study the hindrances and suggest preventive measures. Following the recommendations of Malhotra Committee, IRDA Act 1999 was passed and with this act public sector monopoly was terminated and insurance industry began to work in accordance with market driven competition. Since the year 2000, Indian insurance industry witnessed the new phase of growth and development with the entry of private and foreign players, increased competition, development of innovative products and distribution channels like bancassurance. India's share in global insurance market was 2.0 percent during

➤ **Mr.Manik Jindal**



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A STUDY OF HUMOUR APPEAL IN ADVERTISEMENT

Manik Jindal

Abstract

In recent years a growing number of promotionally minded firms have turned to humour as a primary ingredient in their marketing communications. The success which humorous appeals have been enjoyed



Diagnosis Of E-Commerce At Rural Level

Manik Jindal
Assistant Professor
Guru Nanak College Killianwali
manik.jindal02@gmail.com

Abstract

The E-Commerce is prospered and stands for booming growth in Rural India. Their success depends on the understanding of the market, quantity of consumers and offering various features. This paper gives an idea of E-Commerce in Rural India; represent the various opportunities for vendors, consumers, E-Commerce Industries and factors influencing trust in rural Indians. While rural area availability of internet or broadband is lower as compare to urban area but Government's dream project Digital India will control or fixed this gap which increases the mass of consumers for E-Commerce world through spreading business using social commerce.

Key words: E-Commerce, Rural and Urban, Digital

Introduction

The term E-commerce was originally conceived to describe the process of conducting business transactions electronically using technology from Electronic Data Interchange (EDI) and Electronic Funds transfer (EFT). These technologies, which first appeared in the late 1970's, allowed for the exchange of information and the execution of electronic transactions between business, typically in the form of electronic purchase orders and invoices. EDI and EFT were the enabling technologies that laid the groundwork for what we now know as E-commerce.

E-Commerce deals with the purchasing and selling of Products and services over an electronic platform, mainly the internet. E-Commerce has various categories such as Business to Business (B2B), Business to Consumer (B2C), Consumer to Business (C2B) and Consumer to Consumer (C2C). E-commerce is an ability to allow business to communicate and to perform transaction anytime and anyplace. The power of e-commerce allows geophysical barriers to vanish, making all consumers and businesses on earth potential customers and suppliers. eBay and Amazon E-Commerce companies are good example of e-commerce businesses are able to post their items and sell them around the Globe or world. The E-Commerce sector growth was based on rapid technology adoption like



Teenage Business

Manik Jindal
Assistant Professor
Guru Nanak College Killianwali
manik.jindal02@gmail.com

Abstract

This paper deals with the topic of teenage business, especially in terms of approach and decision-making of young people. An interest to start own business might be influenced by many factors. Some factors are general and some are related to the overall situation in the economy. This paper shows the results of my study. In the research I used questionnaires on 100 respondents. These respondents were students of different colleges in bachelor and master studies. Based on the evaluation and results of this research, I have summarized the main findings and preferences of students in terms of starting a business.

Introduction

Employment of adolescents is commonplace. Adolescents work for a variety of reasons such as helping with family expenses, earning spending money, saving for college or education, and paying personal bills. Additionally, businesses rely on adolescent employees to produce, package, and sell their goods and services. Thus, a symbiotic relationship has been formed between adolescents and employers. High school students also make great entrepreneurs because of their natural open-mindedness and drive to take risks. Teenagers have the capacity to dream outside the realm of their experiences. They are willing and eager to test limits and experiment; developmentally, they are not afflicted with the I-should-know-better-than-to-try-this effect. This propensity to take risks, of course, is not always a good thing and can get teens into serious trouble. That is why it's important to find ways to channel teens' enthusiasm for new and novel experiences in positive ways. Entrepreneurship education is a great start. Teens need opportunities to experiment, but they also need instruction in areas like leadership, time management, and communication. To unleash the potential of teenage entrepreneurs, we need more educational opportunities and accelerators designed for high school students. Even if a teen's first move at an entrepreneurial venture doesn't do well, research shows that if that person is tenacious enough to try again, he increases his odds of success. Entrepreneurs learn just as much, if not more, from their mistakes as they do from their triumphs.

Purpose of the study

The main goal of the research is to determine the interest of students to start a business and their orientation in how to do a business. I wanted to find out the preferences of students,

whether they want to be employees or whether they are willing and have the courage to take risks associated with the entrepreneurship.

Research Methodology

- The primary source for collecting the information for the report was interaction with the different people of different age groups.
- A Survey using questionnaire was conducted.

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Manik Jindal
Assistant Professor, Guru
Nanak College, Killianwali,
Punjab, India

A study on social media marketing

Manik Jindal

Abstract

Social media becomes an important communication tool that people use to connect to other people or organization. In recent years, social media is everywhere and has become most important for social networking, sharing contents and online accessing. Because of its alluring highlights, internet based life opens a wide spot for organizations such as online marketing. Marketing which occurs via social media is known as social media marketing. Social media marketing has made possible for organizations to reach prospective customers effectively. Media like Facebook, WhatsApp, Twitter, etc. create a loyal connection between product and individual which leads to large advertising opportunities. This research paper emphasizes on the concept of social media marketing and perception of the buyers towards it.

Keywords: Social media, social media marketing

Introduction

Social media marketing is a new trend and is rapidly growing. Social media marketing can be easily defined as the use of social media channels to promote a company and its products. This kind of marketing can be thought of as a division of online marketing activities. By this new approach of marketing, new tools are being developed. Social media marketers are now going better and more effective insight through the introduction of analytic applications by official social network site platforms. There are different social media sites, and they take many different forms and contain different features. Social networking sites such as Twitter, Google plus, and LinkedIn may differ in some ways, but essentially they work using the same principles.

Social media marketing (SMM) is a form of Internet marketing that utilizes social networking websites as a marketing tool. The goal of SMM is to create content that users will share with their social network to help a company increase brand exposure and broaden customer reach. Social media marketing refers to the process of gaining website traffic or attention through social media sites. Social media marketing programs usually create content that attracts attention and encourages readers to share it with their social networks. SMM helps a company get direct feedback from customers while making the company seem more personable. Some parts of social media give customers the opportunity to ask questions or voice complaints as well. There are certain advantages as well as disadvantages of SMM. These are as follows:

Advantages

- Increased brand awareness
- Better customer satisfaction
- Cost effective
- Decreased Marketing Costs
- Helpful in gaining market insight
- Powerful tool for brand engagement
- Targeting specific audience, etc.

Disadvantages

- Time Consuming
- Risk of negative comments
- Hackers' Threat
- Trademark and Copyright Issues
- Trust, Privacy and Security Issues, etc.

Corresponding Author:
Manik Jindal
Assistant Professor, Guru
Nanak College, Killianwali,
Punjab, India

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Literature review

- Monica Ramsunder, (2011) ^[1] "The Impact of Social Media Marketing on Purchase Decisions in the Tyre Industry." The research study investigates impact of social media marketing on a consumer's purchase decision in the South African tyre industry. It addresses traditional marketing strategies, the consumer's purchase decision journey and Social media marketing strategy.
- Bruno Schivinski, Dariusz Dąbrowski, (2013) ^[2] "The Effect of Social Media Communication on Consumer Perceptions of Brands." In recent years, brand management has been confronting two opposite tendencies: the loss of brand authenticity and the

online social networks. The authors are trying to find which steps online social networks influence consumers' purchasing decision when it comes to food retailers; and why are these steps influenced by online social networks.

Objectives of the study

- To identify the impact of social media on purchasing decisions of consumers
- To study the gap between consumer expectation from social media and its performance.

Research methodology

The methodology used in this research was both primary as

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Manik Jindal
Assistant Professor, Guru
Nanak College, Kibbawali,
Punjab, India

A study on stress among employees

Manik Jindal

Abstract

In the world of competition, the productivity of the employees is an important factor for the success of any organization. Stress is an inevitable part of our lives. It is a universal element and persons from nearly every walk of life have to face stress. Right from birth till death, an individual faces various stressful situations. Stress has become an issue of great concern & worry as it can have damaging physiological & psychological effect on people working in organizations. An attempt has been made through this research paper to know the reason of stress among people belonging to working class.

Keywords: Stress, causes & techniques, impact

Introduction

Stress is a universal element which is being experienced by employees around the globe. It has become a major problem for employers, particularly in developing nations where the employers do not realize the impact of stress on employee performance. In India, every year students strive for their career in various sectors. Stress can't be eliminated as it serves as a driving force if kept at a certain level, so stress needs to be managed in the sense that the level of patient care job satisfaction and other factor that affect it are optimized or minimized.

Stress can also be defined as resistance to come to work and a feeling of continuous pressure. Hence work stress is physical and emotional action that takes place when there is a gap between job requirements, capabilities and resources. Employee's performance is an essential element of organization success. Employee's performance can be significantly delayed by high levels of stress experienced in the work environment. Stress is a universal element and individual in every walk of life have to face it. The employees working in different organizations must deal with stress. The stress contributes to decreased organization performance, decreased employee's overall performance, high staff turnover and absence due to health problems. There are various causes of stress. Some of them are:

- Having a heavy workload
- Too much responsibility
- Risk of termination
- Long working hours
- Poor management
- Dangerous working conditions
- Discrimination or harassment at work
- Loss of a job
- Increase in financial obligations
- Chronic illness
- Injury
- Emotional problems (depression, anxiety, anger, grief, guilt, low self-esteem), etc.

Literature Review

- a. Dua, (1994) ^[1] Feedback is important to enable the bankers to evaluate their performance on the job. Since positive feedback may serve as reinforcement to the self-efficacy belief that leads to higher performance and less stress, bankers who do not receive regular feedback may experience considerable uncertainty about their role performance.
- b. Sharpley *et al.* (1996) stated that there is also evidence that banking is experiencing role ambiguity. Reported that lack of regular feedback about how well bankers were doing was the highest source of stress. The lack of regular feedback received by banking was reported earlier.

Corresponding Author:
Manik Jindal
Assistant Professor, Guru
Nanak College, Kibbawali,
Punjab, India

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c. Robbins (2001) Stress results from a mismatch between the demands and pressures on the person, on the one

- To study the impact of job stress on performance and productivity.



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Manik Jindal
Assistant Professor, Guru
Nanak College, Killanowah,
Punjab, India

A study on financial literacy among women

Manik Jindal

Abstract

With the beginning of various monetary reforms, the extent of whole market is getting more extensive. Several financial firms are being presented in the market that is creating the requirement for people to design and contribute their funds carefully. But the degree of money related education among Indian women is still lagging behind. Henceforth, the need emerges to comprehend in detail the issue of financial literacy among women in India. The government is also taking initiatives for making the people more monetarily proficient, yet there continues a great deal of gap in the financial literacy level of men and women. The purpose of this research paper is to study the financial literacy and investment behaviour of working as well as non-working women.

Keywords: Financial literacy, working and non-working women

Introduction

Financial literacy is the major challenge faced by all countries globally. Financial literacy is the skill and attitude towards financial matters. It helps to make informed decisions and well-being of an individual. In today's world market consists of complicated products so the need for financial literacy arises. The government and other private institutions have taken ladder through financial education programs to increase the financial literacy among people of India. Financial literacy is crucial for old and young, men and women, household and working. Having financial knowledge is the key element for making sound financial decisions. Financial literacy helps to grow and manage finances in a proper way. The importance of financial literacy can never be neglected as it not only contributes in the wellbeing of people but also assists them to become economically empowered. Continuously changing financial markets and increasing burden of financial decision making, it has become necessary for women to have knowledge of finance. Women are the larger part of the society and their involvement in financial matters has also increased. In today's world, women are also consuming financial products and services independently as well as in combination with the family members, partner and spouses. But major portion of working women are still unaware of integrated financial terms. There are various benefits of being financial literate. Some of them are:

- **Economic growth:** The nation's overall development needs women investors as well. This helps in enhancing the liquidity in the market and helps to boost up the scope of trade in the economy.
- **Self-independent:** It is essential for women to acquaint themselves with the finance world so as to be financially independent.
- **Freedom from exploitation:** Financial literacy will help in protecting society and individuals against exploitative schemes and inflated interest rate charged by moneylenders.
- **Family wellbeing:** It has been observed that household resources in women's hands has been observed to be more likely spent on improving family well-being, particularly that of children.

Literature review

- Lusardi A. (2006) ^[1] conducted a study on Planning and Financial Literacy: How Do women Fare? Study found that women had little financial literacy, retirement calculation was not an easy task particularly for women and they are much more rely on family, friends and advisers for their financial planning.

Correspondence:
Manik Jindal
Assistant Professor, Guru
Nanak College, Killanowah,
Punjab, India

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- Klatt, M. (2009) ^[2] conducted a study on An Assessment of Women's Financial Literacy. Study found that there are some barriers that women face in regards to financial matters, and showing that women are not participating fully in retirement planning and not as comfortable as men in seeking financial advice.
- Chijwani, M. *et al.* (2014) ^[3] conducted a study of financial literacy among working women in Pune. The study found that the most popular investment avenue among the females interviewed is systematic investment plan.
- D'Ancona, E. L. (2014) ^[4] conducted a study on Financial Literacy and Financial Inclusion of Women in Rural Rajasthan- a Case Study of the Indian School of help of financial advisor and 7% by other means.
- 59% were known about the financial privileges provided by the Government to women.

Conclusions

From the study it may be concluded that there is a need for conducting financial literacy programs for women in order to develop an understanding of investment and taking effective investment decisions. The study shows that majority of the women were investing their money in investment instruments by taking help of their family and friends. The study also reveals that the most of women are still lagging behind in taking financial decisions.

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Assistant Professor
Guru Nanak College Killianwali

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**A STUDY ON INVESTMENT IN HOME
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INTERNAL AUDITING AND FRAUD DETECTION

Manik Jindal*

ABSTRACT

Internal audit acts as an aid in the process of fraud investigation. It plays vital role in corporate governance. Its effectiveness is based on management support, their perception as well as on the controlling authority. Ever changing dynamics of different organisations have increased the scope of internal auditing. The aim of this paper was to measure the effectiveness of internal auditing techniques in fraud detection in various organisations. This study revealed that internal auditing helps in detecting various frauds. This paper also discusses about the basic principles of auditing. A sample of 80 organisations was taken to fulfil the objective of the study.

Keywords: Internal Audit, Fraud, Detection

Introduction :

Internal auditing is an appraisal function, performed by an internal auditor is appointed by the management, within an organisation which helps in evaluating various activities in the organisation. Internal auditing helps the members of the organisation in discharging their responsibilities successfully with the help of appraisals, recommendations, analysis, etc.

Internal auditing defined by Institute of Chartered Accountants of India, "Internal audit is an independent management function, which involves a continuous and critical appraisal of the functioning of an entity with a view to suggest improvements thereto and add value to and strengthen the overall governance mechanism of the entity, including the entity's strategic risk management and internal control system."

The core principles proposed to characterize an effective internal audit function are as follows:

- Demonstrate uncompromised integrity.
- Display objectivity in mindset and approach.
- Demonstrate commitment to competence.
- Align strategically with the aims and goals of the enterprise.
- Have adequate resources to effectively address

significant risks.

- Demonstrate quality and continuous improvement.
- Achieve efficiency and effectiveness in delivery.
- Communicate effectively.
- Provide reliable assurance to those charged with governance.
- Be insightful, proactive, and future-focused.
- Promote positive change.

Below are some of the characteristics of internal auditor:

- Impartial and Open-minded: Nobody likes a referee who plays favourites, or an internal auditor who is biased. Internal auditors are paid to provide assurance on, among many things, other people's work. So, it should go without saying that an internal auditor's personal opinions, or biases, must be kept in check.
- Open and Transparent: It is human nature for audit clients to be more open and trusting of auditors who are open and trusting of them. Creating an atmosphere of openness most often tends to improve audit results.
- Honest: Virtually all internal auditors recognize

*Assistant Professor - Guru Nanak College Killianwali

A STUDY ON INVESTMENT IN HOME STAY BUSINESS

□ Manik Jindal*

ABSTRACT

The community investment has become a new trend and is making a significant impact in tourism sector. One such community investment is 'HOME STAY'. Home stay has evolved as a major contributor in meeting the high demand of accommodation facility in the tourism industry. Various studies have revealed that the owners are unaware of the systematic investment process. Also some of them have failed in assessing the viability of the investment. To study the basic investment process this research has been conducted in Gurugram. From the study it has been found that main attraction for home stay investment is the revenue as well as other non-monetary benefits.

Keywords : Community, Investment, Process

Introduction :

Interest in the natural environment, heritage, arts, history, language, customs and cultures of people in other lands has encouraged travelling. The opportunity to observe how others live, think and interact with their environment exerts a powerful attraction. Travellers seek to experience locale's arts, music, painting, sculpture, architecture, festivals. India is a large market for travel and tourism. It offers a diverse portfolio of niche tourism products - cruises, adventure, medical, wellness, sports, MICE, eco-tourism, film, rural and religious tourism. India has been recognized as a destination for spiritual tourism for domestic and international tourists. India was ranked 34th in the Travel & Tourism Competitiveness Report 2019 published by the World Economic Forum. As of 2019, 4.2 crore jobs were created in the tourism sector in India which was 8.1 per cent of total employment in the country. According to WTTC, India ranked 3rd among 185 countries in terms of travel & tourism's total contribution to GDP in 2018. The launch of several branding and marketing initiatives by the Government of India such as 'Incredible India!' and 'Athiti Devo Bhava' has provided a focused impetus to growth. In September 2018, the Indian government

launched the 'Incredible India Mobile App' to assist the traveller to India and showcase major experiences for travelling.

Tourism investments are important to tourism countries as well as to the tourism destinations. These investments are needed to develop various tourism projects. Community investment is making its own significant impact in the field of tourism. It is a way of serving both the local residents as well as the tourists. Investors invest in these community related projects such as guest houses, eco-lodges, home stays, etc.

Concept of Home Stay :

Home Stay is basically visiting somebody's home in a foreign country which allows the visitors to rent a room in order to learn local culture, lifestyle, or language. It is a living arrangement offered by a host or host family that involves staying in their house. The guest of a home stay would be staying in home-like accommodation with shared living spaces and facilities. Apart from accommodation home stay offers various activities which give guests the unique opportunity to experience the specific culture of the area.

Application format for an establishment of Home Stay

*Assistant Professor - Guru Nanak College Killianwali

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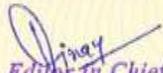
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Manik Jindal
Assistant Professor
Guru Nanak College Killianwali

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Desire Handball Player	Dr. K.S. Sandhu	Associate Professor in Physical Education	International Journal of Research and Analytical Review.	July-Sep., 2017	2348-1269, 2349-5138	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Punjabi Vyah Pranal Ate dor kavi rup di Sabyacharak Peshkari	Mrs. Gurminder Kaur	Assistant Professor in Punjabi	Bohal Shodh Manjusha	2017-2018	2395-7115	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal

Pardesi Punjabi Aorat de Dukh di Mansik Peshkari : Farangia di Nuh.	Mrs. Gurminder Kaur	Assista nt Profess or in Punjabi	International Journal of Research	2017-2018	2348-6848	*Not Applicale as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Punjab Agriculture: contemporar y issues	Mrs. Manpreet Kaur	Assista nt Profess or in Econo mics	15 Days	July, 2017	2249-605X	*Not Applicale as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
An Economic Analysis of Dairy Farming	Mrs. Manpreet Kaur	Assista nt Profess or in Econo mics	ADHIKAR	Augu st, 2017	2231-2552	*Not Applicale as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Employem t Generation in MG-NREGA: An evaluation	Mrs. Manpreet Kaur	Assista nt Profess or in Econo mics	15 Days	Augu st, 2017	2249-605X	*Not Applicale as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Women Entrepreneu rship and Indian Society: An Analysis.	Mrs. Manpreet Kaur	Assista nt Profess or in Econo mics	15 Days	Augu st, 2017	2249-605X	*Not Applicale as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Agrarian Crisis in Punjab.	Mrs. Manpreet Kaur	Assista nt Profess or in Econo mics	The Public: Problems and Solutions.	July- Sept. 2017	2320-4540	*Not Applicale as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
MG-NREGA: An Employmen t Guarantee Scheme	Mrs. Manpreet Kaur	Assista nt Profess or in Econo mics	ADHIKAR	Sept. 2017	2231-2552	*Not Applicale as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal

Sendhav Sanskriti me Parivehan	Mrs. Savita Devi	Assistant Professor in History	The Konkan Geographer	Oct.-Nov., 2017	2277-4858	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Stone Tools, Technology in Ancient India	Mr. Parveen Kumar	Assistant Professor in History	The Konkan Geographer	Oct.-Nov., 2017	2277-4858	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Role of Digital Banking in Transforming Indian Banking Sector : a case study of Indian Bank	Dr. Seema Rani	Assistant Professor in Commerce	Vinayek Global Research Review	Jan-Dec, 2018	2349-4239	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Approved Referred Journal with Sr. No 63887
Stress Management: Need of Hour	Mr. Ashish Baghla	Assistant Professor in Commerce	International Journal of Research	January, 2018	2348-6848	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
To Study the Relationship Between Career Decision Self-Efficacy and Emotional Maturity Pp-9-11	Dr. S.S. Thakur	Principal	ShodhSamiksha Aur Mulyankan (International Indexed, Peer Reviewed & Referred Research Journal)	Jan, Feb & March, 2019	ISSN No - 0974-2832(Print), E-ISSN-2320-5474, RNI RAJBIL 2009/29954	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Indexed, Peer Reviewed & Referred Research Journal

Self-Regulated Learning and Motivational Beliefs among Secondary School Students	Dr. S.S. Thakur	Principal	ShodhSamikshaAurMulyankan (International Indexed, Peer Reviewed & Referred Research Journal)	Jan, Feb & March, 2019	ISSN No - 0974-2832(Print), E-ISSN-2320-5474RNI RAJBIL 2009/29 954	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Indexed, Peer Reviewed & Referred Research Journal
Role of Parental Encouragement in Career Decision Self-Efficacy of Senior Secondary School Students Pp-7-9	Dr. S.S. Thakur	Principal	Research Analysis and Evaluation (International Indexed, Peer Reviewed & Referred Research Journal)	Jan, Feb & March, 2019	ISSN No - 0975-3486(Print), E-ISSN-2320-5482RNI RAJBIL 2009/30 097	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Indexed, Peer Reviewed & Referred Research Journal
Self-Regulated Learning and Perceived Parental Involvement Pp-29-31	Dr. S.S. Thakur	Principal	Research Analysis and Evaluation (International Indexed, Peer Reviewed & Referred Research Journal)	Jan, Feb & March, 2019	ISSN No - 0975-3486(Print), E-ISSN-2320-5482RNI RAJBIL 2009/30 097	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Indexed, Peer Reviewed & Referred Research Journal
हिंदी कविता में संघर्षरत आदिवासी समाज	Dr. Bharat Bhushan	Associate Professor in Hindi	Sanskar Chetana Referred Journal	Sep-18	2347-4041	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Referred Research Journal

तुलसी की भक्ति भावना	Dr. Bharat Bhushan	Associate Professor in Hindi	Sanskar Chetana Refereed Journal	Oct-18	2347-4041	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Referred Research Journal
तीसरी ताली उपन्यास थर्ड जेंडर की व्यथा कथा का मार्मिक दस्तावेज़.	Dr. Bharat Bhushan	Associate Professor in Hindi	Sanskar Chetana Refereed Journal	Dec-18	2347-4041	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Referred Research Journal
चित्रा मुद्गल की कहानियों में सामाजिक परिवेश.	Dr. Bharat Bhushan	Associate Professor in Hindi	Shodh Samiksha Aur Mulyankan. Refereed Journal	Jan, Feb, March-2019	0974-2832	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
सांझ-सवेर गुरुदयाल सिंह रचित उपन्यास में दलित उत्पीड़न	Dr. Bharat Bhushan	Associate Professor in Hindi	Research Analysis and Evaluation. Peer Reviewed Referred Journal.	Jan, Feb, March-2019	9753486	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
उर्दू और हिंदी भाषा का रामसेतु श्री सत्यप्रकाश उप्पल	Dr. Bharat Bhushan	Associate Professor in Hindi	Shodh Samiksha Aur Mulyankan. Refereed Journal	May-19	0974-2832	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
चित्रा मुद्गल की कहानियों में सामाजिक परिवेश .	Dr. Bharat Bhushan	Associate Professor in Hindi	Research Analysis and Evaluation. Peer Reviewed Referred Journal.	May-19	9753486	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
भूमंडलीकरण मीडिया एवं हिंदी : चुनौतियां एवं अवसर	Dr. Bharat Bhushan	Associate Professor in Hindi	Review of Research	May-19	2249894 X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal

हिंदी कविता के बदलते सरोकार	Dr. Bharat Bhushan	Associate Professor in Hindi	Review of Research	June, 2019	2249894X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
हिंदी में आदिवासी कवयित्रियों के काव्य में आदिवासी समाज 79-80	Ms. Jaspal Kaur	Assistant Professor in Hindi	भाषा सहोदरी	Jan, 2019	2582-1679	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
आचार्य हजारी प्रसाद द्विवेदी के निबन्धों में भारतीय संस्कृति	Ms. Jaspal Kaur	Assistant Professor in Hindi	कश्फ़	Dec., 2018		*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
E-Governance in Higher Education: Benefits & Challenges	Mr. Prince Singla	Assistant Professor in Commerce	Sanskar Chetna	Jan, 2019	2347-4041	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Referred Research Journal
A New Dimension in Indian Banking Cashless and Demonetization	Mr. Prince Singla	Assistant Professor in Commerce	Sanskar Chetna	Feb, 2019	2347-4041	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Referred Research Journal
Impact of Goods and Service Tax (GST) on Indian Economy	Mr. Prince Singla	Assistant Professor in Commerce	Review of Research	Mar, 2019	2249-894X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Role of ICT in Higher Education	Mr. Prince Singla	Assistant Professor in Commerce	Review of Research	April, 2019	2249-894X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-	UGC Peer Reviewed Journal

						2019	
A Study On Issues and Challenges of Women Empowerment in India	Mr. Prince Singla	Assistant Professor in Commerce	Review of Research	May, 2019	2249-894X	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Financial Inclusion in India: Its Need and Future.	Mr. Ashish Baghla	Assistant Professor in Commerce	International Journal of Research and Analytical Reviews (IJRAR)	July-Sep. 2018	2348-1269	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Study on the Future of Digital Payments in India.	Mr. Ashish Baghla	Assistant Professor in Commerce	International Journal of Research and Analytical Reviews (IJRAR)	Oct.-Dec. 2018	2348-1269	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Study of Consumer Behavior towards Online Shopping: An Analysis of Commerce Students.	Mr. Ashish Baghla	Assistant Professor in Commerce	International Journal of Research and Analytical Reviews (IJRAR)	Oct.-Dec. 2018	2348-1269	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Corporate Social Responsibility Practices in India: A study of few companies..	Mr. Ashish Baghla	Assistant Professor in Commerce	Journal of Advances and Scholarly Researches in Allied Education (JASRAE)	Oct-18	2348-1269	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Study of the Impact of Technology on the Society	Mr. Ashish Baghla	Assistant Professor in Commerce	Journal of Advances and Scholarly Researches in Allied	Oct-18	2348-1269	*Not Applicable as UGC Care List was applicable w.e.f 14-06-	UGC Peer Reviewed Journal

			Education (JASRAE)			2019	
Customer Satisfaction from Patanjali Products: A Reality or Perception.	Mr. Ashish Baghla	Assistant Professor in Commerce	Journal of Emerging Technologies and Innovative Research (JETIR)	Oct-18	2349-5162	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Study on the factors affecting Organisational Commitment.	Mr. Ashish Baghla	Assistant Professor in Commerce	Journal of Emerging Technologies and Innovative Research (JETIR)	Oct-18	2349-5162	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
Influence of Gender and Locale in Career Decision Self-efficacy of Senior Secondary School Students	Amandeep Kaur & Dr. Surinder Singh Thakur	Principal	Education & Psychological Research (A Biannual Interdisciplinary Peer Reviewed Refereed International Research Journal of Education and Psychology Vol. 9 No-2, July, 2019.	Jul-19	ISSN No - 2230-9586	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Refereed International Research Journal
A Study of Relationship Between Career Decision Making and Parenting Style among Adolescents.	Ramandeep Kaur & Dr. Surinder Singh Thakur	Principal	International Journal of Multidisciplinary Educational Research (IJMER) Indexed Peer Reviewed Refereed International Journal Vol. - 8 Issue-12(4), December, 2019.	Dec-19	ISSN No - 2277-7881	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Refereed International Research Journal
A Study of career decision making among adolescents in	Ramandeep Kaur & Dr. Surinder Singh Thakur	Principal	Journal of Gujarat Research Society (Volume 21)	Jan-20	ISSN No - 0374-8588	DISCONTINUED FROM JAN 2020	UGC Peer Reviewed Journal

relation to gender.							
A Study of relationship between self concept and career decision making among adolescents.	Ramandeep Kaur & Dr. Surinder Singh Thakur	Principal	International Journal of Multidisciplinary Educational Research (IJMER) Indexed Peer Reviewed Refereed International Journal Vol. - 9 Issue-1(2).	Jan-20	ISSN No - 2277-7881	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Refereed International Research Journal
An Investigation of the Difference in Career Decision Self-Efficacy of Senior Secondary Students Based on Their Levels of Emotional Maturity	Amandeep Kaur & Dr. Surinder Singh Thakur	Principal	International Journal of Multidisciplinary Educational Research (IJMER) Indexed Peer Reviewed Refereed International Journal Vol. - 9 Issue-1(2), January, 2020. UGC - Care Approved www.ijmer.in	Jan-20	ISSN No - 2277-7881	www.ijmer.in	UGC Peer Reviewed Refereed International Research Journal
Comparative study of self regulated learning among IX and X Graders of Secondary School	Dr. Kavita & Dr. Surinder Singh Thakur	Principal	International Journal of Multidisciplinary Educational Research (IJMER) Indexed Peer Reviewed Refereed International Journal Vol. - 9 Issue-1(3), January, 2020. UGC - Care Approved www.ijmer.in	Jan 2020.	2277-7881	www.ijmer.in	UGC Peer Reviewed Refereed International Research Journal
Construction and Standardization of Motivational Beliefs Scale	Dr. Kavita & Dr. Surinder Singh Thakur	Principal	Studies in Indian Place Names.	Jan-20	2394-3114	DISCONTINUED FROM APRIL 2020	UGC Care Listed Journal
Impact of Caste on Self-regulated	Dr. Kavita & Dr. Surinder Singh Thakur	Principal	Studies in Indian Place Names.	Apr-20	2394-3114	DISCONTINUED FROM	UGC Care Listed Journal

Learning among Secondary School Students						APRIL 2020	
Career Decision Making of 10 th Grade Students of Bathinda and Ludhiana Districts of Punjab- A Comparative Study	Ramandeep Kaur & Dr. Surinder Singh Thakur	Principal	Our Heritage International Indexed and Referred Journal Vol-68- Issue-30- February-2020	Feb 2020	ISSN No- 0474-9030	DISCONTINUED FROM FEBRUARY 2020	UGC Care Listed Journal
An Investigation of the Difference in Career Decision Self-Efficacy of Senior Secondary Students Based on their Levels of Parental Encouragement	Amandeep Kaur & Dr. Surinder Singh Thakur	Principal	Our Heritage International Indexed and Referred Journal Vol-68- Issue-30- February-2020	Feb-20	ISSN No- 0474-9030	DISCONTINUED FROM FEBRUARY 2020	UGC Care Listed Journal
Self Regulated Learning Among Secondary School Students.	Dr. Kavita & Dr. Surinder Singh Thakur	Principal	Sustainable Humanosphere Journal, Peer Reviewed And Referred Journal, volume 16, issue 1	Feb-20	1880-6503	www.sustainablehumanosphere.com	UGC Care Listed Journal
Third Gender for Aadharit Kahaniyon mein Samaj ka Yatharth Chitran	Dr. Bharat Bhushan	Department of Hindi	UNMILAN	1st may 2020	0974-0053	https://ugccare.unipune.ac.in/Apps1/Useur/WebA/ViewDetails?JournalId=101002979&flag=Search	UGC Care Listed Journal
Aadivaasi Kavita mein Chitrat Aadivaasi Samaj ke Vividh Privesh			UNMILAN	April 2020	0974-0053	https://ugccare.unipune.ac.in/Apps1/Useur/WebA/ViewDetails?JournalId=101002979&flag=Search	UGC Care Listed Journal

Archarya Hazari Prasad ke Upnayason mein Sanskritik Chetna			Drishtikon	April 2020	0975-119X	DISCOUNTI NUED FROM APRIL 2021	UGC Care Listed Journal
Sardar Vallabh Bhai Patel tatha Unka Bhartiya Sanvhidhan mein Yogdaan			Adhigam	May 2020	2394-773X	https://ugccare.unipune.ac.in/Apps1/Use r/WebA/ViewDetails?JournalId=101003018&flag=Search	UGC Care Listed Journal
Atal Bihari Vajpayee ke Kavya ke Vividh Paksh			Drishtikon	Mar 2020	0975-119X	DISCOUNTI NUED FROM APRIL 2021	UGC Care Listed Journal
Optimization of Waiting Time of Jobs in Three Stage Flow Shop Scheduling Models with Transportation Time of Jobs	Deepak Gupta, Dr. Payal Singla, Sukhvir Singh	Assistant Professor in Mathematics	Advance in Mathematics: Scientific Journal)	2020	1119-1128	(http://doi.org/10.37418/amsj.9.3.37	Scopus
आदिवासी कविता में आदिवासी समाज का स्वरूप	Ms. Jaspal Kaur	Assistant Professor in Hindi	परिशोध	Dec, 2019	2347-6648	DISCOUNTI NUED FROM APRIL 2020	UGC Care Listed Journal
हिंदी की आदिवासी कविता का शिल्प-विधान	Ms. Jaspal Kaur	Assistant Professor in Hindi	Drishtikon	April, 2020	0975-119X	DISCOUNTI NUED FROM APRIL 2021	UGC Care Listed Journal

Micro, Small and Medium Enterprises in India-The Backbone of Indian Economy still grappling with Impediments to Optimum Performance	Miss Neha Thakur	Assistant Professor in Commerce	Studies in Indian Place Names.	June 2020	2394-3114	DISCONTINUED FROM APRIL 2020	UGC Care Listed Journal
Metamorphosis of Indian Insurance Sector- Pre and Post Liberalisation Period		Assistant Professor in Commerce	International Journal of Multidisciplinary Educational Research (IJMER) Indexed Peer Reviewed Refereed International Journal Vol. – 9 Issue-1(2).	December 2019	2277-7881	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Review on Usefulness of Artificial Intelligence in Agriculture	Ms. Gurbinder Kaur	Assistant Professor in Computer Application	AIRO international Research journal	June 2020	2320-3714	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	UGC Peer Reviewed Journal
A Study on Stress Among Employees	Mr. Manik Jindal	Assistant Professor in Commerce	International Journal of Research in Human Resource Management	2019	E-ISSN: 2663-3361 P-ISSN: 2663-3213	Not in Care List	UGC Peer Reviewed Journal
A Study on Social Media Marketing			International Journal of Research in Marketing Management and Sales	2020	E-ISSN: 2663-3337 P-ISSN: 2663-3329	Not in Care List	UGC Peer Reviewed Journal

A Study on Financial Literacy Among Women			International Journal of Financial Management and Economics	2020	E-ISSN: 2617-9229 P-ISSN: 2617-9210	Not in Care List	UGC Peer Reviewed Journal
Diagnosis of E-Commerce at Rural Level			Think India Journal	2019	0971-1260	DISCONTINUED FROM JANUARY 2020	UGC Care Listed Journal
Teenage Business			Think India Journal	2019	0971-1260	DISCONTINUED FROM JANUARY 2020	UGC Care Listed Journal
A Study of Humour Appeal in Advertisement			Journal of The Gujrat Research Society	2019	0374-8588	DISCONTINUED FROM JANUARY 2020	UGC Care Listed Journal
A study on Investment in Home Stay business			TATHAPI	May 2020	2320-0693	Cloned	UGC Care Listed Journal
A Study on Accounting in the Cloud			CLIO Interdisciplinary journal	June 2020	0976-075X	Cloned	UGC Care Listed Journal
A Study of Self-Concept among 10th Grade Students in Relation to Their gender and locale	Ramandeep Kaur & Dr.Surinder Singh	Principal	Kala: The Journal of Indian Art History Congress. UGC – Care Journal	2020-21	0975-7945	https://ugccare.unipune.ac.in/Apps1/UseWebA/ViewDetails?JournalId=101002773&flag=Search	UGC Care Listed Journal
Academic Achievement and Academic Procrastination of under graduate students in relation to	Ms. Harpreet Kaur & Dr.Surinder Singh	Principal	The Journal of Oriental Research Madras, The Kuppaswami Sastri Research Institute UGC – Care	2020-21	0022-3301	https://ugccare.unipune.ac.in/Apps1/UseWebA/ViewDetails?JournalId=101002664&flag=Search	UGC Care Listed Journal

educational mobile apps usage.			Journal				
Academic Achievement and Self-efficacy of under graduate students in relation to Educational Mobile Apps Usage	Ms. Harpreet Kaur & Dr. Surinder Singh	Principal	Journal of Education: Rabindra Bharati University Peer Reviewed and Referred Journal UGC CARE Approved,	2020-21	0972-7175	https://ugccare.unipune.ac.in/Apps1/Use/ViewDetails?JournalId=101002625&flag=Search	UGC Care Listed Journal
A Study of Resilience among Teacher and Dance Performing Arts Students	Ms. Pooja Sharma & Dr. Surinder Singh	Principal	Journal of Education: Rabindra Bharati University Peer Reviewed and Referred Journal. UGC CARE Approved,	2020-21	0972-7175	https://ugccare.unipune.ac.in/Apps1/Use/ViewDetails?JournalId=101002625&flag=Search	UGC Care Listed Journal
Safer Roads Safer World for Everyone	Amit Behal	Department of Political Science	Shodh Sarita	January to March 2021	2348-2397	DISCONTINUED FROM APRIL 2021	UGC Care Listed Journal
मौत का पर्याय भारतीय सड़कें : सड़क सुरक्षा आज की नितांत आवश्यकता	Amit Behal	Department of Political Science	Shodh Samiksha aur Mulyankan	May-21	2320-5474	*Not Applicable as UGC Care List was applicable w.e.f 14-06-2019	International Indexed, Peer Reviewed & Referred Research Journal
Impact of Mega Merger of Public Sector on Indian Banking	1. Usha Goyal 2. Dr. Seema Rani	Business Management and Commerce	International Journal of Business Management and Scientific Research (IJB)	May-21	Online ISSN: 2394-6636	https://ugccare.unipune.ac.in/Apps1/Use/ViewDetails?JournalId=101002193&flag=S	UGC Listed Journal

Sector on Indian Banking Sector.			MSR)			earch	
Financial Inclusion in India: Progress and Prospects.	1.Usha Goyal 2.Dr. Seema Rani	Business Management and Commerce	Flusser Studies Special Issue: Sustainability and Management	Jun-21	Online ISSN:16 61-5719	https://ugccare.unipune.ac.in/Apps1/User/WebA/ViewDetails?JournalId=101024193&flag=Search	UGC Care Listed Journal
COVID-19 A Catalyst in Digital Transformation of Banking Sector in India.	1. Dr. Seema Rani 2.Usha Goyal	Business Management and Commerce	Flusser Studies Special Issue: Sustainability and Management	Jun-21	Online ISSN:16 61-5719	https://ugccare.unipune.ac.in/Apps1/User/WebA/ViewDetails?JournalId=101024193&flag=Search	UGC Care Listed Journal
Impact of COVID-19 on Economy and Indian Banking Sector.	1. Dr. Seema Rani 2.Usha Goyal	Business Management and Commerce	The Journal of Oriental Research Madras	Jun-21	ISSN: 0022-3301	https://ugccare.unipune.ac.in/Apps1/User/WebA/ViewDetails?JournalId=101002664&flag=Search	UGC Care Listed Journal
COVID – 19 : General Overview with Mathematical Model	Dr. Payal Singla, Galaxy Gupta		Dogo Rangsang Research Journal	July, 2020	2347-7180	https://ugccare.unipune.ac.in/Apps1/User/WebA/ViewDetails?JournalId=101024265&flag=Search	UGC Care Listed Journal
Production problem with the conception of task (Job) block criteria	Dr. Payal Singla	Department of Mathematics	Advances in Mathematics: Scientific Journal	2020-21	Scopus ISSN: 1857-8365 (printed)	https://doi.org/10.37418/amsj.10.3.27	Scopus

3- Stage Production Scheduling with the Concept of Set-Up Time Including Arbitrary Lags.	Dr. Payal Singla	Department of Mathematics	Aryabhata Journal of Mathematics and Informatics	2020-21	ISSN: 2394-9309	DOI: 10.5958/2394-9309.2021.0003.2	UGC Peer Reviewed Journal
Changing Dynamics of Work and Workspaces during COVID – 19 Pandemic	Prince Singla	Department of Business Management and Commerce	The Journal of Oriental Research Madras (UGC Care Listed Journal)	Jun-21	0022-3301	https://ugccare.unipune.ac.in/Apps1/Useur/WebA/ViewDetails?JournalId=101002664&flag=Search	UGC Care Listed Journal
Effects of COVID – 19 Pandemic on Medium, Small, Micro Enterprises in India	Prince Singla	Department of Business Management and Commerce	Flusser Studies (UGC Care Listed Journal)	Jun-21	1661-5719	https://ugccare.unipune.ac.in/Apps1/Useur/WebA/ViewDetails?JournalId=101024193&flag=Search	UGC Care Listed Journal
A Study of Inclusive Development in India using Financial Inclusion	Ashish Baghla	Department of Business Management and Commerce	Vidyabharati International Interdisciplinary Research Journal (VIIRJ) – Special Issue	2021	2319-4979	https://www.viirj.org/specialissues/SP8/SP8.html	UGC Care Listed Journal
A Study on Investment in Home Stay Business	Manik Jindal	Business Management and Commerce	Shodh Sarita	2020	2348-2397	DISCONTINUED FROM APRIL 2021	UGC Care Listed Journal

Internal Auditing and Fraud Detection	Manik Jindal	Business Management and Commerce	Shodh Sanchar Bulletin	2020	2229-3620	DISCONTINUED FROM APRIL 2021	UGC Care Listed Journal
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