

(ISSN 2350-1456)

# EXPRESSION

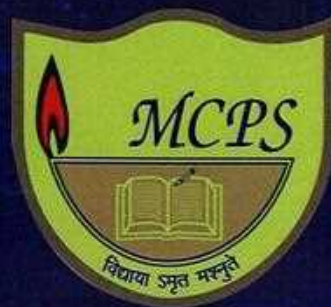
AN INTERNATIONAL JOURNAL OF SOCIAL SCIENCES

*(A Blind Peer Reviewed Refereed Indexed Half Yearly Journal)*

JULY 2019

VOLUME V

ISSUE : 02



Released by :

**MODERN COLLEGE OF PROFESSIONAL STUDIES GZB**

Website : [www.modemcollege.org](http://www.modemcollege.org) E-mail : [journal.expression@gmail.com](mailto:journal.expression@gmail.com)

# EXPRESSION

An International Journal of Social Sciences  
(A Blind Peer Reviewed Refereed Indexed Half Yearly Journal)

ISSN 2350-1456

July 2019

Volume – 05

Issue - 02

**Chief Patron**

**Mr. VineetGoel**

Secretary,

Modern College, Mohan Nagar, Ghaziabad

**Chief Editor**

**Dr. Nisha Singh**

Principal,

Modern College, Mohan Nagar, Ghaziabad

**Chief Advisor**

**Prof. Jitendra K Sharma**

Faculty of Commerce & Management Studies Maharashi Dayanand,  
University GGDSD-PG Research Center, Palwal

---

**Address**

Expression-An International Journal of Social Sciences  
Modern College of Professional Studies,  
431, Anand Industrial Estate, Mohan Nagar, Ghaziabad,  
Pin Code: 201007

Phone: 0120-4900197, 9711149573

Email: [Journal.expression@gmail.com](mailto:Journal.expression@gmail.com) | Website: <http://journal.moderncollege.org>



**EXPRESSION - An International Journal of Social Sciences**  
(A Blind Peer Reviewed Refereed Indexed Half Yearly Journal)  
ISSN 2350-1456

**Managing Editor: Dr. Kiran Joshi**  
**Editors: Dr. Subodh Bala Gupta, Dr. Dhiraj Singh, Ms. Monika Bansal**

**ADVISORY BOARD**

- Prof. Mahesh Joshi,**  
EMIT University, Australia,
- Prof. Raj Singh,**  
University of Riverside, USA,
- Prof. Li Shengxiao,**  
Shaoxing University, China,
- Professor Awadhesh Kumar Tiwari,**  
Department Of Commerce, D D U  
Gorakhpur University, Gorakhpur,  
9415339988,  
gprofessorakt@gmail.com
- Prof. (Dr.) S.S.Modi,**  
President, Inspira Research Association  
(IRA),  
69829321067/ 9828571010,  
gprofdrssmodi@gmail.com
- Dr. Pradeep Kumar,**  
Assistant Professor, Delhi University,  
9599835583,  
pks.gxb@gmail.com
- Dr. Umesh Dangarwala,**  
Head, Dept. of Commerce and Business  
Management, The M.S. University of  
Baroda Vadodara,  
9824019199,  
urdangarwala@gmail.com
- Prof. Jayanta Kumar Parida,**  
Former Head & Dean, Faculty of  
Commerce & Management Studies, Utkal  
University, Bhubaneswar-751004,  
Odisha,  
9437229465,  
jayantakp123@gmail.com
- Prof. Kulwant Singh Pathania,**  
Faculty of Commerce and Management  
Studies Himanchal Pradesh University  
Shimla 171005,  
9418359205,  
pathania\_ks@yahoo.com
- Prof. Deepti Bhargava,**  
Principal, Shrinathji Institute of  
Biotechnology, and Management,  
Nathdwara, Rajasthan,  
9829292624,  
deepti\_ysb1@rediffmail.com

**EDITORIAL COMMITTEE**

- Prof. (Dr.) Parimal H. Vyas,**  
Vice Chancellor [Acting] & Pro-Vice-  
Chancellor, Maharaja Sayajirao  
University of Baroda,  
9825237942,  
parimalvyas17@gmail.com
- Dr. Anurag Deep,**  
Associate Professor,  
Indian Law Institute (New Delhi)  
9654629241,  
anuragdeep17@gmail.com
- Dr. Aruna Sharma,**  
Associate Prof., Ginni Devi Girls (PG)  
College Modinagar, Ghaziabad,  
9910371171,  
arunasharma\_22@rediffmail.com
- Dr. Anurag Agnihotri,**  
College of Vocational Studies University  
of Delhi New Delhi,  
dragnihotri@rediffmail.com
- Dr. Vinod Kumar Sharma,**  
Associate Prof. RBS College, Agra,  
9412589195,  
kumarvinod1959@yahoo.com
- Dr. Suniti Chandiok,**  
Asst Prof, Department of Management,  
BCIPS GGSIP University Dwarka, New  
Delhi,  
09868512849,  
suniti\_K22@rediffmail.com
- Dr. Rajnish Kumar Singh,**  
Asst Prof. & Head Department of  
Education J.R. Handicapped University  
Chitrakoot (UP),  
9045757531, 9456818622,  
singh.rajnish@yahoo.com

**REFEREED BOARD**

- Prof. Ravi Sen,**  
Texas A and M University USA,
- Prof. Jung Ha Kim,**  
University of South Korea,
- Prof. (Dr.) Pratapsinh Chauhan,**  
Dean, Professor and Head, Vice  
Chancellor, Shree Govind Guru  
University, Godhara (Gujarat)  
9099939409,  
prof.pratapsinh@gmail.com
- Prof. Keshav Sharma,**  
The Business School, University of  
Jammu, Jammu,  
9469211211,  
keshavju@gmail.com/  
keshavju@rediffmail.com
- Prof. Arvind Kumar,**  
Head, Department of Commerce  
University of Lucknow,  
9415028817,  
arvindk.la51@gmail.com
- Prof. Atul Joshi,**  
Department of Commerce, Kumaun  
University D.S.B. Campus Nainital,  
9412327702,  
joshidr.atul@yahoo.in
- Prof. J.K. Jain,**  
Chairman Board of Studies Chief Editor,  
Research Journal Madhya Bharati Dr.  
Harisingh Gour University (A Central  
University) Sagar-M.P.,  
9425436471,  
dr.jinendrakumarjain@gmail.com
- Prof. G.P. Prasain,**  
Department of Commerce, Manipur  
University, Canchipur, Imphal-795003,  
Manipur,  
9612158167,  
gpprasain@yahoo.co.in
- Dr. Vandana Goswami,**  
Associate Prof, Faculty of Education  
Banasthali University, Rajasthan,  
9414642659,  
tevandana2020@yahoo.com
- Prof. (Dr.) Furqan Qamar,**  
Professor, Centre for management  
Studies,  
Jamia Millia Islamia, Jamia Nagar, New  
Delhi,  
26985519,  
Qamar.pc@gmail.com

## **Guidelines for Contributors**

**Submission of Manuscript:** Manuscript should be in English /Hindi only on one side of good quality paper, with adequate margin on all four sides. It must be complete in all respects such as abstract, illustrations, appendices etc.

Manuscript for consideration may be submitted as soft copy (MS Word) through email as an attachment to Editor journal.expression@gmail.com. The manuscript must have neither been published nor be under consideration elsewhere.

The submission must be MS-Word and in English Times New Roman or in Hindi used Kruti Dev 010

**Preparation of Manuscript:** Manuscript should be presented in a concise form as possible. Pages should be numbered consecutively and arranged in following order.

**Title:** the title should be brief nor unnecessarily long. It should reflect the content of the paper so as to derive the maximum advantage in indexing.

**Abstract:** The abstract, usually not exceeding 200 words, should indicate the scope and significant content of the paper, highlighting the principal findings and conclusion. It should be in such a form that abstracting can use it without modification.

**Keywords-** On the basis of that your paper can be traced. (At least 5)

**Introduction:** Long and elaborate introduction should be avoided. It should be brief and state the exact scope of periodicals can use it without modification. the study in relation to the present status of knowledge in the field.

**Main Body of the Paper –** It should include following points:

- I. Research Question/ Research Problem & Research Objectives.
- II. Review of the related literatures (If needed)
- III. Hypothesis of the research (If needed)
- IV. Research Design (including Methodology, Population Sample, Sampling Techniques and Tools if used in study)
- V. Findings/Conclusion

**Figure:** Figures should be numbered in order of mention in the text. Each figure should have a descriptive name.

**Mathematical Expression:** Wherever possible, mathematical expressions should be type written, subscripts and superscripts clearly shown. It is helpful to identify ambiguous symbols in the when they first occur. Equations must be displayed exactly as they should appear in print and numbered in parentheses placed at the right margin.

**Tables:** Tables should have short descriptive caption and numbered consecutively.

**References:** References must be prepared in proper format.



**Chief Patron**  
**Mr. Vineet Goel**  
Secretary,  
Modern College,  
Mohan Nagar, Ghaziabad

**Chief Editor**  
**Dr. Nisha Singh**  
Principal,  
Modern College,  
Mohan Nagar, Ghaziabad

**Chief Advisor**  
**Prof. Jitendra K Sharma**  
Faculty of Commerce &  
Management Studies  
Maharashi Dayanand,  
University GGDSD-PG  
Research Center, Palwal

#### **From Chief Editor**

Dear Readers

I am delighted to celebrate the launch of July 2019 issues of Journal-Expression an International Journal of Social Sciences (A Blind Peer Reviewed Refereed Indexed Half Yearly Journal). It provides an important forum to address critical issues in the field, exchange new ideas and disseminate the latest developments in quality research. I am very aware of the responsibilities that the editor's role entails, and I approach my new role with both excitement and some trepidation. The present volume of journal contains 11 papers, based on valuable research.

I am very aware of the responsibilities that the editor's role entails, and I approach my new role with both excitement and some trepidation. It continues to gain appreciation and accolade as it provides a platform that stimulates and guides the intellectual quest of scholar. Expression is a Blind Peer Reviewed Refereed Indexed Half Yearly Journal that brings to the reader's high quality research. However, these weaknesses can be managed by an effective and active editorial office, and I believe they are outweighed by the benefits. There is strong consensus that accepted articles are often improved by peer review after referees' comments and criticisms are dealt with; this explicit appraisal process also helps to engender trust of the reader.

We would like to express our gratitude to our valued contributors for their scholarly contributions to the journal. Appreciations is due to the editorial advisory board, the panel of referees. The contributors of our team members are highly appreciated. On the behalf of Expression's Editorial team, I would like to extend a warm welcome and heartily thanks our authors, advisors, editors and reviewers, all of whom have volunteered to contribute to the journal. Lastly I should thank all our submitting authors, who have toiled in the production of their work,

Dr. Nisha Singh  
Principal  
Modern College of Professional Studies  
Affiliated to CCS University, Meerut

### **About Journal**

Founded in 2003, Modern College of Professional Studies, Ghaziabad has already established a reputation as a medium to expand one's knowledge & enhance skills to achieve success.

The strength lies in the strong academic faculty, focus on research and collaboration with industry. The publication of first International Journal of MCPS "EXPRESSION-An International Journal of Social Sciences" (A Blind Peer Reviewed Refereed Indexed Half Yearly Journal) proved to be a milestone in achieving academic expertise. Now, we are bringing the second issue of the journal.

The Volume-05, Issue-02 of "EXPRESSION-An International Journal of Social Sciences" covers finest peer-reviewed research in all fields of management, IT, Education, Commerce, Law and Social Science and taking contemporary issues and latest trends in the global village.

It contains diverse collection of original articles and research work of researchers, academicians and scholars.

Through this journal, we would like to share globally our experiences and learning with other education assessors or evaluators.

The basic objective is to provide opportunities for all those interested in learning more about in the field of Social Sciences.



## INDEX

<b>1-</b>	<b>Digital Transformation and Technological Advances in Fintech</b>	
	Dr. Nisha Singh	1-11
<b>2-</b>	<b>Ethical Considerations in Research</b>	
	Dr. Bhuvnesh Sharma	12-17
<b>3-</b>	<b>Impact of Information Technology in Banking Sectors</b>	
	Mrs. Archana	18-23
<b>4-</b>	<b>Increasing Tendency of Crime in Adolescence</b>	
	Dr. Aruna Bhardwaj	24-30
<b>5-</b>	<b>Performance of Business Finance in Entrepreneurship</b>	
	Prof. Jitendra Kumar	31-38
<b>6-</b>	<b>Predictors of Selection in the Professional Courses of Engineering and Teaching</b>	
	Dr. Deepshikha Sharma	39-42
<b>7-</b>	<b>Revamping the Indian Education System for Economic Diversity</b>	
	Dr. Smriti Lata Sinha, Dr. Rekha Sharma	43-47
<b>8-</b>	<b>Working &amp; Non-Working Mothers of Senior Secondary Students: An Evaluative Study</b>	
	Dr. Subodh Bala Gupta	48-53
<b>9-</b>	<b>Psychological Aspects of Innovative Practices</b>	
	Dr. Purnima Gaur, Swati Gaur	54-61
<b>10-</b>	<b>पंडित दीनदयाल उपाध्याय और अखंड भारत</b>	
	डॉ. प्रदीप कुमार	66-67
<b>11-</b>	<b>वेदों में पर्यावरण की अवधारणा</b>	
	नरेन्द्र कुमार सैनी	68-74

## Digital Transformation and Technological Advances in Fintech

**Dr. Nisha Singh**

Principal,

Modern College of Professional Studies,

Mcps.principal2011@gmail.com

### Abstract:

Over the last decade, however, a new source of innovation in financial services has emerged from financial technology startups ('fintechs') and technology companies ('techos'). These new firms have been quicker than banks to take advantage of advances in digital technology, developing banking products that are more user-friendly, cost less to deliver and are optimised for digital channels. This relative success is unsurprising. These new players are less burdened by the demands of regulatory compliance which banks are subject to. They are unencumbered by complex and costly to maintain legacy systems. They can focus on creating single-purpose solutions, designed to offer an improved experience within just one product or service. They are more in tune with the peer-to-peer (P2P) culture engendered by the explosion of social media. And they are smaller organizations, designed for the purpose of innovation. Capital has flowed into the fintech sector: \$23.5bn1 of venture capital investment in 2013/14. Of this investment, 27% has been in consumer lending, 23% in payments and 16% in business lending. fintechs have two unique selling points: better use of data and frictionless customer experience. But to date these have been limited to relatively simple propositions such as e-wallets and P2P lending.

**Keywords:** Digitalization, Fintech Adoption Index, Advanced Financing Technologies, E-Commerce, Collaboration, Fintech Services Adoption.

### INTRODUCTION

We've witnessed the arrival of new currencies, technologies, business models and forms of transactions; all within an environment of global economic upheavals and increasingly comprehensive regulation. The most significant change has been the arrival of new players; non-bank financial institutions (NBFIs) that bring a groundswell of innovation and are turning market models on their head. Digitalisation has come in overwhelming waves, driven by the growth of e-commerce – first in the B2C, and now the B2B space – and the proliferation of smart devices. With it has come continuous innovation to meet

the demand for technologies that drive efficiency, lower transaction costs and boost convenience. Innovative and nimble new players – fintechs and digital ecosystems – have entered the payments game, creating increased competition for already-pressured banks. But without access to a client base, the expertise to navigate the regulations and licensing of the finance industry, client confidence, and robust global infrastructure, these new entrants can only go so far on their own. Collaboration between incumbents and new players will be essential to fully comprehend the effects (both positive and negative) of technological developments on the



industry's risk profile. Disruption in payments will continue, with ongoing innovation shaping customer behaviors, business models and the structure of the industry. The time has come for one further change; a shift in mindset from one of competition to collaboration. By exploring strategic partnerships, traditional banking providers and new innovators can together create long-term success and revolutionise the payments market and wider financial sector for the benefit of all. The degree to which the payments industry has changed in just a decade is off the scale.

A common assumption is that FinTech firms struggle to translate innovation and great customer experience into meaningful numbers. In contrast, our findings reflect considerable consumer appetite for new and innovative financial service products that take advantage of new consumer technologies, such as mobile and cloud. Nowhere is that more apparent than in the historically underserved emerging markets, with China and India leading FinTech adoption across our study. In this report, we lay out our findings from the EY FinTech Adoption Index and also present some fascinating stories of FinTech entrepreneurs who have reached real consumer adoption. We encourage other FinTech firms and traditional financial services companies to consider how these examples, as well as other firms including their own, are driving change and innovation within financial services.

The rapid increase of FinTech firms operating in the financial services industry, and the corresponding VC and corporate investment in this sector, has attracted significant attention

from both industry observers and the media. We launched the first EY FinTech Adoption Index in 2015 to cut through the hype and understand whether digitally active consumers were actually using FinTech services on a regular basis. The answer at the time was yes: 16% of our surveyed consumers had used two or more FinTech services in the prior six months, with adoption potentially doubling in the near future. The 2017 study reveals that this has happened in just 18 months. Findings from the 2017 study show that FinTech firms have reached a tipping point, and are poised for mainstream adoption across our 20 markets. Building upon the strength of their core characteristics of focusing on the customer proposition and leveraging technology in novel ways, FinTech firms are gaining traction in the market. In the process, they are blurring boundaries between financial products and lifestyle propositions, as well as defining new standards within financial services. FinTech firms share two core characteristics: a laser-like focus on the customer proposition and a willingness to apply technology in novel ways. These are powerful differentiators in a marketplace where many product-focused incumbent financial services companies struggle to deliver the seamless and personalized user experiences that consumers increasingly expect.

## METHODOLOGY

We identify 17 distinct services offered by FinTech organizations and non-traditional providers, and refer to these as FinTech services. These services are considered within the five broad categories of money transfer and payments, financial planning, savings and investments, borrowing, and insurance. We



define a regular FinTech user as an individual who has used two or more FinTech services in the last six months. Our 2017 research is based on more than 22,000 online interviews in 20 markets. Our surveyed population is drawn from a demographically representative sample of each market to the extent available, and all references to consumers relate to individuals who are active online, which we refer to as "digitally active" in this report. We have applied unweighted averaging of results, using a "one market, one vote" approach to report findings, to offer a global, cross-market perspective on themes and trends. The 20 markets are Australia, Belgium and Luxembourg (considered as one market for the purpose of our analysis), Brazil, Canada, China, France, Germany, Hong Kong,<sup>2</sup> India, Ireland, Japan, Mexico, the Netherlands, Singapore, South Africa, South Korea, Spain, Switzerland, the UK, and the US.

#### **Five key consumer themes emerged from the 2017 EY FinTech Adoption Index**

##### **1. FinTech has achieved initial mass adoption in most markets**

The average percentage of digitally active consumers using FinTech services reached 33% across the 20 markets. Benchmarked to academic theory on innovation adoption, it suggests that FinTech services have reached a milestone in being adopted by the "early majority" of the population.<sup>3</sup> There is evidence of increasing awareness: for the six markets where a comparison is available, 84% of customers are aware of FinTech services in 2017 compared with 62% in 2015. This is driven in part by the emerging markets in our study: FinTech adoption by

digitally active consumers in Brazil, China, India, Mexico and South Africa average 46%, considerably higher than the global average. From an individual market perspective, China and India have the highest adoption rates at 69% and 52% respectively. This is because FinTech firms excel at tapping into the tech-literate, but financially underserved population, of which there are particularly high ratios in emerging countries.

##### **2. New services and new players are driving higher adoption**

Among our five categories, money transfer and payments are driving FinTech adoption. 50% of our digitally active consumers have used this type of service in the last six months, which suggests this category has reached "late majority" adoption. Insurance services have also seen significant increases, overtaking both savings and investments, and borrowing, with 24% adoption. One potential influence may be attributed to the greater activity from regulators and policymakers in some markets that support FinTech, such as in money transfer and payments, as well as insurance services. These groups are addressing new business models and technologies that were previously undefined by the current regulatory framework, setting up initiatives, such as steering groups and sandboxes, updating licensing regulations, and introducing infrastructure changes that facilitate open APIs.

##### **3. FinTech users prefer using digital channels and technologies to manage their lives**



Unsurprisingly, use of FinTech products and services is higher among younger consumers. Those with the highest use, 25- to 34-year-old consumers, are not only tech-savvy “digital natives,” but are also at the age where they have a greater need for financial services. In some markets, they have not developed many strong relationships with incumbent providers, and are willing to consider non-traditional options as alternatives. FinTech users (across all ages) share similar views toward personal risk, and are equally likely to read the terms and conditions of new products or worry about personal data security. However, 64% of FinTech users prefer managing their lives through digital channels, compared to 38% of non-FinTech users; FinTech users are also more likely to be users of nonFinTech platforms, such as on-demand services and the sharing economy.

#### 4. FinTech adoption will continue to gain momentum

FinTech adoption is expected to increase in all 20 markets, with a segment of current non-FinTech users shifting to FinTech services in growing numbers. On the basis of anticipated future use, FinTech adoption could increase to an average of 52% globally, with the highest intended use among consumers in South Africa, Mexico and Singapore. Borrowing and financial planning are anticipated to more than double in usage. Money transfer and payments services remain the most widely used at 50%, with anticipated future use by 65% of consumers. FinTech users are also becoming more diverse in their use of services, with 13% of those surveyed becoming super-users who regularly use five or more FinTech services.

#### 5. FinTech users prefer using digital channels and technologies to manage their lives

What distinguishes a FinTech user from a non-FinTech user? Demographic and behavioral patterns suggest that financial services consumer relationships are changing. Observation: Use of FinTech products is highest among young adults at an early stage of their career. As figure 8 indicates, the demographic mostly likely to use FinTech are 25- to 34-year-old consumers, followed by 35- to 44-year-olds. FinTech use declines with consumers aged 45 years and older. This pattern is not unexpected; not only are 25- to 44-year-old consumers comfortable with internet and mobile technologies, but they also require a wide range of financial services as they achieve life milestones, such as completing their education, starting full-time employment, becoming homeowners and having children.

Consumers in this age range have not developed as many strong relationships with incumbent providers. As figure 9 demonstrates, they are the least likely of all age groups to cite preference for existing providers as a barrier to using FinTech. Further, many consumers in western markets experienced a loss of trust in existing financial services following the most recent financial crisis, which encouraged greater interest in alternative providers, particularly the purpose-led businesses that many FinTech firms have adopted as a model. Purpose-led businesses are discussed in section 3.

Consumers aged 45 years and above had already established long-standing relationships with incumbent providers before the arrival of



FinTech. Preference for traditional financial services is the highest barrier to FinTech use, while lack of need and not perceiving the advantage are also higher than in other age brackets. It is not that these users consider services provided by FinTech firms inferior, but rather that they prefer incumbent providers and lack a sufficiently compelling reason to switch.

#### **THE DRIVERS OF SUCCESS**

Low setup costs and plentiful funding make FinTech a fertile area for start-ups. That is the good news. But, in an increasingly crowded marketplace, start-ups must develop services and deploy them effectively in the market before their funding runs out. When it comes to gaining customer traction, we do not believe that there is any consistent recipe for success. Rather, we see a range of drivers that support rapid growth. As many new FinTech firms are building completely new businesses from the ground up, they have the opportunity to put customer adoption and traction at the heart of their strategy, linked to their singular focus on the customer proposition. In our experience, this means that the DNA of FinTech firms is different from that of incumbent financial services providers, which appeals to those apt to be FinTech users. As FinTech firms mature, their focus on the consumer becomes a key area of competitive strength, alongside their use of technology to reduce costs and accelerate customer traction. Gaining customer traction is fundamental to growth for any business, but is particularly relevant for FinTech start-ups who rely on it as a key metric for raising investment funds. FinTech firms measure traction initially by registered or active users, moving to customer acquisition cost and unit economics as they

develop. It should also be supported by balanced growth across other areas of the business, including suitably robust support functions that develop alongside customer growth, and can manage and mitigate risks

#### **BUSINESS MODELS THAT DRIVE MASS ADOPTION**

##### **1. Revolutionize the economics of a market**

- Offer a previously paid-for service free of charge Some successful businesses take an established product or service, rethink the economics of the underlying business with the help of digital technologies and offer it to customers free of charge. They are able to develop an alternative business model and revenue streams; for example, new credit-scoring services are often supported by data monetization or through earning commissions from referrals.
- Offer a significantly cheaper service In markets where products are largely similar and customers are highly price sensitive, FinTech firms can achieve significant new customer acquisition if they are able to reduce their costs and leverage technology to maintain this competitive advantage sustainably as they grow. As we have seen in the extremely competitive P2P lending market, digital technologies and automation have been key factors in their success.

##### **2. Create something new and compelling**

- Provide a new type of service FinTech firms can offer consumers new services or provide existing services to a new channel to address previously unmet customer needs. This



sometimes moves the customer experience so far forward that a service can fulfill customers' other objectives. For example, a personal current account can become a tool to analyze and manage spending or offer customers the option to invest via equity crowdfunding. However, this strategy may also require significant investment in customer education initiatives.

### **3. Distribute across an existing customer base**

- Solve a problem for another business A FinTech firm could help a more established business to fulfill currently unmet customer needs, such as enabling the established business to offer their customers a better service. Through this route, the established business becomes the FinTech firm's distributor and the customers of the established business become customers of the FinTech firm. Mobile payment wallets are one example of how an established business may benefit from the FinTech firm's smoother customer journey.

- Collaborate with businesses that have an existing customer base FinTech firms and other businesses can play to each other's strengths by offering a new product or expanding an existing product to a new segment. For example, FinTech firms may apply a different set of metrics and risk appetites to writing new loans, enabling a retail bank and a FinTech firm to collaborate on providing mortgages to a previously underserved population. This collaboration can involve a partnership or joint venture, or the FinTech firm may obtain investment from, or be acquired by, the existing business. Regardless, alignment of incentives and effective hand-offs between parties are essential

## **TOOLS AND TECHNOLOGIES FOR ACCELERATING MARKET ADVANTAGE**

### **1. Build virality or "word of mouth" referrals**

- Make customers advocates for the business By offering novel and differentiated experiences, FinTech firms can generate momentum through market visibility. Relationships and trust play a critical role in influencing adoption; endorsements from opinion leaders and community champions are vital. Examples of differentiation that has previously worked include establishing referral programs or offering a free related tool that directs attention to the paid product. Add-ons could include targeted introductory offers or upfront free periods. Particularly effective FinTech firms are those able to reach both online and offline social networks.

### **2. Establish a strong brand identity**

- Ensure customers subscribe to and identify with the brand and mission A FinTech firm may aim to build a distinct identity and establish a group with clear boundaries, designations and behaviors, but not necessarily location. This enables them to capture the entirety of a targeted customer segment rather than aim for mass adoption. This is a popular strategy for FinTech firms focusing on the millennial market, who are attracted to businesses with "purpose" beyond profit, and is facilitated by mobile technology.

### **2. Focused marketing activity**

- Target marketing at customer segments and through tailored selection of channels The ability to understand the marketplace and identify key customer segments is key. Core to this strategy is market research, coupled with marketing



approaches, such as traditional and digital advertising placements, search engine optimization, blogs and social media. FinTechs that offer highly personalized user experiences particularly benefit from being able to leverage data and analytics to target their intended audience accurately.

A fundamental shift in technology has lowered the barriers for new businesses to enter and compete in the financial services industry, enabling the arrival of many smaller players looking to partner or compete with existing businesses. Successful FinTech firms have built traction into their business models, which narrows the challenge of balancing product development and revenue generation; the use of technology helps them achieve lower run rates and greater efficiencies. Such businesses are better able to persevere through periods without revenue as they develop a product that fits the market, and unlock the right adoption channels, strategies and tools to obtain user growth and, ultimately, generate revenue.

#### **APPLICATIONS FOR THE INTERNET OF THINGS THE "INTERNET OF THINGS"**

(IoT) describes the widespread embedding of sensory and wireless technology within objects, giving them the ability to transmit data about themselves: their identity, condition and environment.

Product design: Asset financing, for example, could be based on parameters such as kilometres driven or load carried rather than simply the period of time for which the asset is leased, as with traditional models. n Risk management and pricing: Collateral management is a key element

of risk management. Better data on the quality and condition of collateral provides more accurate assessment and pricing of risk. n Understanding customer needs: Tracking a business's activity could indicate when it may have additional growth financing needs, for example, by revealing when leased machinery is working at full capacity. n Streamlining contractual processes: IoT devices will be able to capture data and feed it into digital platforms that govern and verify "smart contracts" (computer protocols that verify or enforce contracts). The collation of real-time data on these platforms can facilitate efficient covenant monitoring, automatic disbursement of assets and automatic release of liens or goods.

Being smarter with smart data Digital technology has greatly increased the volume of data available. However, the banks have found it difficult to use this new data to create value for their customers and themselves. In contrast, online retailers and social media firms have found ways to create value from data. Some of the ways in which online retailers create value from data: n Customer transaction behaviour is used to inform product suggestions, increasing sales and customer loyalty. n Viewing and listening behaviour is monitored to give appropriate advice about new products and services, or to serve third-party advertisements. n Real-time or contextual satisfaction surveying is used to flag when a customer is dissatisfied and to inform appropriate actions to retain them. n Location data is used for security and fraud checks or to offer suggestions, advertisements and offers that depend on the customer's location. Despite substantial investment in data management,



financial institutions lag behind firms in other industries. It is not unusual for large banks to spend upwards of \$500 million<sup>7</sup> on programmes to address the challenges related to data, yet it is widely acknowledged that these investments have not been translated to increased profits. Banks are not nearly creative or enterprising enough in their attempts to use data to offer better products or cut operating costs. The sheer variety of problems which data can address calls for specialised capabilities which banks often lack. Banks could take advantage of the specialised expertise at fintech companies by engaging these firms to perform the required work or by acquiring them. Partnerships between banks and fintechs would create a powerful combination of information, supplied by the bank, and innovative analytical tools, supplied by the fintech.

## CONCLUSION

This paper analyzes how information technology is transforming individual banks and the entire banking industry. While IT developments may lure banks into transaction banking (due to IT-driven cost efficiencies), these should not give up on relationship banking. Instead, banks need to adjust themselves to consumers' new preferences for IT-driven products and use IT developments to reconfigure or even reinvent relationship banking. The entry of fintech startups and IT companies in traditional banking businesses is leading to drastic changes in banking. Government intervention and regulation will give banks additional time to adjust. A major consequence of the Internet era is the emergence of advanced digital platforms that combine technology and process in new ways that often disrupt existing industry

structures. These platforms allow easy participation that often strengthens and extends network effects, while the vast amounts of data captured through such participation can increase the value of the platform to its participants, creating a virtuous cycle. While initially slow to penetrate the financial services sector, such platforms are now beginning to emerge.

This research paper provides a taxonomy of platforms in finance and identifies the feasible strategies that are available to incumbents in the industry, innovators, and the major Internet giants.

## REFERENCES:

- 1 Acharya, V. V., L. H. Pedersen, T. Philippon, and M. Richardson (2016). Measuring systemic risk. The Review of Financial Studies.
- 2 Admati, A. R., P. M. DeMarzo, M. Hellwig, and P. Pfleiderer (2011). Fallacies, irrelevant facts, and myths in the discussion of capital regulation: Why bank equity is not expensive. Working Paper Stanford University.
- 3 Admati, A. R. and M. Hellwig (2013). The Bankers' New Clothes. Princeton University Press.
- 4 Baker, M. and J. Wurgler (2015). Do strict capital requirements raise the cost of capital? bank regulation, capital structure, and the low risk anomaly. American Economic Review Papers and Proceedings.

- 5 Bazot, G. (2013). Financial consumption and the cost of finance: Measuring financial efficiency in europe (1950- 2007). Working Paper Paris School of Economics.
- 6 Beck, T., A. Demirguc-Kunt, and R. Levine (2011). Financial Structure and Economic Growth: A Cross-Country Comparison of Banks Markets, and Development, Chapter The Financial Structure Database, pp. 17–80. Cambridge: MIT Press.
- 7 Berger, A., R. Demsetz, and P. E. Strahan (1999). The consolidation of the financial services industry: Causes, consequences, and implications for the future. *Journal of Banking and Finance* 23, 135–194. Bergstresser, D., J. Chalmers, and P. Tufano (2009). Assessing the costs and benefits of brokers in the mutual fund industry. *The Review of Financial Studies* 22(10), 4129–4156.
- 8 Bickenbach, F., E. Bode, D. Dohse, A. Hanley, and R. Schweickert (2009, October). Adjustment after the crisis: Will the financial sector shrink? Kiel Policy Brief. Bodenhorn, H. (2000). *A History of Banking in Antebellum America: Financial Markets and Economic Development in an Era of Nation Building*. New York: Cambridge University Press.
- 9 Bolton, P., T. Santos, and J. Scheinkman (2011). Cream skinning in financial markets. Working Paper, Columbia University.
- 10 Brei, M. and L. Gambacorta (2016). Are bank capital ratios pro-cyclical? new evidence and perspectives. *Economic Policy* 31 (86), 357–403.
- 11 Cecchetti, S. (2014, November). The jury is in. Cecchetti, S. and E. Kharroubi (2012). Reassessing the impact of finance on growth. BIS WP 381.
- 12 Cecchetti, S. and K. Schoenholtz (2014, December). Higher capital requirements didn't slow the economy. <http://www.moneyandbanking.com>.
- 13 Cecchetti, S. and K. Schoenholtz (2016, May). Leverage and risk. <http://www.moneyandbanking.com>.
- 14 Cetorelli, N., J. McAndrews, and J. Traina (2014, December). Evolution in bank complexity. FRBNY Economic Policy Review.
- 15 Chalmers, J. and J. Reuter (2012). Is conflicted investment advice better than no advice?
- 16 Chamley, C., L. J. Kotlikoff, and H. Polemarchakis (2012, May). Limited-purpose banking—moving from “trust me” to “show me” banking. *American Economic Review* 102(3), 113–19.
- 17 Cochrane, J. H. (2014). Toward a run-free financial system. In M. N. Baily and J. B. Taylor (Eds.), *Across the Great Divide: New Perspectives on the Financial Crisis*. Hoover Press.
- 18 Darolles, S. (2016, April). The rise of



- fintechs and their regulation. *Financial Stability Review* (20).
- 19 Dell'Ariccia, G., D. Igan, L. Laeven, and H. Tong (2016). Credit booms and macrofinancial stability. *Economic Policy* 31 (86), 299–355.
  - 20 DeYoung, R., D. Evanoff, and P. Molyneux (2009). Mergers and acquisitions of financial institutions: A review of the post-2000 literature. *Journal of Financial Services Research* 36, 87–110.
  - 21 Dhar, V. (2016). When to trust robots with decisions, and when not to. *Harvard Business Review*. Diamond, D. W. and P. H. Dybvig (1983). Bank runs, deposit insurance, and liquidity. *Journal of Political Economy* 91, 401–419.
  - 22 Diamond, D. W. and R. G. Rajan (2001). Liquidity risk, liquidity creation and financial fragility: A theory of banking. *Journal of Political Economy* 109, 287–327. 22
  - 23 Drechsler, I., P. Schnabl, and A. Savov (2014). The deposits channel of monetary policy the deposits channel of monetary policy. NYU.
  - 24 EBA (2015, November). 2015 eu-wide transparency exercise. Technical report, European Banking Authority.
  - 25 Egan, M., G. Matvos, and A. Seru (2016). The market for financial adviser misconduct. NBER WP.
  - 26 Favara, G. (2009). An empirical reassessment of the relationship between finance and growth.
  - 27 Foà, G., L. Gambacorta, L. Guiso, and P. E. Mistrulli (2015). The supply side of household finance. *BIS Working Papers* 531.
  - 28 Gennaioli, N., A. Shleifer, and R. W. Vishny (2014). Money doctors. *Journal of Finance*.
  - 29 Glode, V., R. C. Green, and R. Lowery (2012). Financial expertise as an arms race. *Journal of Finance*.
  - 30 Greenwood, R. and D. Scharfstein (2013). The growth of modern finance. *Journal of Economic Perspectives* 27(2), 3–28.
  - 31 Hirshleifer, J. (1971). The private and social value of information and the reward to inventive activity. *The American Economic Review* 61(4), pp. 561–574.
  - 32 Ingves, S. (2015, October). Update on the work of the basel committee. Speech at the IIF Annual Meeting.
  - 33 Kashyap, A., R. Rajan, and J. Stein (2002). Banks as liquidity providers: An explanation for the coexistence of lending and deposit-taking. *Journal of Finance* 57, 33–73.
  - 34 Kelly, B., H. Lustig, and S. V. Nieuwerburgh (2016). Too-systemic-to-fail: What option markets imply about sector-wide

- government guarantees. American Economic Review.
- 35 Kovner, A., J. Vickery, and L. Zhou (2014, December). Do big banks have lower operating costs? FRBNY Economic Policy Review.
- 36 Kumar, S. (2016). Relaunching innovation: Lessons from silicon valley. Banking Perspective 4(1), 19–23.
- 37 Levine, R. (2005). Finance and growth: Theory and evidence. In P. Aghion and S. N. Durlauf (Eds.), *Handbook of Economic Growth*, Volume 1A, pp. 865–934. Amsterdam: Elsevier.
- 38 Levine, R. (2015). In defense of wall street: The social productivity of the financial system. WP Berkeley.
- 39 Lucas, R. E. J. (2000, March). Inflation and welfare. *Econometrica* 68(2), 247–274.
- 40 Mayer, C. and K. Pence (2008). Subprime mortgages: What, where, and to whom? Staff Paper Federal Reserve Board.
- 41 Moore, K. B. and M. G. Palumbo (2010, June). The finances of american households in the past three recessions: Evidence from the survey of consumer finances. Staff Paper Federal Reserve Board.
- 42 Mullainathan, S., M. Noeth, and A. Schoar (2012). The market for financial advice: An audit study. NBER WP 17929.
- 43 O'Mahony, M. and M. P. Timmer (2009). Output, input and productivity measures at the industry level: The euklems database. *The Economic Journal* 119(538), F374–F403.
- 44 Pagnotta, E. and T. Philippon (2011). Competing on speed. NBER WP 17652.
- 45 Pennacchi, G. (2012). Narrow banking. *Annual Review of Financial Economics*.
- 46 Philippon, T. (2012). Equilibrium financial intermediation. Working Paper NYU. Philippon, T. (2015). Has the us finance industry become less efficient? on the theory and measurement of financial intermediation. *The American Economic Review* 105(4), 1408–38.
- 47 Philippon, T. and A. Reshef (2012). Wages and human capital in the u.s. financial industry: 1909–2006. *Quarterly Journal of Economics*.
- 48 Rajan, R. G. and L. Zingales (2003). *Saving Capitalism from the Capitalists*. New York: Crown Business.



## **Ethical Considerations in Research**

**Dr. Bhuvnesh Sharma**

Assit. Prof.

Faculty of Education, SVSU, Meerut.

Email: sharmabhuvnesh40@gmail.com,

### **Abstract:**

There are different places where a person can learn different ethical norms e.g. at home, at school, at playground, assembly hall or may be any other social setting as man is a social human being. Generally while living in a society man learns a lot of things that what he/she ought to do and what others notto do. Although it is seen that most of the people acquire their sense of doing right or wrong things in their childhood. It is also seen that moral development of a child begins from his early experiences to his last moment of life. Ethical norms are so important that a person cannot lead his life without following them properly. A crucial question in social science is what constitute the proper understanding of society, and how that understanding can be achieved, directly indicates us towards a research process. All the developments that we see everywhere are the result of various researches. How these researches are going on in our society lead us towards ethics. Below are discussed, what are the ethical considerations in research.

### **INTRODUCTION**

Research is based on some fundamental assumptions. It seeks answers to certain questions which have not been answered. It answers only those questions of which the answers are not available till now. It is simply the process of arriving solution through a planned and systematic collection, analysis and interpretation of data. All the work done for this process should be done in such a way that it may not harm to any one and should be beneficial for everyone. For this purpose proper ethics have been designed earlier. Ethics is nothing but are only a set of rules which may be written or unwritten. They govern ourself in such a way

that our expectations may not harm others work in any sense. Ethics set out how we expect others to behave. Research ethics are the set of ethics that govern how a scientific research is performed at research institutions such as in various universities and how it is disseminated. One can see a wide variation on how exactly these values should be interpreted in practice.

### **MEANING OF RESEARCH**

Research is the systematic process of collecting and analyzing information to increase our understanding of the phenomena under study of certain facts by interpreting data by using some statistical methods and drawing out conclusions.

A research is a structured inquiry that utilizes acceptable scientific methodology to solve problems and to create new generally applicable knowledge. Thus research is to observe phenomena from different dimensions. Thus research shows invariant relationship that exists between some antecedents and consequences under certain specific conditions.

#### **THEREFORE RESEARCH**

- Is a cyclical process
- Can be entered at any point
- It always lead you to a reflective thinking
- It will always begin at a different starting place

#### **CHARACTERISTICS OF A GOOD RESEARCHER**

1. Complete understanding of the rights and duties of the researcher
2. Democratic Behavior with reflective thinking.
3. Scientific attitude to study and observe things.
4. Urge to bring excellence in work.
5. Insightful and open minded.
6. Knowledge and skill for using elementary statistics.
7. Enough creative and imaginative.
8. High patience level and perseverance capacity.

#### **PLAGIARISM**

This is one of the biggest problems that our education system is facing now- a- days. Millions of students have fallen prey to the temptation called copy paste. These students do not hesitate from illicitly using others materials

without proper referencing. In these cases plagiarism may be an exciting adventure but in reality the actual truth is that it could be a fatal to the academic career of such students.

#### **WHAT ARE RESEARCH ETHICS?**

Ethics in real sense is a set of rules that govern our expectations and others behavior. The ethics really set out how we expect others to behave. Ethics related issues arise when an individual thinks to do research on animals or human beings. These issues really fill up a key part in research process. It is said that a researcher should follow ethical considerations and get his/her work abide by plagiarism, so that the work can be prove to be authentic. This includes important findings in a transparent way, it never plagiarize other's work. There are so many professional agencies which have adopted codes and policies that pave a path to do research work. But today we feel a wide variation in the values that are interpreted in practice.

So for an authentic and verifiable contribution of knowledge in the field of research one should recognize the following facts responsible for a new and ethical contribution. A researcher should keep in mind that-

- Research is an honest and exhaustive process.
- Each fact in research is studied with sincere efforts.
- All the facts are discovered in the light of problem.
- The findings of the research work are valid and verifiable.



- Research work should contribute new knowledge in the field of the subject.
- Think before communicate and avoid critical comments.

#### **CODE OF ETHICS FOR RESEARCHERS-**

To prove his work ethical the researcher should go through following characteristics to be developed in him/his self.

##### **1. The Disciplinary Mind**

- The researcher should organize his content and review course requirements.
- Observe the situation and do appropriate work.
- Participate in discussions with colleagues, seniors, other faculty members, research guide and others as well.
- Review course requirements.
- Reach for new content or skill.

##### **2. The respectful mind**

- The researcher should have proper respect for each and every person's contribution and sharing of their personal efforts for the completion of a research work. He should treat his classmate as well as his instructor with a courtesy and respect, avoid critical comments and think well on the facts before revealing them in research work.

##### **3. The Synthesizing Mind**

- Before proceeding the researcher should consider varying perspectives and opinions first.
- Participate in online discussion and synthesize various information and ideas accordingly.
- Review the literature and relate new learning to your own experiences and explore them to other areas of study.

##### **4. The Creating Mind**

- The researcher support and encourage creativity and contribute towards the study environment.
- He/ She should make ideas strong by participating in the creative process.

##### **5. The Ethical mind**

- He/ she should follow applicable copyright laws and give attribution to the work of others.
- He/ she should be honest in work and education.
- A researcher should have an open mind without bias and prejudice.
- He/ she should be a keen observer.
- He/ she should be capable of analyzing the phenomena critically.
- He/ she should possess good interpersonal skills to present and administer the report.
- He/ she should have good knowledge of research methods and data analysis.
- He/ she should have good reference skills.

#### **CODE OF ETHICS FOR RESEARCH WORK**

Following are the Ethical Considerations that a Researcher should keep in mind before doing a "Research Work"-

##### **1. Objectivity-**

The word objective means to be impartial. Means you are not favoring any variable or possibility, any option may work at the time of happening.

Objectivity is the basic element in the research process. However it is difficult to maintain objectivity. It is generally seen in the studies of social sciences that some percentage of prejudice is found upon some social matters. Therefore it is difficult to be absolutely objective but to bring the research result and findings authentic, objectivity is one of the many ways to put up ethical consideration in research work.

## **2. Language-**

Technical matter cannot be simply understood by using simple language, if too many technical terms are used in writing a research work. Most of the readers may not understand the language of the report. Then the researcher should choose a language which conveys the meaning of the terms clearly to the readers. Therefore the selection of the language will be ethical if the language of the research is conveying the same meaning.

## **3. Openness-**

Openness means open to all that are concerned in general or specific. It tells us that no hidden facts are there left behind and everything is explained in simpler terms and evaluated statistically/mathematically, and this way the conclusion is drawn. So this is the benefit of dealing all the research work in an ethical way.

## **4. Respect for Intellectual Property-**

The ideas that we see in books or anywhere else are the ideas or experiences of so many persons that may or may not be present at that moment. The best use of these ideas is that these enhance our knowledge and enable us to explore. But

earlier and now also the students do not hesitate from illicitly using others ideas without proper referencing. In these cases plagiarism may be an exciting adventure but in reality the actual truth is that it could be a fatal to the academic career of such students.

## **ETHICAL CONSIDERATION FOR A RESEARCH PROPOSAL-**

### **1. The statement of the problem-**

The researcher's most important and tedious task is to find out a research problem. Several searching questions should be raised before finalizing a problem. Here the ethical consideration is that only those questions will be the problems that can be effectively solved. The researcher should see if the problem is significant? Is it new or its answers are already available? Will the researcher be able to carry it through a successful conclusion. Following are the major tasks to be performed in analyzing a problem.

- Analyze the facts that relate to the problem.
- Set observations to find out whether these facts are relevant.
- Find out any relationship among the facts that reveal the key to the problem.
- Frame various explanations for the cause of the problem.
- Trace out the relation between explanations that might give insight into the solution of the problem.
- Find out relationship between facts and relationship.

### **2. The review of related literature:**

A brief summary of the previous research work



should be given so that the researcher and reader may be familiar with what is already known and what is still unknown. The effective research is based upon past knowledge. The ethical concern in mentioning the review related literature is that it should conclude with a comment of area of agreement or disagreement in findings.

### **3. The hypothesis:**

Research is a scientific study as it is based upon hypothesis. Here the ethical consideration is that a hypothesis indicates only the expected outcomes. A hypothesis is formulated before the data gathering process. A good hypothesis is the agreement of the observed facts and stated in simplest possible terms. It ensures that the sample is readily approachable. It also ensures that the methods of investigation are under control of the investigator.

### **4. Methodology and the procedure the study:**

Entire research plan is based upon the method, sample, population, tools and statistical analysis techniques are described in view of testing the formulated hypothesis. Here the ethical point is that it should describe only what must be done, how it should be done, What type of data should be needed, what sources of data should be selected and how the data will be analyzed and conclusions be drawn.

### **5. Educational Implication-**

Research is useless if it does not have any educational implication. It is the important which influences the educational theory and practice. Here the ethical point is that the educational

implication should help to give the research proposal an urgency and justification to its worth.

### **6. Definitions, Assumptions and delimitations:**

The statement of the problem should include some terms and these terms should be defined clearly. Here the ethical point is that the definition of operational terms should convey the specific meaning. The variables of the study should be defined clearly and unambiguously in operational terms. Variables generally play different roles in investigation. The role of the variable depends on the assumption made in the research proposal. The assumptions of the study vary from study to study.

The feasibility of an investigation depends upon the delimitations of the study. Here the ethical point is that all the variables, sample, methods, tools and statistical technique should be delimited in the research proposal and these delimitations should be clearly mentioned.

### **7. Bibliography:**

It is the last part of the proposal and it provides the list of references in the form of bibliography. Here the ethical point is that sources of information used in research work should be properly mentioned. The format of bibliography depends upon the footnote style. If the list of references is too large then the bibliography should be categorized as books, documents, journals, periodicals, articles and newspapers etc.

### **8. Criteria for Evaluating Research Proposal:**

Today there are various agencies that establish their own criteria for evaluating research proposal. This criteria include the following-

1. Significance of the proposal for Indian Education.
2. What addition in knowledge it will enhance if the results are successful.
3. Adequacy of design, methodology and tools
4. Qualification of the investigator.
5. Adequacy of the facilities to conduct the proposed study.
6. Reasonableness of the budget for the work to be done.

### CONCLUSION

Research is an essential and powerful tool leading man towards progress. Without caring for ethical consideration discussed above there would have been a little progress. **John W. Best** has rightly said, *"The secret of our cultural development have been research pushing back the areas of ignorance by discovering new truths, which, in turn leads to better ways of doing things and better products"*.

### REFERENCES

- 1 Best w. John & Kahn v. Jame, Research in Education, Head office 482, FIE, Patpar Gang, Delhi, 1100092 INDIA.
- 2 Kaul Lokesh, Methodology of Educational Research, Vikas Publishing House, Agra.

- 3 Parameswaran E.G. & Radha Mohan, Research Methods in Education, Neel Kamal Publications Pvt.Ltd., New Delhi.
- 4 Paneerselvam, R. PHI-Learning, Private Limited, New Delhi 110001.
- 5 Sharma S.C., Research Methods in Behavioral and Social Science, Surya Publications, R. Lall Book Depot, Meerut.
- 6 Sharma R.A., Essentials of Scientific and Behavioral Research, R. Lall Book Depot, Near Government Inter College, Meerut.
- 7 Singh A. K., Test Measurements and Research Methods in Behavioral Science, Bharti Bhawan, Publishers & Distributors 4271/3 Ansari Road, Darya Gang, New Delhi, 110002
- 8 [www.bbccom//ethics/introduction/introduction/shtm](http://www.bbccom//ethics/introduction/introduction/shtm)
- 9 [www.businessdictionary.com/definition/research.html](http://www.businessdictionary.com/definition/research.html)
- 10 [http:// en. Wikipedia.org](http://en.Wikipedia.org)



## Impact of Information Technology in Banking Sectors

**Mrs. Archana**

Research Scholar, Jiwaji University,

Gwalior (M.P.)

Email: archnasingh808@gmail.com

### Abstract:

This article analyzes how information technology (IT) is transforming individual banks and the entire banking industry. Even though the basic economics of banking have not changed, IT developments may lure banks into transaction banking (due to IT-driven cost efficiencies). However, banks should not give up on relationship banking. Instead, banks need to adjust themselves to consumers' new preferences for IT-driven products and use IT developments to reconfigure or even reinvent relationship banking. Drastic changes are also imminent in banking due to the entry of IT companies in traditional banking businesses. Government intervention and regulation give banks additional time to adjust.

IT developments will drastically change the way banking business is done. Banks may be lured into investing in IT technologies that create cost efficiencies. We argue that relationship banking may still be the right path ahead. Human decision-making still has an advantage over computers in an uncertain environment weakened by information problems. There, bankers might still prevail in a struggle with artificially intelligent systems. In this view, IT should be used to increase relationship banking. Banks can use new technology to acquire additional information about their clients and to empower their customers.

**Keywords:** Banking, Information Technology, Relationship Banking, Regulation Transformational Effects, IT Benefits

### INTRODUCTION

Information technology is rapidly entering the traditional banking business. Recent survey among US bank managers reveals that 47% of them discuss technology at every board meeting. Three-quarters of them worry about competition from unregulated non-bank companies. They see Apple, Walmart, peer-to-peer lenders, Google, PayPal, Amazon, and Facebook as a formidable threat among nonbank competitors (Bank Director, 2015). The future for banks is largely unknown. Are banks ready to defend their turf, and what are their competitive

advantages?

To at least vaguely predict a road ahead for banks, we first revisit the economics of banking. We argue that the rationale for banking has not changed. Banks act as information agents with the main purpose of mitigating information problems among bank customers. Bank regulation ensues due to banks' special importance for the real economy. What has changed, however, is bank customers. A generational shift is taking place. Bank customers increasingly wish to be empowered,



continuously connected, and entertained. The banking industry is also changing. The core banking business is expected to remain highly regulated, giving banks a competitive advantage against new players.

Internet Banking is a term used to describe banking transactions that are performed via a secured Internet application. These transactions include such things as paying bills, transferring funds, viewing account statements and paying down loans and mortgages. Although Internet Banking has been popular among young Internet-savvy people for many years, its popularity is expected to grow rapidly as Internet usage grows internationally and people discover the many advantages that it provides. Internet Banking can be defined as a facility provided by banking and financial institutions that enable the user to execute bank related transactions through Internet.

Electronic Banking is defined as "the use of technology to communicate instructions and receive information from a financial institution where an account is held. This service includes the system that enables financial institution customers, individuals or business to access accounts transact business, or obtain information on financial products and services through a public or private network". However, Electronic banking has experienced tremendous growth in many countries especially India and today it has transformed the traditional banking practice. Electronic banking services, has lower operating costs, improve service quality, customer satisfaction, retain customer, reduce branch traffics, and downsize the number of branch staff.

Banking has come a long way from the time of ledger cards and other manual filing systems

## REVIEW OF LITERATURE

Almost everyone who you come across these days seems to be using Internet banking and the traditional customer bank manager relationship has been replaced by a password. Internet banking is not only convenient for customers, it also negates the need for keeping some bank branches open for 24 hours a day to provide unparalleled customer service. In addition to that providing the Internet banking option for a bank may require some amount of initial investment, but the costs can be covered soon due to the speed with which customers can be handled and the cut backs on overtime and establishment costs. Internet banking also reduces the amount of administrative work that is otherwise required to manage a bank branch. Based on the large number of people who are turning towards Internet banking, future plans of opening branches across cities can be curbed to some extent, making large investments unnecessary. In fact, today everything is possible on Internet banking starting from request of a new check book, statement downloads, transfer of monies, e-payments and more. This paper suggested that consumer perceptions of transaction security, transaction accuracy, user friendliness and network speed are the critical factors for success in Internet banking. **Md. Monirul Islam (2015)**. Author says that computer technology has become one of the important tool for organization to grow. Banking sector all across the globe are using multiple digital technology to provide the better services to the customers. In this paper challenges and prospects of Internet Banking in



Bangladesh has been discussed. According to author bank all across the country uses modern technology for providing banking facility to customers with low cost and quick services

**Rabindranath et al., (2015).** Author in this paper highlighted the importance of technology in our daily life. They consider internet is one of the necessities of social life. We cannot live without internet and life will be in isolation without the technology. They further mentioned that banking sector has undergone tremendous changes post liberalization and globalization. Banks started using information technology innovatively for development of electronic commerce

**Mahmoud et al., (2015).** A group of faculty in their research work points that over the period of time different digital technology has been introduced to customers by banking sector. Today some of the digital technology in the place are online credit card management, online internet banking, mobile banking and so forth. They further pointed that digital security is necessary for the satisfaction, success, usages, efficiency and effectiveness of digital world. One of the obstacle mentioned in this paper is lack of security for the growth of internet banking.

#### OBJECTIVES:

- To understand the internet banking system :
- To identify the problem in operation of internet banking in the banks website
- To know the terms, rules and condition of internet banking given commercial banks to their clients.
- To provide suggestions for the improvement of

the internet banking system of the Bank.

#### HYPOTHESIS:

- To know significance of Internet Banking really affect the service quality of Banking sector or not.
- To checkout the significant level of reliability of e-banking facilitate the customer Retention or not.

#### METHODOLOGY OF THE STUDY

There is only one sources from which I have collected data, Secondary source.

Secondary data:Ø The secondary data of this paper are collected from online Annual reports, and other sources discussed below:

Secondary data are collected in the following ways:

- Data gathered within the organization itself
- Data gathered from Text
- Internet sources.
- General reports.
- Annual reports.

#### TRANSFORMATIONAL EFFECTS OF INFORMATION TECHNOLOGY ON A BANK

Information technology developments have resulted in unprecedented changes. Large-scale transfer through the internet allows for permanent connectivity. Vast data make possible low- cost data mining potentially through cloud computing and based on open-source software. Fast algorithms are becoming smarter due to strong improvements in artificial intelligence.

### **A.Communication**

E-Banking cannot be properly launched without good relationship with customers. To create a relationship each part needs to communicate. In e-banking communications plays a vital role. We aim to show that through communication e-banking management can reach the customer loyalty/retention. One way of communication e-mail which is successful and popular internet application. It is connected with security as well as because many bank have linked the e-mail with online transactions. Thus the e-mail data should be updated. In banking advanced e-mail systems with routed replies and intelligent routing should be integrated to improve the online customer service experience. One can conclude that the branch network needs to be reconfigured towards highly information-driven and personalized bank products and services, the ones present mostly in relationship banking.

### **B.Automation**

It will increase capacity and free employees to focus on higher-value projects. To capture the opportunity, bank must take a strategic, rather than tactical approach. Automation in banking sectors facilitate simple jobs like data entries, cash withdrawal(ATMS), cash deposit, passbook updates and salary uploads automatically without additional requirement of human resource. Now a days automation is pushing the boundaries of technology by implementing robotics to optimize almost every process from selling financial product to customers, loan processing; creating much more relationship between customers and machines.

### **C.Decision making**

IT developments have also led to automated decision-making in bank lending. Several transaction lending techniques, such as financial statement lending, small business credit scoring, asset-based lending, factoring, and fixed-asset lending, allow banks to gather, combine, and use a vast array of quantitative information about their clients.

Artificial intelligence is still grasping with dealing with incentives, information problems, and irrational human behavior. In addition, the vast data on the internet are mainly built on a cross-sectional basis. Finding a time dimension seems to be more difficult. Relationship banking that builds on long-term and informationally intense cooperation with bank customers continues to be important (e.g., informational problems are pervasive in SME lending, and consequently data are hard to quantify).

### **BENEFITS OF E-BANKING**

The following services are available from Internet Banking:

- Account details
- Get Mini Statement on your mobile anytime/ anywhere.
- Instant Fund Transfer
- Credit Card Bill Payment facility
- Utility Bill Payment facility
- Prepaid and postpaid bill payment facility to all mobile operators



## CHALLENGES FOR THE E-BANKING

### 1. Security

Security is one of the most significant challenges for online banking marketers. This is because, in the past, if a robber was going to steal a person's bank savings, he or she would have to break into the bank vault, and make a daring escape with the money. This was an extremely difficult prospect and involved a lot of danger and risk. With online banking, cyber criminals simply need to ascertain certain personal information to break into a person's account and steal their money. It can be done anonymously, and involves significantly less physical danger than in the past.

### 2. Transaction Difficulty

It can be significantly more difficult and time consuming to deposit or withdraw money from an online bank. Not only do online banks often have fewer ATM's than their traditional counterparts, but it also can simply take longer amounts of time for deposits to be processed and put into a bank account. For example, it takes roughly 3-5 days for deposits to show up in accounts for PayPal, one of the largest online banks. This is an issue that online banking marketers will most likely struggle with, until online banks speed up their transaction times

### 3. Technical Issues

Because online banks rely so heavily on their online platforms, this means that they can generate substantial losses if their systems crash or if there are bugs in their code. A single

technical issue that causes a bank to be down for a day could cost the bank millions in losses. It can also wreak havoc for the bank customers who may not be able to make payments or conduct transactions during the time that the site is down. 54 percent of consumers now use a mobile banking app. So, it is key not just for banks to have their online platforms running smoothly, but also, their mobile apps.

### 4. Consumer expectations.

These days it's all about the customer experience, and many banks are feeling pressure because they are not delivering the level of service that consumers are demanding, especially in regards to technology.

### 5. Regulatory pressure.

Regulatory requirements continue to increase, and banks need to spend a large part of their discretionary budget on being compliant, and on building systems and processes to keep up with the escalating requirements.

## CONCLUSION

Bank must satisfy its customers at any cost. It will bring them a good health of the organization. Internet Banking can be part of bank's success and finally a part of good financial health. It is very important for a bank to take care of its customers with satisfaction created as much as possible, because it is the satisfaction of loyal customers who in turn may bring new customers for the bank in future. It is much cost effective for the bank to satisfy & finally to retain its customers than to attract new customers which

would require further promotional expense.

Hypothesis of service quality is significant for improving service quality of banking through introducing e-banking. Through this research, I have mentioned some factors which are helpful for retaining customers. But there might be other factor hiding behind this research. At this stage the variables are:

- 1) Reliability
- 2) Privacy & Security
- 3) Service Quality
- 4) Assurance

It shows that other factors are also significant with reliability for the retention of customers.

#### REFERENCES

1. Chun Wang and Zheng Wang, (2006:07), "The Impact of Internet on Service Quality in the Banking Sector" (<http://epubl.ltu.se/1653-0187/2006/07/LTU-PB-EX-0607-SE.pdf>)
2. Guangying Hua, (April 2009), "Internet Banking and Commerce", Journal of internet banking, vol. 14, no.1([http://www.arraydev.com/commerce/jibc/2009-04/Online%20Banking\\_GHua.pdf](http://www.arraydev.com/commerce/jibc/2009-04/Online%20Banking_GHua.pdf))
3. AsliYukselMermod, (April 2011), "Internet Banking and Commerce", Journal ofinternet banking, vol. 16, no.1([http://www.arraydev.com/commerce/jibc/2010-08/1104-Publ\\_PDFVersion.pdf](http://www.arraydev.com/commerce/jibc/2010-08/1104-Publ_PDFVersion.pdf))
4. Pandachi K, Seetanah B ,and Appadu A, "A STUDY ON THE USE OF INTERNET BANKING AMONG SMEs IN MAURITIUS" (<http://www.uom.ac.mu/sites/irssm/papers/Padachi,%20Seetanah%20&%20Appadu%20-%2046.pdf>)
5. AneshManiraj Singh, (2004), "Trends in South African Internet Banking", Aslib Proceedings, Vol.56, Iss: 3 pp.187-196
6. Blanca Hernández- Ortega, (December 2007), "Internet Banking and Commerce", Journal of internet banking, vol. 12, no.3([http://www.arraydev.com/commerce/jibc/2007-12/Blanca\\_Final.pdf](http://www.arraydev.com/commerce/jibc/2007-12/Blanca_Final.pdf))
7. <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC1761937/>
8. Annual Report 2012 of Mutual Trust Bank Ltd.
9. Mutual Trust Bank Ltd. website(<http://www.mutualtrustbank.com/>)
10. <http://www.ukessays.com/essays/information-systems/the-literature-review.php>



## Increasing Tendency of Crime In Adolescence

**Dr. Aruna Bhardwaj**

Shambhu Dayal Global School, Ghaziabad

Email: arunaarunbh3march@gmail.com

### Abstract:

In spite of wide agreement that most adolescent violations are carried out with peers, numerous inquiries in regards to formative and individual contrasts in criminal style (i.e., co-insulting versus solo culpable) stay unanswered. Utilizing planned 3-year longitudinal information from 937 14-to 17-year-old genuine male wrongdoers, the present examination explores whether adolescents will in general irritate alone, in gatherings, or a blend of the two; regardless of whether these examples change with age; and whether young people who take part in a specific style share recognizing qualities. Direction investigations inspecting criminal styles over age uncovered that, while most youth revealed the two sorts of culpable, two unmistakable gatherings rose: an undeniably solo wrongdoer direction (83%); and a blended style guilty party direction (17%). Interchange examinations uncovered (5.5%) only independent guilty parties (i.e., just dedicated independent offenses more than 3 years). There were no critical contrasts between bunches in people's accounted for number of companions, nature of fellowships, or extraversion. Be that as it may, the undeniably solo and solely solo guilty parties detailed more psychosocial development, lower paces of uneasiness, less psychopathic characteristics, less pack contribution and less self revealed irritating than blended style wrongdoers. Discoveries recommend that undeniably and solely solo guilty parties are not introverts, as they are now and again depicted, and that only performance insulting during puberty, while uncommon and recently misconstrued, may not be a hazard factor all by itself.

### INTRODUCTION

Adolescence is a transitional stage of physical and psychological development that years between ages 13 and 19 and can be considered the transitional stage from childhood to adulthood. Adolescence typically describes theGenerally occurs during the period from puberty to legal adulthood. Adolescence is usually associated with the teenage years, but its physical, psychological or cultural expressions may begin earlier and end later.

The world Health organization (WHO) defines on adolescent as any person between ages 10

and 19 .Adolescence can be a time of both disorientation and discovery.UNICEF works towards the positive and holist development of every child ,from early childhood development through adolescence.(the second decade of life.)

Adolescence-Psychological and social changes-Linked to the hormonal and neurodevelopment changes that are taking place are psycho social and emotional changes and increasing cognitive and intellectual capacities. Over the course of the second decades.

Adolescents develop stronger reasoning skills, logical and moral thinking and become more

capable of abstract thinking and making rational judgments. Changes taking place in the adolescent's environment both affect and are affected by the internal changes of adolescence. These external influences, which differ among cultures and societies, include social values and norms and the changing roles, responsibilities, relationship and expectations of this period of life.

Juvenile crimes at present is a global phenomenon and is increasing day by day. National Crime Research Bureau (NCRB) says that 83.7% of the crimes committed by juveniles were covered under Indian Penal Code (IPC).

Juvenile delinquency is also known as teenage crime. It is like any crime that human being commit. In 1996, juvenile crime rates hit the highest rate ever recorded; at an overall total of 8,476 arrests per 100,000 people aged 10 to 17. Violent crimes have seen the most significant drop since the mid-1990. Between 1976 and 1992 the number of juveniles living in poverty grew 42% and this caused an increase in crimes by juvenile. Many of these juvenile criminals have been abused or neglected and they also grew up in a single-parent's household. Research has found that 53% of these children are more likely to commit a violent crime as an adult, than their counterparts who did not suffer such abuse.

#### CAUSES

In 2008, crimes by Juvenile increased about 9.2% over the previous year of 2007. These are increasing cases of juvenile involved in conflict with the law. According to NCRB report of the year 2009, the largest number of juvenile crime

were categorized as theft following by causing hurt and burglaries besides rioting.

The children from well to do families are stepping in to crime mainly because of peer pressure lavish lifestyles, too much freedom from the parents and even for simple curiosity. Alcohol and social networking such as face book and you tube have generated behavioral changes leading to marked increase in youth offences, especially children of both sexes under 14. Some risk factors associated with juvenile crime are poverty, repeated exposure to violence, drugs, easy access to firearms, unstable family life and family violence, delinquent peer groups and media violence

- Peer educational standards
- Violence in the home
- Violence in their social circle
- Socioeconomic factors
- Substance abuse
- Lack of moral guidance

Broken family –A teen adopts moral and ethical values from his parents and other family members.

Lack of communication –Often lack of discourse in the family can lead children to find solace other than homes.

Lack of social and moral training.

Lack of Finance.

#### SOLUTIONS

Rehabilitation of teenage criminals is the need of the hour and the parents and teachers need to keep a close watch on friend circle, mobiles, internet uses, quest for high class living style,



and similar others activities of teenagers in friendly manners

Adolescence education is a new dimension in education .The term, adolescent education was used for the first time when the UNESCO Principal Regional Office for Asia and the Pacific published a package on sex and sexuality containing four moulds- physical aspect, social aspect, sex roles and sexually transmitted disease. Although human being always needs accurate knowledge about sex and sexuality, which they have been denied, to manage their sexual behavior. Adolescence is a period of sexual development, during which secondary sexual characteristics appear, grow and develop. It is a period of physical, psychological, intellectual and social maturation from childhood and adulthood, the period extending from puberty to reproductive maturation (NCERT, 1999).

Adolescence during this period confronts a lot of problems. They experience a lot of many changes, but are not able to understand those for want of accurate knowledge when they fail to get this information through authentic sources such as family or schools and other educational institutions, they fall back upon their peer group which reinforces false knowledge to them by myths and misconceptions. In this regard the emphasis is being laid on integration of adolescence education.

Adolescence is commonly defined as the stage of life that begins at the onset of puberty. When sexual maturity or the ability to reproduce is attained.

It has been regarded as a period of rapid change, both biologically and psychologically. Though the physical changes that take place during this stage are universal, the social and psychological dimensions of the adolescent's experiences depend on the cultural context. Adolescents' thought becomes more abstract, logical, and idealistic; they become more capable of examining their own thought, others' thoughts and what others are thinking about them. Adolescents' developing ability to reason gives them a new level of cognitive and social awareness. Piaget believed that formal operational thought appears between the age of 11 and 15. During this stage adolescent thinking expands beyond actual concrete experience and they began to think more in abstract terms and reason about them. As adults when we reflect on our adolescent years and recall the conflict, uncertainties, occasional loneliness, group pressure we feel it was definitely a vulnerable period. During adolescents' peer influence. News gained freedom. Unresolved problems may create difficulties for many of you. Confronted with decisions regarding smoking, drugs, alcohol, and breaking parental rules, etc.

An adult is generally defined as someone who is responsible, mature, self-supporting. And well integrated into society. In early adulthood, two major tasks are exploring the possibilities for adult living and developing a stable life structure. Earning a living, choosing an occupation, and developing a career are important themes for people in their twenties and thirties. Entering work life is a challenging event in anyone's life. There are apprehensions regarding different adjustment proving one's competence,



performance, dealing with competition, and coping with expectations both of the employees and oneself.

### **SINGULAR DIFFERENCES BETWEEN SOLO-AND CO-OFFENDERS**

Notwithstanding the previously mentioned formative contrasts in criminal style, singular contrasts are likewise remarkable. Specifically, one's psychosocial development (obligation, moderation, and point of view) (Cauffman and Steinberg 2000) might be a significant indicator of criminal style. For example, solo guilty parties may show greater obligation (e.g., independence, protection from peer impact) than co-wrongdoers with regards to the execution of their violations. As per Moffitt's (1993) proposal that life course diligent guilty parties are all the more ready to irritate alone, specialists have inferred that independent wrongdoers may not require the guide and consolation of others so as to affront (Jeglum-Bartusch et al. 1997). While there are no investigations, as far as anyone is concerned, that tests the relationship among duty and criminal style in essence, investigations of the connection between peer impact and co-irritating are normal. Observational help for the impact of friends on co-irritating goes back to Shaw and McKay's (1931) report that in any event 80% of Chicago adolescent delinquents were captured in the organization of their co-wrongdoers. In this way, plainly peer impact impacts co-guilty parties; yet, regardless of whether obligation identifies with solo wrongdoers and the single idea of their violations stays obscure.

The second part of psychosocial development,

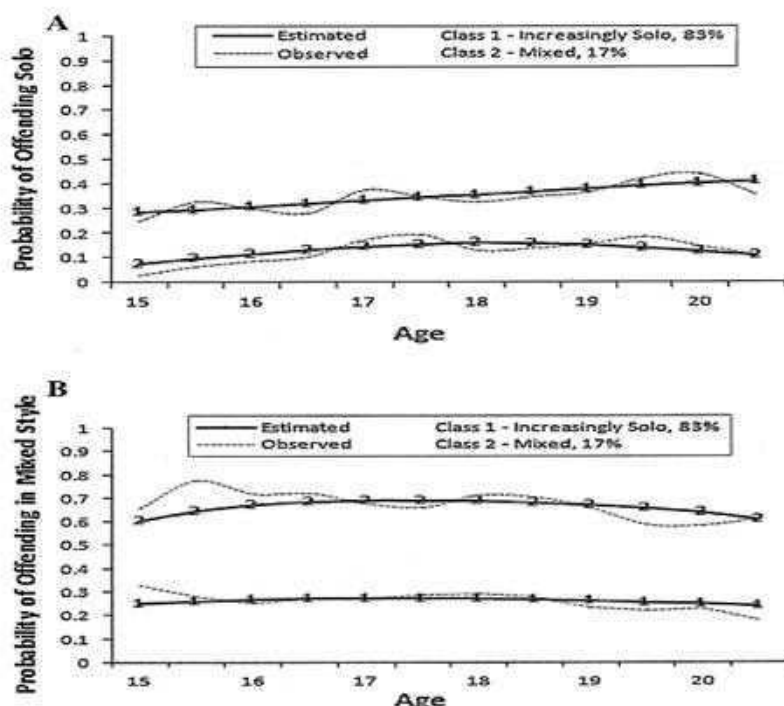
balance (i.e., motivation control, concealment of hostility), may likewise be moderately progressively normal for solo wrongdoers. As indicated by Gottfredson and Hirschi's (1990) General Theory of Crime, co-culpable may come from people with poor motivation control being drawn together and afterward communicating their absence of poise all things considered. In this companion bunch setting, co-guilty parties may turn out to be progressively receptive and less vital in their criminal conduct. One investigation has demonstrated that co-guilty parties were bound to go to the consideration of law authorization or to get captured (Hindelang 1976). All the more as of late, in their dialog of the soundness of co-insulting, McGloin et al. (2008) theorized that co-wrongdoers most reduced in poise may participate in co-insulting all the more regularly. These creators suggest that the generally higher recurrence of culpable among the individuals who watch out for co-annoy might be expected, to a limited extent, to their absence of planfulness, yet no examinations to date have inspected whether solo guilty parties display more restraint than co-wrongdoers.

### **WHY DO I BEHAVE DIFFERENTLY TO WHEN I WAS A CHILD**

Your body and brain are changing dramatically. New behaviors are surfacing and your parents and other family members may be frustrated and irritated by them. Notably, you will have your attention shifting and it will be harder to concentrate, you will find it harder to get motivation from the tasks you are requested to comply with, and you will engage in higher risk-taking behavior with possible negative



## Increasing Tendency of Crime In Adolescence



outcomes. All these are normal adaptive behaviours and result from on-going changes in the brain.

### FINDINGS

The present investigation analyzes formative and individual contrasts in criminal style (i.e., co-irritating versus solo culpable) during the progress to adulthood. In particular, we ask (1) Do genuine immature wrong doers, by and large, take part in progressively solo culpable as they become more seasoned? (2) Are a few people bound to take part in progressively solo culpable, as they become more seasoned, than others? also, (3) How do people who perpetrate a large portion of their wrongdoings alone look at as far

as psychosocial development, character attributes, peer affiliations, and recurrence of culpable, with the individuals who carry out the vast majority of their violations with others?

As to our first research question, in view of extensive exact proof, we expect that youthful wrongdoers will progressively take part in solo offenses as they become more established. Our subsequent speculation is that there will be heterogeneity in the formative directions of criminal style; some young wrongdoers will progressively participate in solo offenses though others won't. In spite of the lack of exact proof for singular contrasts in criminal style, related research recommends that individual contrasts

ought to likewise shift between youth with various criminal styles.

As noted before, we anticipate that undeniably solo wrongdoers, contrasted with their partners, will be all the more psychosocially develop (showing more prominent duty, restraint, and viewpoint) but then likewise progressively on edge (e.g., doubting of others, more averse to work together in their violations). In accordance with this profile, we additionally expect that undeniably solo guilty parties would be less extraverted, group included, and visit in their offenses than co-or blended style wrongdoers. At last, as per past writing, progressively solo guilty parties will report more psychopathic qualities and less companion relationship than co-or blended style wrongdoers.

So as to test these speculations, we have utilized a more thorough meaning of solo wrongdoers than found in the surviving writing. As opposed to conflating social disengagement with solo culpable, as is at times done in different investigations, our examination is among the first to operationalize solo culpable in quite a while of the extent of offenses that an individual reports submitting alone. Another unmistakable part of the present examination is the mapping of formative directions of criminal style utilizing longitudinal information from an example of genuine adolescent guilty parties, among whom one would hope to discover an assortment of criminal styles. Additionally, genuine juvenile wrongdoers are a perfect example for considering directions of and attributes related with criminal style, particularly in light of the fact that persevering and genuine culpable is uncommon

among all inclusive community tests of youth (Piquero et al. 2003). The present examination likewise enhances past research by exploring whether criminal style is related with more prominent self-revealed and official-record insulting over a 3-year study period. Discoveries from the present examination can possibly give new knowledge into formative hypothesis of wrongdoing/criminal directions. In particular, we will have the option to decide whether a specific criminal style is related with a more noteworthy perseverance in culpable during immaturity and youthful adulthood.

#### REFERENCES

- 1 Allchin WH. Some positive aspects of delinquent behaviour. *British Journal of Criminology*. 1962;3:38-46. [[Google Scholar](#)]
- 2 Diagnostic and statistical manual of mental disorders. 3. Washington, DC: Author; 1980. [[Google Scholar](#)]
- 3 Ball RA, Curry GD. The logic of definition in criminology: Purposes and methods for defining 'gangs' *Criminology*. 1995;33:225-245. doi: 10.1111/j.1745-9125.1995.tb01177.x. [[CrossRef](#)] [[Google Scholar](#)]
- 4 Bijleveld C, Hendriks J. Juvenile sex offenders: Differences between group and solo offenders. *Psychology, Crime, and Law*. 2003;9:237-245. doi: 10.1080/1068316021000030568. [[CrossRef](#)] [[Google Scholar](#)]



- 5 Blokland AAJ, Nagin D, Nieuwbeerta P. Lifespan offending trajectories of a Dutch conviction cohort. *Criminology*. 2005;43:919-954. doi: 10.1111/j.1745-9125.2005.00029.x. [[CrossRef](#)] [[Google Scholar](#)]
- 6 Breckinridge SP, Abbott E. The delinquent child and the home. New York: Russell Sage Foundation; 1917. [[Google Scholar](#)]
- 7 Brown BB. Adolescents' relationships with peers. In: Lerner RM, Steinberg L, editors. *Handbook of adolescent psychology*. 2. New York: Wiley; 2004. pp. 363-394. [[Google Scholar](#)]
- 8 Cauffman E, Steinberg L. (Im)maturity of judgment in adolescence: Why adolescents may be less culpable than adults. *Behavioral Sciences and the Law*. 2000;18:741-760. doi: 10.1002/bsl.416. [[PubMed](#)] [[CrossRef](#)] [[Google Scholar](#)]
- 9 Cauffman, E., & Woolard, J. (1999). *Future outlook inventory*. Unpublished test.
- 10 Claes M, Simard R. Friendship characteristics of delinquent adolescents. *International Journal of Adolescence and Youth*. 1992;3:287-301. [[Google Scholar](#)]

## Performance of Business Finance in Entrepreneurship

**Prof. Jitendra Kumar**

Faculty of Commerce,

Maharishi Dayanand University, G.G.D.S.D.(P.G.& Research) Centre, Palwal

Email: jksharma2618@gmail.com

### Abstract:

The effects of financial openness on changes in entrepreneurship rates in the economy are estimated for emerging and developed markets. Controlling for the effects of political risk in conjunction with capital controls, capital controls have a negative effect on entrepreneurialism in emerging market countries, but can have a positive effect on entrepreneurialism in developed markets. The imposition of financial controls have a greater effect in magnitude in developed markets than in emerging markets, indicating that development of the internal financial system plays a role in extenuating the effects of capital controls. The effect of the imposition of financial controls is not uniform across the various financial instruments. In particular, the imposition of capital controls on derivatives and real estate in developed markets is associated with a negative effect on entrepreneurialism, unlike for other financial instruments in developed markets. However, in emerging markets, the effects on entrepreneurialism of financial controls seem to be more uniform when controlling for the interaction of political risk and financial controls. In controlling for the effects of political risk on financial liberalization, the effects of financial controls between emerging markets and developed markets are not the same. In general, the imposition of financial controls in emerging markets is associated with a decline in entrepreneurialism, while the imposition of such controls in developed markets is associated with an increase in entrepreneurial activity.

**Key words:** Entrepreneurship, Financial Regulation, Business Finance Scope and Requirement

### INTRODUCTION

The development of research in entrepreneurial finance is apparent in the proliferation of work focusing on the financial aspects of entrepreneurship: a field of management science which is beginning to organize itself along the same lines as other existing fields such as strategy, marketing or finance. Business finance refers to money and credit employed in business. It involves procurement and utilization of funds so that business firms may be able to carry out their operations effectively and efficiently. The following characteristics of business finance will make its meaning more clear:-

- i. Business finance includes all types of funds used in business.
- ii. Business finance is needed in all types of organisations large or small, manufacturing or trading.
- iii. The amount of business finance differs from one business firm to another depending upon its nature and size. It also varies from time to time.
- iv. Business finance involves estimation of funds. It is concerned with raising funds from different sources as well as investment of funds for different purposes.



Business finance refers to money invested in business. Finance is the basic of business. It is required to purchase assets, goods, raw materials and for the other flow of economic activities. **Business finance** can be defined as "The provision of money at the time when it is needed by a business".

Business finance is required for the establishment of every business organisation. With the growth in activities, financial needs also grow. Funds are required for the purchase of land and building, machinery and other fixed assets. Besides this, money is also needed to meet day-to-day expenses e.g. purchase of raw material, payment of wages and salaries, electricity bills, telephone bills etc. You are aware that production continues in anticipation of demand. Expenses continue to be incurred until the goods are sold and money is recovered. Money is required to bridge the time gap between production and sales. Besides producers, 4 :: Business Studies may be necessary to change the office set up in order to install computers. Renovation of facilities can be taken up only when adequate funds are available.

To meet contingencies Funds are always required to meet the ups and downs of business and unforeseen problems. Suppose, some manufacturer anticipates shortage of raw materials after a period. Obviously he would like to stock raw materials. But he will be able to do so only when money would be available.

To promote sales In this era of competition, lot of money is required to be spent on

activities for promoting sales like advertisement, personal selling, home delivery of goods etc.

To avail of business opportunities Funds are also required to avail of business opportunities. Suppose a company wants to submit a tender but some minimum amount is required to be deposited along with the application. In the case of non-availability of funds it would not be possible for the company to apply.

Business is related to production and distribution of goods and services for the fulfillment and requirements of society. For effectively carrying out various activities, business requires finance which is called business finance. Hence, business finance is called the lifeblood of any business a business would get stranded unless there are sufficient funds available for utilization. The capital invested by the entrepreneur to set up a business is not sufficient to meet the financial requirements of a business.

#### SCOPE OF BUSINESS FINANCE

Scope means the research or study that is covered by a subject. The scope of Business Finance is hence the broad concept. Business finance studies, analyses and examines wide aspects related to the acquisition of funds for business and allocates those funds. There are various fields covered by business finance and some of them are:

##### 1. Financial planning and control

A business firm must manage and make their financial analysis and planning. To make these

planning's and management, the financial manager should have the knowledge about the financial situation of the firm. On this basis of information, he/she regulates the plans and managing strategies for a future financial situation of the firm within a different economic scenario.

The financial budget serves as the basis of control over financial plans. The firms on the basis of budget find out the deviation between the plan and the performance and try to correct them. Hence, business finance consists of financial planning and control.

## 2. Financial Statement Analysis

One of the scopes of business finance is to analyze the financial statements. It also analyses the financial situations and problems that arise in the promotion of the business firm. This statement consists of the financial aspect related to the promotion of new business, administrative difficulties in the way of expansion, necessary adjustments for the rehabilitation of the firm in difficulties.

## 3. Working capital Budget

The financial decision making that relates to current assets or short-term assets is known as working capital management. Short-term survival is a requirement for long-term success and this is the important factor in a business. Therefore, the current assets should be efficiently managed so that the business won't suffer any inadequate or unnecessary funds locked up in the future. This aspect implies that the individual current assets such as cash, receivables, and inventory should

be very efficiently managed.

## FINANCIAL NEEDS OF BUSINESS

Every Business needs capital. Capital is required at the time of beginning of the business. It is also needed when the business is in operation. As an enterprise grows in size and expands, it's needed finance to establish. The capital requirements for business are divided into two classes which are discussed as under:-

- o Fixed Capital
- o Working Capital

### 1. Fixed Capital

Every business required a sufficient amount of fixed capital for beginning its operational activities. As the name indicated, the amount of capital invested in various fixed or permanent assets, which are necessary for conducting the operation of a business is known as fixed capital. These fixed assets might be land, building, machinery, equipment etc. The fixed assets normally do not change their form and cannot be withdrawn from the business at a short notice. They can, however be disposed off. Fixed capitals thus are the funds required for the purchase of those assets that are to be used over and over for a long period of time in business.

Investments in non-current assets such as goodwill, patent, rights, copyrights, long term receivables etc also form a part of fixed assets. The amount of capital required for investment in fixed assets varies with size, nature and method of production of business. Large scale industries, like railways, oil drilling operations, hydro and thermal electricity project etc required more fixed



capital. Summing up fixed capital comprises of fixed assets and other non-current assets.

### Importance of Fixed Capital

The importance of fixed capital can be judged from the fact that a business cannot be made operative without it. Right from the very beginning i.e. conceiving an idea of business, purchase of land, construction of building, purchase of machinery etc capital is needed. Further, for the expansion and modernization of machinery also fixed capital is required. So it is essential to have an adequate amount of fixed capital in an enterprise.

### 2. Working Capital

In balance sheet terms, working capital is the difference between current assets and current liabilities of a business. Current assets refer to those assets, which is easily changed into cash within a short period of time in the business, in accounting year. It consists of cash in hand and bank balances, bills receivable, short term investments, and inventories of stocks. While on the other hand, current liabilities are those which are intended to be paid within a short period of one accounting year out of the current assets. It consists of bills payable, short term loans, bank overdraft, dividends payable, taxes payable etc. Working capital also called circulating capital, which is the life blood and nerve center of a business. Working capital is mostly used for the purchased of raw material, payment of wages, seasonal urgent demands of the Business, purchase of more goods for sale,

meeting the expenses of advertising, providing credit facilities to the customers etc.

### Examples; Current assets – Current liabilities= Working Capital

$\$5 \text{ Million} - 3 \text{ Million} = 2 \text{ Million}$

The difference between the current assets and current liabilities is surplus; the business has a positive working capital. In case the difference is negative, then the business has a negative or deficient working capital.

### Importance of working capital

The importance of working capital is discus as under:-

- **Solvency of business:** It helps in solvency of the business. The flow of production remains uninterrupted.
- **Good will:** The entrepreneur is able to pay wages to the workers and other bills in time. This helps in creating goodwill of business.
- **Loans on favorable terms:** A business with high solvency and greater goodwill can easily obtain loans from banks.
- **Cash Discounts:** A business with adequate working capital can obtain cash discounts on the purchases. This helps in reducing cost.
- **Enables to face crisis:** An adequate working capital enables an enterprise to face business crisis.
- **Regular payment of dividend:** A sufficient amount of working capital enables a business to earn profit and pay dividend to investors in time.

Money required for carrying out business activities is called business finance. Almost all business activities require some finance. Finance is needed to establish a business, to run it to modernize it to expand or diversify it. It is required for buying a variety of assets, which may be tangible like machinery, furniture, factories, buildings, offices or intangible such as trademarks, patents, technical expertise etc. Also, finance is central to run a day to day operations of business like buying materials, paying bills, salaries, collecting cash from customers etc needed at every stage in the life of a business entity. Availability of adequate finance is very crucial for survival and growth of a business.

#### **FUTURE LINES OF RESEARCH**

This analysis of research in entrepreneurial finance highlights several lines of research which deserve to be developed further given their contribution to the understanding of the entrepreneurial phenomena.

1. Financing needs of new firms: lack of knowledge about new firms financing requirements, according to the type of business, the degree of risk, the stage of development, the financing alternatives, the development potential (export, expansion, innovation), etc. These lines of research could be linked to other researches on the merger of personal and professional assets, belonging to company creators, and CEO entrenchment.

2. Sources of alternative financing Denis (2011) estimates that up until now the bulk of research in entrepreneurial finance related to companies

financed by venture capital. Studies on the role of sources of alternative financing, such as Business Angels, corporate venture or from individual operators (such as the business incubators) would make it possible to improve our overall knowledge of the funding of new ventures. This research will allow us to look into the optimal balance between the sources of funding for early stage companies and to better understand how corporate venture or business incubators can be integrated in this balance.

3. Contracts between creator (s) and financier (s) Although many studies have already been devoted to it, the question of the optimal contract between creator(s) and financier(s) (in particular venture capital) still needs to be looked into more deeply. Information asymmetries which can occur between the different parties could cause conflicts of interests (Denis, 2011). This issue encompasses the nature of contracts, restrictive clauses, the costs of financing, monitoring the investment, etc (Rassoul, 2012).

4. The role of the legal and institutional environment The role of legal and institutional environments deserves to be looked into more closely, in particular the establishing of optimal financing contracts (Denis, 2013), but also the intervention of the State in high-risk firms despite their strong potential (innovation, startup,...), or about the existence of a stock market for SMEs with strong growth (Saint-Pierre and Mathieu, 2013).

5. Innovating firms, Another line of research is to



make an in-depth analysis of the characteristics of innovation projects and firms with a high level of intangible assets: their development Phases, risk, contract, rate of success, etc. (Saint-Pierre and Mathieu, 2003).

At the end of this presentation, several conclusions can be drawn. Entrepreneurial finance is developing as a field of research with two main focuses. For researchers in entrepreneurship, it means taking the financial element more into account as it is indissociable from entrepreneurial fact. For financiers, the specific requirements of entrepreneurial situations have been better recognized and an increasing amount of work is being dedicated to this area. However, the analysis of studies on entrepreneurial finance reveals a double tropism: orientation, on the one hand, a focusing of publications on topics related to financing by venture capital, on the other hand a concentration of works on the early stages of the entrepreneurial adventure (entrance of investors, IPO).

However, this type of questioning only concerns a very small portion of new venture. The new lines of research which we suggested would enable a better understanding of the indissociable links between finance and entrepreneurship. This issue aims to explore these lines of research in entrepreneurial finance. It includes the four following contributions:

- The Impact of Business Model Characteristics on IT Firms Performance

- International Comparison of Entrepreneurial Sub-Cultures within Cultures: Effect of Territory on Entrepreneurial Strategies for Fundraising
- Active Financial Intermediation and Market Efficiency: The Case of Growing Firms Financed by Venture Capitalist
- The Impact of Corporate Governance on the Performance of US Small-Cap Firms

#### REFERENCES

- 1 Brophy, D.J., and J.M. Shulman, 2012, "A Finance Perspective on Entrepreneurship Research", *Entrepreneurship: Theory and Practice* 16 (3): 61-71.
- 2 Denis, D.J. 2014, "Entrepreneurial Finance: An Overview of the Issues and Evidence", *Journal of Corporate Finance* 10 (2): 30-326.
- 3 Lantz, J. and Sahut, J., 2014, "Active Financial Intermediation and Market Efficiency: The Case of Fast-Growing Firms Financed by Venture Capitalist", *International Journal of Business* 14 (4): 321-339.
- 4 Rantanen, K., and Bernasconi M., 2015, "International Comparison of Entrepreneurial Sub-Cultures within Cultures: Effect of Territory on Entrepreneurial Strategies for Fundraising", *International Journal of Business*, 14 (4): 309-320.

- 5 Rassoul Y.,2015, "Behavioral Finance and Entrepreneurial Finance",The Journal of Finance and Business Ventures11(1):1-3.Rédis, J., 2015,"The Impact of Business Model Characteristics on IT Firms 'Performance,'"International Journal of Business,14(4):291-307.
- 6 S.A.Zahra, andA.Sillanpaa,2016, "Scholarly Communities in Entrepreneurship Research: A Co-Citation Analysis", Entrepreneurship: Theory& Practice30 (3):399-416.
- 7 Shane S., 2017,A General Theory of Entrepreneurship: The Individual Opportunity Nexus, New Horizons in Entrepreneurship series, Edward Elgar Publishing.Shane, S.and S. Venkataraman, 2017, "The Promise of Entrepreneurship as a Field of Research",Academy of Management Review25(1):217-226
- 8 Stevenson, HH ,andJ.C.Jarillo,2017, "A Paradigm of Entrepreneurship: Entrepreneurial Management " Strategic Management Journal11:17-27Switze, L.and Tang,M.2017 The Impact of Corporate Governance on the Performance of US Small-Cap Firms, "International Journal of Business, 14(4):341-357.
- 9 Schlichter, BR., & Kraemmergaard, P. (2017). "A comprehensive literature review of the ERP research field over a decade". Journal of Enterprise Information Management. Vol 23(4): 486-520.
- 10 Shehab, E.M., Sharp, M.W., Supramaniam, L. & Spedding, T.A. (2017). "Enterprise Resource Planning An Integrative Review" Business Process Management Journal, Vol. 10 (4): 359-386.
- 11 Spathis C. (2018). "Enterprise Systems Implementation and Accounting Benefits". Journal of Enterprise Information Management Vol. 19 (1): 67—82.
- 12 Spathis C. & Ananiadis J. (2018). "Assessing The Benefits of Using An Enterprise System in Accounting Information and Management". Journal of Enterprise Information Management, 18(2):195—210.
- 13 Spathis C. & Constantinides S. (2018). "The Usefulness of ERP for Effective Management". Industrial Management & Data Systems 103 (9):677—685.
- 14 Spathis C. & Constantinides S. (2018). "Enterprise Resource Planning



- Systems' Impact on Accounting Processes". *Business Process Management Journal*, Vol. 10 (2):234—47.
- 15 Sutton G. (2018). "Enterprise Systems and The Re-Shaping of Accounting Systems: A Call for Research". *International Journal of Accounting Information Systems*, 7:1-6.
- 16 Ugboma E. (2018). "Assuring Information Systems' Effectiveness through Data Integrity: Essential Guidelines for Information Systems Databases". *Proceeding ISECON 2004*, v21.
- 17 Yeunyong W. (2017). "Causes And Consequences Of AIS Effectiveness In Manufacturing Firms: Evidence From Thailand", *International Journal of Business Research*.

## Predictors of Selection in the Professional Courses of Engineering and Teaching

**Dr. Deepshikha Sharma**

Principal, Ganpati Institute of Science and Technology,  
Ghaziabad

### Abstract:

Education of the masses & that too quality education is the burning need of the day. But in India the situation is not satisfactory due to lack of funds. So our students lack in so many fields in comparison to the students of developed nations. There are many schools which are functioning well but they are too few in number to make any significant contribution.

### INTRODUCTION

Education of masses and that too quality education is the burning need of the day each country's government tries at its level best to provide better facilities and more opportunities for educating its future generation. But in a country like ours the situation is not satisfactory. We have lack of funds and other facilities which are urgently required for imparting proper education to our students.

Due to this our students lack in so many fields in comparison to the students of developed nations. In this way it can be said that in most of the institution facilities which are being provided are inadequate. It will not true if we claim that quality education is not provided anywhere in the nation. Having considered the present situation in schools and colleges which are imparting education at the secondary level, Now the burning issue which draws our attention is how our students can get entry in the professional courses after completing their senior

secondary education. The only criterion is the test which is based on their previous academic performance. These tests which are mainly used in our country for admission in professional courses don't serve any purpose. Due to these reason the students who are admitted in the professional courses lack the qualities which are required for a particular profession

If a student gets a job according to his aptitude, interest and abilities in a long way in achieving the national goals, so through this study efforts have been made to compare the predictors of selection in the professional courses of teaching and engineering.

### OBJECTIVES OF THE STUDY

- 1 To compare the predictions ability of the cognitive factors, academic achievements and intelligence in the selection of the students
- 2 To compare the prediction ability of the affective factor-sixteen personality traits and



level of aspiration in the selection of the students.

3 To compare the prediction ability of the socio economic status of the students families in their selection for the course of engineering and teaching.

### HYPOTHESES

The higher a learner is on intelligence and achievement test abilities the greater are the chances of his/her selection in the professional course.

### DESIGN OF THE STUDY

1. Method- in the present study causal comparative method of research was used.
2. Tools use for data collection- in order to find out data tools mentioned against each variable were used.

S. NO	VARIABLES	MEASURING TOOLS
1	Intelligence	Ravan's progressive matrices tools
2	Achievement	Award obtained by the students in their entrance exam
3	Personality	Hindi edition of 16 P.F Questionnaire by S.D. Kapoor

### SIZE OF THE STUDY

100 Students of teaching and 100 students of engineering course.

### SAMPLING TECHNIQUE

Stratified random sampling technique was used.  
Table-1: Showing the mean, standard deviation and 't' value of personality factor A

(Sizothymia / Affectothymia) of pupil teachers and engineering students.

Pair of Comparison	N	Mean	S.D.	Mean Difference	df	t-value
Pupil Teachers	5.7	100	2.10	2.1	198	7.2**
Engineering Students	1.97	3.6	100			

\*\* Significant at both 0.05 and 0.01 level.

Table-2: Showing the mean, standard deviation and 'V' value of personality factor B (Lower-Higher Scholastic Mental Capacity) of pupil teachers and engineering students.

Pair of Comparison	N	Mean	S.D.	Mean Difference	df	t-value
Pupil Teachers	100	4.7		1.63	1.0	198 3.7**
Engineering Students	100	5.7		2.19		

\*\* Significant at both 0.05 and 0.01 level.

Table-3: Showing the mean, standard deviation and 't' value of personality factor C (Lower / Higher Ego Strength) of pupil teachers and engineering students.

Pair of Comparison	N	Mean	S.D.	Mean Difference	df	t-value
Pupil Teachers	100	4.3	3.32	0.1	198	0.31*
Engineering Students	100	4.4	2.22			

\* Not significant at 0.05 and 0.01 level.

Table-4: Showing the mean, standard deviation and V value of personality factor E (Submissiveness / Dominance) of pupil teachers and engineering students.

Pair of Comparison	N	Mean	S.D.	Mean Difference	df	t-value
Pupil Teachers	100	4.6	1.54	0.20	198	0.90*
Engineering Students	100	4.4	1.60			

\* Not significant at 0.05 and 0.01 level.

### FINDINGS OF THE STUDY

- Students were selected in the

professional course of engineering are superior in intelligence in comparison to the students of teaching courses.

• Pupil teachers are socially awarded and polished on the other hand engineering pupil are genuine and not socially aware.

• Pupil teachers are found to be self sufficient as compared to the engineering students

## REFERENCES

- 1 Adorno Theodor W. & Others, (1950) "The Authoritarian Personality," Harper, 990 P.
- 2 Allport G.W., (1961) "Pattern and Growth in Personality", New York, Holt, Rinehart.
- 3 Ashton S.G. & Galdbert L.R., (1937) "In response to Jackson's challenges the comparative validity of personality scales constructed by the external strategy and scales developed intuitively by the experts, novices and laymen journal of research in personality", 7, 1-20 P.
- 4 Blake, Robert, R & Ramsey Glenn (Eds) Perception, (1951) "An Approach to Personality", Ronald, 442 P.
- 5 Caodill, Willian & De Vos, George, (1956) "Achievement, Culture and Personality". The Case of the Japanese Americans. *An Anthropol* 58, 11 02-28.
- 6 Carlson R., (1971) "Where is the Person in Personality Research", *Psychological Bulletin*, 75, 203-209 P.
- 7 Cattell R.B. & Eysenck, H.W., *Handbook for "The Sixteen Personality Factor Questionnaire"*
- 8 Cattell R.B., (1965) "The Scientific Analysis of Personality", Baltimore Penguin Book.
- 9 Cattell, R.S., (1946) "A Description and Measurement of Personality", World Book.
- 10 Champaign III Institute for "Personality and Ability Testing", 1964.
- 11 Dallard, J. & Miller, M.E. (1950) "Personality and Psychotherapy", New York, McGraw Hill.
- 12 Davids, Anthony, (1955) "Some Personality and Intellectual Correlates of Intolerance of Ambiguity", *Am J Social Psychol* 51, 415, 20 P.
- 13 Draguarrs, J.G., (1975) "Assessment of Personality", Home Wood III Learning System Company.



- 14 Edwards R.C.,(1977) "Personal Traits and Success in Schooling and Work", Education and Psychological Measurement, 37, 125-138 P.
- 15 Eysenck, H.J.,(1970) "The Structure of Human Personality", London, Methuen.
- 16 Eysenck, Hans J.,(1952) "The Scientific Study of Personality", Routledge, 320 P.
- 17 Fiske, D.W., (1978)"Strategies for Personality Research", San Francisco Jossey-Bass.
- 18 Frank-Lawrenceck 85 Others,(1957) "Personality Development in Adolescent Girls" Monoges Soc. Res. Child Develop 16, No. 53, 1-316 P.
- 19 Getzels, Jacob W. 86 Guba, Egon G.(1955) "Role Conflict and Personality", J. Pers., 24, 74-85 P.
- 20 Guilford IP.,(1959) "Personality", New York, McGraw Hill.
- 21 Halizamam, W.H., Thorpe, J.S., Swartz, J.D. 86 Herron, E.W.,(1961) "Inkblot Perception and Personality", Haltzman Inkblot Technique, Austin University of Texas Press.
- 22 Hall, ClavinsLindzey, Gardner, (1956) "Theories of Personality", Wiley, 305 P.
- 23 Helson, R. 86 Mitchell, V.,(1978) "Personality Annual Review of Psychology, 29, 555-585 P.
- 24 Homey, K(1937). "The Neurotic Personality of Our Time", New York, Nurton.
- 25 Jackson, D.N., (1974) "Personality Research from Manual", Port Huron Mitch, Research Psychologists Press.
- 26 Jackson, D.N., Jackson, (1976) "Personality Inventory Manual", Port Huron Mitch Research Psychologists Press.
- 27 Jackson, D.N.A.,(1970) "Sequential System for Personality Scale Development", In C.D.S. Pielberger (Ed.) Current Topics Clinical and Community Psychology (Vol.2), New York Academic Press, 61-62 P.

## Revamping the Indian Education System for Economic Diversity

**Dr. Smriti Lata Sinha**

Assistant Professor,  
Chet Ram Sharma College of Education,  
Noida  
smriti.lata.143@gmail.com

**Dr. Rekha Sharma**

Assistant Professor  
Modern College of Professional Studies  
Gzb  
rekha07.ac@gmail.com

### Abstract:

Indian Education has been struggling with a wide diversity amongst the school going children. The policies and various programmes initiated by the Indian government has worked upon the issue of access to education but creating equal opportunities for success for these children still is being researched upon. One such complex form of diversity existing in the classrooms is the economic diversity. Economic diversity arises when the children from different economic classes access the same classroom. Such economically diverse group of children poses a challenge for the teachers to manage these classrooms with enhanced skills and knowledge. The skills, knowledge and attitude possessed by the teachers for handling the existing economic diversity is therefore the master challenge to successfully meet the criteria of quality education for the success of all.

In this regard, the article focuses upon the need for revamping the Indian education system to handle the existing economic diversity in the classrooms

**Key Words:** Economic Diversity, Indian Education System, Right to Education Act

### INTRODUCTION:

#### THE GROWING ECONOMIC DIVERSITY IN INDIAN CLASSROOMS

India has witnessed a massive growth in the number of students accessing the Indian classrooms in the recent past. As a result of several policies and practices that are the embodiment of the International Declarations that have been occurring since several decades, Indian classrooms are now flooded with the students of diverse backgrounds. Diversity is now the feature of Indian classrooms and the system is learning not only to get accustomed to it but also to see it as a powerful and a dynamic force that can be channelized lucratively for the benefit of all.

Diversity is existing in a variety of forms in India. The first and foremost is the cultural diversity. India is a land of a variety of cultures that have co existed since the very beginning of the Indian civilization. Such diversity is also reflected in the Indian classrooms and has been raising concerns for the policy reforms from time to time. Apart from the cultural diversity, there exists social diversity that includes children who are from different castes. As per the available statistics, 19.78% of the children enrolled at elementary level are SCs, 10.35% are STs, 45.08% are the OBCs and almost 13% are the Muslims. Apart from that, almost 1.18% of the CWSN are enrolled



at the primary level and 1.13% of the children are enrolled at the upper primary level (NUEPA, 2016). The enrolment of the girl child has seen a significant improvement. The enrolment of the girls at the primary level stood at 48.21% and at the upper primary level stood at 48.60%. Along with these, children have varied personalities and the classrooms are over flooded with the under age and over age children (Sharma, 2019)

Keeping in mind, the right of these children for a respectable and decent education, India has been working upon making the classrooms accessible to all such children and equipping the teachers to meet their unique needs. Very recently, with the major Government initiatives such as Right to Education Act<sup>1</sup>, 2010, a unique form of diversity has started to reflect itself in the classrooms and that is the economic diversity. Economic diversity may be defined as great variations found in economic status of children in the classroom that results from the great variations found in economic status of parents of these children. The Right of Children to Free and Compulsory Education (RTE) Act, 2009, represents the consequential legislation envisaged under Article 21-A, and argues that every child has a right to full time elementary education of satisfactory and equitable quality in a formal school which satisfies certain essential norms and standards (MHRD, 2019). 'Compulsory education' casts an obligation on the appropriate Government and local authorities to provide and ensure admission, attendance and completion of elementary education by all children

in the 6-14 age group. With this, India has moved forward to a rights based framework that casts a legal obligation on the Central and State Governments to implement this fundamental child right as enshrined in the Article 21A of the Constitution, in accordance with the provisions of the RTE Act (MHRD, 2019).

Under the purview of the act, the private schools have to mandatorily reserve 25 percent of the seats for the children from the lower income groups. Such a provision has created a complex mixture of students in the classroom. Such necessary provisions under the Act have created an economic blend of the students, with different environments and differential needs to be catered effectively by the teacher who is not equipped to handle such situations.

#### MANAGING THE ECONOMICALLY DIVERSE CLASSROOMS

Education is a fundamental human right, essential for the empowerment and development of an individual and the society as a whole. According to the UNESCO's 'Education for All Global Monitoring Report 2010', about 135 countries have constitutional provision for free and non-discriminatory education for all (Government of India, 2010). Such an education system creates economic diversity in the classrooms that needs to be addressed and nurtured for the betterment of the society.

The multiple diversity that has been created in the Indian classrooms has posed a challenge for

<sup>1</sup>The Right of Children to Free and Compulsory Education Act or Right to Education Act (RTE) is an Act of the Parliament of India enacted on 4 August 2009, which describes the modalities of the importance of free and compulsory education for children between the age of 6 to 14 years in India under Article 21A of the Indian Constitution (Wikipedia, 2019)



the education system at all the levels to manage this diversity, including the one based on class system prevalent in India. This could only be possible if this diversity is perceived as a positive force that can be used for the education rather than looking it as a barrier in the teaching learning process. This requires a massive change both at the systemic level as well as at the grass root level in the way the teachers teach and address the classrooms. At the very heart of the issue that has occupied recent debates and discussion about making school education "stress free" and "child friendly" is the teacher and teaching practices (GOI, 2009, p. 9). Further, now, more than ever, the ways in which school principals manage and respond to issues of diversity are essential to promote the systemic change needed to best meet the needs of our changing student population. Assimilation or accommodation of individuals into an essentially unchanged system of educational provision and practice is essentially not required at this point of time (Barton, 2003) rather the competency of teachers for handling diversity needs to be worked upon.

Teacher competencies may be understood as a sum total of skills, knowledge and understanding, as well as values and moral sensibilities, and professional identity (van Huizen et al. 2005; Tigelaar et al. 2005; Korthagen 2004). Such a teacher, not only should have the confidence to deal with economic diversity but must also possess a repertoire of skills, expertise, knowledge and pedagogical approaches to ensure that economic diverse needs are met (Sapon-Shavin, 1999).

Pijl and Meijer (1997) have suggested three broad groups of factors in implementing inclusive

education: 1) external : i.e. public opinion and attendant legislation/policy, regulations and funding, 2) school : i.e. structure for providing special services in schools, the role of special education, the support system, decentralization and cooperation between schools, and 3) teacher : i.e. teacher attitude, available instruction time, knowledge and skills of the teacher and teaching methods including available teaching materials. Besides the external, school, and teacher factors, the importance of parental involvement has been emphasised (Alur, 2010; DFID, 2010; Wehbi, 2006). But almost all the studies have identified teacher as the most crucial factor for handling economic diversity because they are the ones in direct contact with the student population.

#### **EMPOWERING TEACHERS TO ADDRESS ECONOMIC DIVERSITY**

The dynamics of education and its role in national development and social transformation makes it essential that educational programs keep continuously renewing in order to maintain its relevance to the changing societal needs, personal needs of learner and to the emerging national development priorities (UNESCO, 2015). Economic diversity has recently risen as one of the major concerns in the education planning and management. It must be managed across the schools and classrooms to ensure retention by reducing the dropout rate. Researchers have shown that teachers are the prime factors in the success of such economically diversified classrooms and therefore they need to have the correct blend of knowledge, attitude and skills for handling economic diversity to ensure that children from all classes receive quality education (Sharma, 2019). Den et al. (2010), further emphasized that supportive relationships and



knowing students is particularly important when a teacher is teaching students from economically diverse backgrounds. In 2012, European Agency for Development of Inclusive Education<sup>2</sup> produced a Profile of Teachers as a guide for the design and implementation of teacher education programs. The framework is based on a set of core values and areas of competence that are proposed as essential for preparing teachers to work effectively within diverse classrooms and cater to all forms of diversity including the economic one (Florian & Sin, 2017).

Initial teacher education as a foundation for ongoing professional learning and development. The model talks of the 4 basic core values that must be possessed by all the teachers, irrespective of the age range and the subject that they would teach in the classrooms. These four core values have been considered as essential for handling the economic diversity. The triangulated effect of knowledge, skills and attitudinal building develop the awareness among teachers and comprehensive perspectives of inclusive education as part of their role and responsibilities (Panda, 2005).

#### Profile of Inclusive Teachers

S. No.	Core Value	Areas of Competency
1.	Valuing Learner Diversity	Conceptions of inclusive education
		The teacher's view of learner difference
2.	Supporting all learners	Effective teaching approaches in heterogeneous classes
		Promoting the academic and social learning of all learners
3.	Working with others	Working with parents and families
		Working with a range of other educational professionals
4.	Continuing personal professional development	Teachers as reflective practitioners
		Initial teacher education as a foundation for ongoing professional learning and development

The system must work upon inculcating such values in the teachers through rigorous training in both the pre service and in service teacher training programmes to assure that the quality

education is provided to the economically diverse student population that is now accessing the Indian classrooms.

<sup>2</sup> The European Agency for Special Needs and Inclusive Education is an independent organization that acts as a platform for collaboration for its 31 member countries, working towards ensuring more inclusive education systems. The Agency's mission is to help member countries improve the quality and effectiveness of their inclusive provision for all learners

REFERENCES

- 1 Florian, L.(2006) "Teaching strategies: For some or for all." Kairaranga, 7(Special Edition), 24-27.
- 2 Larrivee, B.(1985) "Effective Teaching for Successful Mainstreaming". New York:Longman.
- 3 Meijer, C. J. W., & Stevens, L. M (1997)"Restructuring special education provision." In S. J. Pijl, C. J. W. Meijer, & S. Hegarty (Eds.), *Inclusive education: A global agenda*. London: Routledge.
- 4 Ministry of Human Resource Development (MHRD) (2016) "School Education in India". National University of Educational Planning & Administration.
- 5 Rouse, M.( 2006) "Enhancing effective inclusive practice. Knowing, doing and believing." Kairaranga, 7(Special Edition), 8-13.
- 6 Sakshi Sharma(2019) "Pre Service Teacher Preparation for Inclusive Education" NUEPA.
- 7 Sanjay Kumar (2014) "Inclusive Classroom and Social Diversity in India: Myths and Challenges". *Journal of Indian Research*. Vol 2, No. 1.
- 8 Sapon-Shevin, M. (1994)"Playing favorites: Gifted education and the disruption of community". Albany, NY: State University of New York Press.
- 9 Sapon-Shevin, M.(1999) "Because we can change the world: A practical guide to building cooperative, inclusive school communities". Boston: Allyn and Bacon.
- 10 Sapon-Shevin, M (2001)"Making inclusion visible: Honoring the process and the struggle". *Democracy and Education*, 14(1), 24-27.
- 11 Sapon-Shevin, M.(2003) "Inclusion: A matter of social justice". *Educational Zhadars*, 61(2), 25-29.
- 12 UNESCO(2008) "Defining Inclusive Education Agenda: Reflections around 48th Session of ICE." Paris. UNESCO.
- 13 UNESCO(2012) "Teacher Education for Inclusion" International Literature Review. "European Agency for Development in Special Needs Education.



## **Working & Non-Working Mothers of Senior Secondary Students: An Evaluative Study**

**Dr. Subodh Bala Gupta**

Professor, Deptt. of Education,

Modern College of Professional Studies, Mohan nagar Ghaziabad,

Email : sbalagupta@rediffmail.com

### **Abstract:**

A mother plays a very important role in the all round development of the child. There are certain confusions in mind whether the adjustment level and academic achievement of working mother's children are better or non-working mothers children's are better or any significant differences between the both types of mothers children's academic achievement & level of adjustment. Whether it depends only on the abilities and personality of the children. Or is any other reason behind the academic achievement of the child apart from the factor of mother's employment. Random sample technique has been used to collect the data. Mean, SD and t test have been used to analyze the data. The result of the study points that mother is a very significant agent in education of children. Therefore, government required to take initiatives for education of all mothers with emphasis on illiterate mother's children.

### **INTRODUCTION**

Education is the only process by which the country can go up the ladder of new success. In this ongoing process, the role of parents is of great importance, not only for child's individual personality and growth but also for the development of the society as a whole. A mother plays a very important role in the all round development of the child. Be it physical, mental, social, emotional and educational. Family environment of a child affects his education and adjustment very much. With the present scenario, one member is not enough to earn the required money for the family and hence both mother and father work hard, to give an all round and holistic upbringing to their family as a whole. Also the

age 14 – 18 years is of great importance for a child. This is the growing age wherein the child understands the world around him. The child also becomes inquisitive and thus the employment status of the parents affects the children maximum at the age of 14-18 years. At this age the children go through certain physical and emotional changes and they tend to have an aggressive attitude towards almost the whole world. Girls enter puberty and boys enter adolescence. Thus mother's supervision and counseling plays a significant role in nurturing proper and long lasting effects in their lives. Boys and girls react differently to different situations. Thus it becomes important to investigate the effects of mother's employment on the academic



achievement of boys and girls

Considering the present scenario in mind, it is an accepted fact that as the literacy rate of women is increasing, and this provides them economic freedom and ability to take decisions on their own. At the same time importance of mother-child relationship cannot be undermined. Studies have proved that the child who receives the parental love, conducive environment, proper care and facilities during his impressionable period of life helps to develop both cognitive and non-cognitive competence in the form of academic achievement and socio-emotional adjustment in the children. But it is a well-known fact that in almost all societies the care of children is taken by the women, especially the mother. Even, in spite of her job, she has to see her domestic functions and social commitments also, so all these duties and responsibilities of working women leave its impact on young children.

Various studies conducted on the above stated educational problem at both National and International level have found that over the years, research on maternal employment and children's academic achievement has been consistently producing mixed results. Null findings, beneficial associations and negative associations have characterized this area of enquiry.

For example, Burchinal (1982) and Rossman (1997) found that there was no association between maternal employment and children's Achievement. However, Hunter (1972) reported that achievement scores were higher among children whose mothers did not work compared with children whose mothers worked and among

children of mothers employed part-time rather than full time. In 1977, slightly less than half of Americans agreed or strongly agreed with the statement "A working mother can establish just as warm and secure relationship with her children as a mother who does not work. (General Social Surveys-Davis, Smith and Marsden, 1999). Yet, in both 1988 and 1994, most Americans also held the contradictory belief that when there are child under school age, mothers should stay at home rather than work for pay. (Davis, et. al, 1999). This belief may be rooted under the psychoanalytic underpinnings that permeated parenting advice in the middle of the last century. This maternal perspective (Gotfried, et.al, 2004) conveyed the sentiment that young children's cognitive, psychological and emotional development would be harmed if the young children were separated from the mother and the mother was not present to provide continuous care for the child's physical and emotional needs. While certain studies indicate that neither part-time nor full-time maternal work status was significantly related to children's achievement and adjustment.

The studies conducted at the Indian context like that by Raja Manickam, M. and Vasanthal, R., (1993) found that the scores of the students on their achievement scores gradually increased as the qualification of parents increased. Studies conducted by Panda, B.N. and Samal, M.C., 1995 found that there occurs a significant difference in daughters of working and non-working women in academic achievement in the subjects like Mathematics, Science and English. Sahay, N. (1991) found that parental support especially



mother's contribution is found to be more significant to the achievement of the students. While other studies reveal that there is no such difference in the academic achievement and level of adjustment among the children of working and non-working mothers. In the studies conducted by Panda, B.N. and Samal, M.C., 1995 found that daughters of working and non-working women were found to be equal in the academic achievement in the subjects like language (Odia), Sanskrit and Social Studies. In another study conducted by Mantry, S.K. and Rout, M. (2010) reported that there exists no significant relationship between secondary student's adjustment and their academic achievement.

There are certain confusions in mind whether the adjustment level and academic achievement of working mother's children are better or non-working mothers children's are better or is any significant differences between the both types of mothers children's academic achievement & level of adjustment. . Whether it depend only on the abilities and personality of the children. Or is any other reason behind the academic achievement of the child apart from the factor of mother's employment. Thus problem for the study maybe stated as under-

**A comparative study of academic achievement of senior secondary students of working and non-working mothers**

#### **OBJECTIVES OF THE STUDY**

- 1-To study the academic achievement of children of working mothers
- 2-To study the academic achievement of children of non- working mothers.

- 3-To compare the academic achievement of working and non-working mother's children.

#### **HYPOTHESIS OF THE STUDY**

- (1) There is no significant difference between the academic achievement of boys of working & non-working mothers.
- (2) There is no significant difference between the academic achievement of girls of working & non-working mothers.

#### **VARIABLES OF THE STUDY**

There are two variables used in the study. First independent variable i.e. Mother's employment and second dependent variable is academic achievement

For academic achievement, the marks of previous class is taken, as academic achievement .

#### **POPULATION AND SAMPLE**

The children studying in Higher Secondary class of C.B.S.E. Affiliated schools of Ghaziabad city who mothers are working & non-working had been the population of the study. Random sample technique has been used to collect the data.

#### **STATISTICAL TECHNIQUES USED**

Mean ,SD and t test have been used to analyze the data

#### **ANALYSIS OF THE RESULT**

##### **Hypothesis-1**

There is no significant difference of academic achievement of boys of working & non-working

mothers.

**TABLE -1**

Group	N	Mean	S.D.	't' Value	D.F.	Table Value
Children of working mothers	25	53.95	10.97	6.78	48	(0.01)2.68 (0.05)2.01
Children of non-working mothers	25	80.29	13.67			Significant

Table -1 shows the analysis of data related to academic achievement of boys of working & non-working mothers.

Obtained T value 6.78 is greater than the value given at 0.05 & 0.01 level of significance on 48 Degree of Freedom. So Difference is significant. Thus Null Hypothesis that "there is no significant difference of academic achievement of boys of working & non-working mothers" is rejected. It's mean that there is significant difference of academic achievement of boys of working & non-working mothers.

The mean of working mother's children is less than the mean of non-working mother's children. So as a conclusion we can say that in case of boys working mothers children's academic achievement are more better than non-working mothers children.

Obtained T value 6.78 is greater than the value given at 0.05 & 0.01 level of significance on 48 Degree of Freedom. So Difference is significant. Thus Null Hypothesis that "there is no significant difference of academic achievement of boys of working & non-working mothers" is rejected. It's mean that there is significant difference of academic achievement of boys of working &

non-working mothers. As, t value is significant at both level of significance (0.05 & 0.01) & mean of working mothers children is less than the mean of non-working mothers children.

So as a conclusion we can say that in case of boys working mothers children's academic achievement are more better than non-working mothers children.

It may be possible that working mothers are more qualified & can afford expensive coaching facility also for their children in comparison of house wife.

The result of this hypothesis is also supported by the findings of Saini & Sharma (2012) In respect of academic achievement male children of working mothers are much better than the adolescent children for non-working mothers.

### Hypothesis-2

There is no significant difference of academic achievement of girls of working & non-working mothers.

**TABLE-2**

Group	N	Mean	S.D.	't' Value	D.F.	Table Value
Children of working mothers	25	52.42	11.21	6.16	48	(0.01)2.68 (0.05)2.01
Children of non-working mothers	25	79.77	12.29			Significant

Table 2 shows the analysis of data related to academic achievement of girls of working & non-working mothers.

Obtained T value 6.16 is greater than the value given at 0.05 & 0.01 level of significance on 48



Degree of Freedom. So Difference is significant. Thus Null Hypothesis that "there is no significant difference of academic achievement of girls of working & non-working mothers" is rejected. It's mean that there is significant difference of academic achievement of girls of working & non-working mothers.

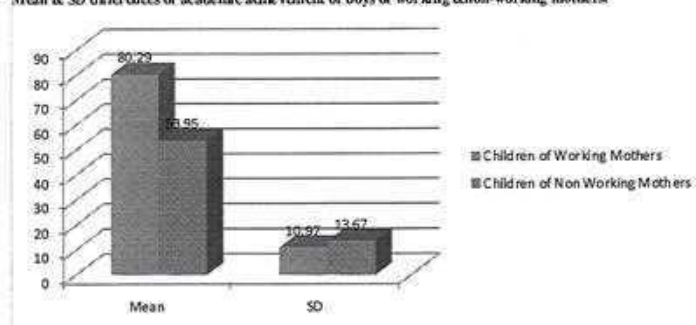
The mean of working mother's children is less than the mean of non-working mother's children. So as a conclusion we can say that in case of girls working mothers children's academic achievement are more better than non-working mothers children..

It may be due to working mothers as they are mostly literate & knows very well how to make

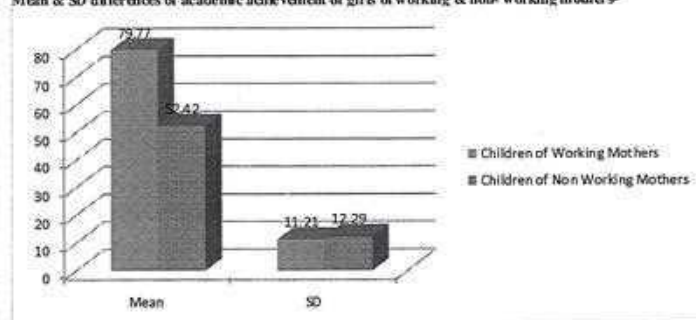
the time management; they do not pressurize their daughters related to subject & stream choices and give the freedom about taking self decision related to academics. The working mothers mostly in the urban areas have the home servants also so there is no burden of house work on the daughter.

**Baya and Roby (1993)** showed that mother's employment had no significant effect on the girl's school performance & educational adjustment. But mothers with high educational level and high social class had surprisingly a significant positive effect on their children's school performance.

Mean & SD differences of academic achievement of boys of working & non-working mothers.



Mean & SD differences of academic achievement of girls of working & non- working mothers.



The result of this hypothesis is also supported by the findings of **Kaur** Female children of working mothers made higher scores in total academic achievement as compared to female children of non-working mothers.

The present study is of significant educational implications. The result of study indicates that achievement of children of non-working mothers is poor in comparison to working mothers. Steps required to be taken by employer for providing proper educational facilities so that wards of non-working mothers can have equal education and achievement. The result of the study points that mother is very significant agent in education of children. Therefore, government required to take initiatives for education of all mothers with emphasis on illiterate mother's children.

#### REFERENCES

- 1 Kaur Kamalpreet and Meenakshi (2010) Journal of community guidance and research Vol.27 No. 3 2010
- 2 Sharma R.R. (1987) "Psychosocial characteristics of artist and alienation students of graduate level: A comparative study. 'Indian educational review'"
- 3 Ellison Smith and Mathew (1998) "The influence of certain teaching strategies method stactless and socio economic status on students achievement in elementary and senior high school in south Carolina." New Carolina educational journal
- 4 Nanda and Meena (1999) "Academic achievement study habits and loneliness of children of employed and unemployed mothers." II journal psychometric and education Vol. 30(1)
- 5 Favideh Zainab Hamidi and Hussain Mohamad (2010) "The relationship between irrational beliefs and social, emotional and educational adjustment among junior students. Journal of educational research linking hub Elsevier.com / retriever / petb



## Psychological Aspects of Innovative Practices

**Dr. Purnima Gaur**

Department of Education,  
Vidya Knowledge Park, Meerut,  
Email: pnmgaur@gmail.com

**Swati Gaur**

Visiting Faculty,  
Amity University, Noida

### Abstract:

The purpose of this paper is to draw attention towards innovative practices and their psychological aspects. Also attempt has been made to understand the way psychological essence of innovative methods in educational institutions has the potential not only to improve education, but also to empower people, strengthen governance and galvanize the effort to achieve the human development goal for the country.

Also, the researcher has focused upon traditional practices and why these practices are now not in much use after the arrival of innovative practices and finally how psychological aspects bridges the gap between traditional methods and present innovative practices (Multimedia and web-enhanced systems) by contributing to student's learning and success in the assessments by resulting in allowing an opportunity for the student to learn a relatively advanced topic successfully by enjoying the same experience.

**Keywords:** innovative practices, traditional methods, education

### INTRODUCTION

Education is a light that shows the mankind the right direction to surge. The purpose of education is not just making a student literate but adds rationale thinking, knowledge and self-sufficiency. When there is a willingness to change, there is hope for progress in any field. Creativity can be developed and innovation benefits both students and teachers.

**"Education is the manifestation of perfection already in man" -(Swami Vivekananda)**

If education fails to inculcate self-discipline and commitment to achieve in the minds of student, it is not their fault. We have to convert education into a sport and learning process has to generate interest in the students and motivate them to

stay back in the institution than to run away from it. Education should become a fun and thrill to them rather than burden and boredom. It is an integral part of their growth and helps them become good citizens.

Education is an engine for the growth and progress of any society. It not only imparts knowledge, skills and inculcates values, but is also responsible for building human capital which breeds, drives and sets technological innovation and economic growth. In today's era, information and knowledge stand out as very important and critical input for growth and survival. Rather than looking at education simply as a means of achieving social upliftment, the society must view education also as an engine of advancement in an information era propelled



by its wheels of knowledge and research leading to development.

## **METHODOLOGY**

The traditional or innovative methods of teaching are critically examined and evaluated. Their strengths and weaknesses are also focused upon and how due to their psychological ingredient, innovative methods gain advantage over traditional ones, is discussed.

## **TRADITIONAL TEACHING METHODS-**

### **An Evaluation**

As beneficiaries of this scheme, which educational progressivist John Dewey described as being "imposed from above and from outside", the students are expected to docilely and obediently receive and believe these fixed answers. Teachers are the instruments by which this knowledge is communicated and these standards of behavior are enforced.

Historically, the primary educational technique of traditional education was simple oral recitation; in a typical approach, students sat quietly at their places and listened to one student after another recite his or her lesson, until each had been called upon. The teacher's primary activity was assigning and listening to these recitations; students studied and memorized the assignments at home. A test or oral examination might be given at the end of a unit, and the process, which was called "assignment-study-recitation-test", was repeated. In addition to its overemphasis on verbal answers, reliance on rote memorization (memorization with no effort at understanding the meaning), and disconnected, unrelated

assignments, it was also an extremely inefficient use of students' and teachers' time. This traditional approach also insisted that all students be taught the same materials at the same point; students that did not learn quickly enough failed, rather than being allowed to succeed at their natural speeds. This approach, which had been imported from Europe, dominated American education until the end of the 19th century, when the education reform movement imported progressive education techniques from Europe. Therefore it can be said that the Traditional teaching is concerned with the teacher being the controller of the learning environment. Power and responsibility are held by the teacher and they play the role of instructor (in the form of lectures) and decision maker (in regards to curriculum content and specific outcomes). They regard students as having 'knowledge holes' that need to be filled with information. In terms of the delivery medium, the educator can deliver the message via the "chalk-and-talk" method and overhead projector (OHP) transparencies. This directed instruction model has its foundations embedded in the behavioral learning perspective (Skinner, 1938) and it is a popular technique, which has been used for decades as an educational strategy in all institutions of learning.

Basically, the teacher controls the instructional process, the content is delivered to the entire class and the teacher tends to emphasize factual knowledge. In other words, the teacher delivers the lecture content and the students listen to the lecture. Thus, the learning mode tends to be passive and the learners play little part in their learning process (Orlich et al., 1998). It has been



found in most universities by many teachers and students that the conventional lecture approach in classroom is of limited effectiveness in both teaching and learning. In such a lecture students assume a purely passive role and their concentration fades off after 15-20 minutes. In short, the traditional teacher views that it is the teacher that causes learning to occur (Novak, 1998).

#### MERITS:

Traditional teaching methods used in the educational institutions have many advantages. These advantages can also be seen as disadvantages of modern teaching methods-

- Traditional teaching method is cheaper than the modern teaching methods which make it more suitable in the schools of rural areas.
- Some subjects like mathematics or chemistry are best taught on a blackboard as there is a need of explaining the concept at each every step.
- There is more interaction between the teacher and student in traditional teaching methods as compared to the modern teaching methods. We can also say that in traditional teaching there is more discipline in the class.
- In traditional teaching methods teacher does not require any special technical knowledge and can focus more on his subject for imparting the best knowledge to the students.
- Traditional teaching methods don't put any strain on the eyes of students whereas modern teaching methods can adversely affect the eyes of the students.

#### DEMERITS:

Some limitations which may prevail in traditional teaching method are:

- Teaching in classroom using chalk and talk is "one way flow" of information.



- Teachers often continuously talk for an hour without knowing students response and feedback.
- The material presented is only based on lecturer notes and textbooks.
- Teaching and learning are concentrated on "plug and play" method rather than practical aspects.
- The handwriting of the lecturer decides the fate of the subject.
- There is insufficient interaction with students in classroom.
- More emphasis has been given on theory without any practical and real life time situations.
- Learning from memorization but not understanding.
- Marks rather than result oriented.

#### WHAT THE CRITICS SAY?

Traditional education focuses on teaching, not learning. It incorrectly assumes that for every ounce of teaching there is an ounce of learning by those who are taught. However, most of what we learn before, during, and after attending schools is learned without it being taught to us. A child learns such fundamental things as how to walk, talk, eat, and dress, and so on without

being taught these things. Adults learn most of what they use at work or at leisure while at work or leisure. Critics argue that most of what is taught in classroom settings is forgotten, and much of what is remembered is irrelevant.

### INNOVATIVE METHODS OF TEACHING

The dawn of the new era brought along with it many new innovative methods that made teaching an interesting journey. In the earlier days, teachers used to take the help of black boards to demonstrate complex geometrical diagrams to the students. This method was no doubt effective, but it also had some loopholes. It sometime becomes difficult for the students to understand things if only presented diagrammatically. Now the modern day schools make use of the smart boards and CD images so that students can have a better understanding of the things.

Whenever we think of the teachers of the earlier days, we often imagine them as people with long sticks in their hands. The students felt reluctant to ask them anything. But this concept has changed. The modern day teachers usually create a platform in the classroom where both teachers and the students get equal chance to present their views and solving their queries. There are many factors that contribute towards the development of the teaching methods. One of the prime factors is the advancement of modern technologies. These can be said to be effective tools that help teachers in their teaching process.

The teaching role in a student-centered learning environment is, at most, one of facilitator and guide. The students are in control of their own

learning and the power and responsibility are the students concern. Learning may be independent, collaborative, cooperative and competitive. The utilization and processing of information is more important than the basic content. Learning takes place in relative contexts and students are engaged in constructing their own knowledge (Theroux, 2002).

The teacher that utilizes this method effectively is constantly on the move. They may be engaged with the students as a classroom collective, individually or in groups. Their involvement would include questioning, disciplining, guiding, validating, monitoring, motivating, encouraging, suggesting, modeling and clarifying (McKenzie, 2002).

### MULTIMEDIA LEARNING PROCESS

*I hear and I forget.*

*I see and I believe.*

*I do and I understand*

- Confucius

Multimedia, is the combination of various digital media types such as text, images, audio and video, into an integrated multi-sensory interactive application or presentation to convey information to an audience. Traditional educational approaches have resulted in a mismatch between what is taught to the students and what the industry needs. As such, many institutions are moving towards problem based learning as a solution to producing graduates who are creative; think critically and analytically, to solve problems. In this paper, we focus on using multimedia technology as an innovative teaching and learning strategy in a problem-based learning environment by giving the



students a multimedia project to train them in this skill set.

Since knowledge is no longer an end but a means to creating better problem solvers and encourage lifelong learning. Problem-based learning is becoming increasingly popular in educational institutions as a tool to address the inadequacies of traditional teaching. Since these traditional approaches do not encourage students to question what they have learnt or to associate with previously acquired knowledge (Teo & Wong, 2000), problem-based learning is seen as an innovative measure to encourage students to *learn how to learn via real-life problems* (Boud & Feletti, 1999).

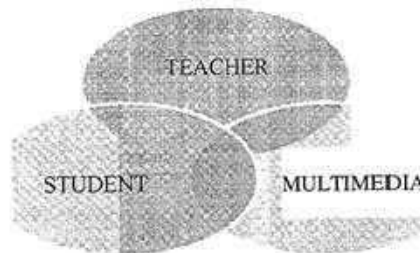
The teacher uses multimedia to modify the contents of the material. It will help the teacher to represent in a more meaningful way, using different media elements. These media elements can be converted into digital form, modified and customized for the final presentation. By incorporating digital media elements into the project, the students are able to learn better since they use multiple sensory modalities, which would make them more motivated to pay more attention to the information presented and retain the information better.

#### TRADITIONAL AND MULTIMEDIA LEARNING THE DIFFERENCE:

##### TRADITIONAL METHOD - A ONE WAY FLOW



#### MULTIMEDIA LEARNING-AN INTERACTIVE LEARNING PROCESS



#### PSYCHOLOGICAL APPROACH:

Student's character and behavior of the formation depends largely on its own around the impact of objective things, influence, the more deeply, the greater the tendency shown by the more powerful. These are the creative consciousness and affect the ability of students to the development of important factors. In the ideological and moral teaching, to promote students to form a creative act, in selecting appropriate teaching strategy, to create the right atmosphere to encourage students to express their views boldly, students unconventional, pioneering courage, which is to train students in creative spirit of the guarantee. The modern teaching media in the expansion of student thinking, and promote students to form a good sense of innovation, the innovative spirit of students could play a good role.

Teachers have to be concern of some psychological approaches. The teacher incorporates techniques to reduce student stress and inhibitions while presenting new conversations, language. One of the most important advantages is the fact that psychological help can be given individually or for a group of students, according to the

students' need. Most of the time they need a help to evaluate their knowledge but also their learning potential.

Research on classroom management and pedagogy is conducted to guide teaching practice and form a foundation for teacher education programs. The goals of classroom management are to create an environment conducive to learning and to develop students' self-management skills. More specifically, classroom management strives to create positive teacher-student and peer relationships, manage student groups to sustain on-task behavior, and use counseling and other psychological methods to aid students who present persistent psychosocial problems.

In addition, motivation in educational psychology can have several impacting effects on how students learn and how they behave towards subject matter:

1. Provide direction towards goals
2. Enhance cognitive processing abilities and performance
3. Direct behavior toward particular goals
4. Lead to increased effort and energy
5. Increase initiation of and persistence in activities

#### **MERITS OF MODERN TEACHING METHODS:**

Modern teaching methods have various advantages over traditional teaching methods. These merits can also be viewed as disadvantages of traditional teaching methods-

Modern teaching methods create

more interest among the students with the help of interesting animations and videos.

Research has shown that use of visual media for teaching helps the students to understand the subject better and also helps students to memorize the concept for longer time.

With the help of modern teaching methods teacher can cover more syllabus in lesser time as they don't have to waste their time in writing on the blackboard.

Videos and animations used in the modern teaching methods are more explanatory than the traditional blackboard methods.

#### **SUGGESTIONS FOR EFFECTIVE CLASSROOM TEACHING**

Here are some useful hints that we have gathered about the learning environment and how it affects student's learning outcomes. You may find it useful when you plan your classroom layout.

1. Keep in mind your teaching style and the learning outcomes you wish to achieve when you are setting up your classroom.
2. Keep your classroom design cluster free. Only have the resources you are using ready to access.
3. Carefully consider your needs as a teacher and the needs of the students, particularly ensure that every child can see and hear from every part of the room and that there is plenty of space to move around and help students.



4. Maximize classroom space and this helps with cleanliness.
5. Design your classroom to optimize natural light and temperature.
6. Consider the particular year level you are teaching (the layout for a reception class will be vastly different to a year 7 class).
7. Always ensure you can make eye contact with all students in the class.
8. Be aware of health and safety issues.
9. Make materials and supplies easily accessible to prevent delays, disruptions and confusion. Perhaps store frequently used materials in a number of different places around the room.
10. Learning can be more effective if children have the opportunity to move around and interact with others and obtain information from different parts of the room. Consider this when arranging seating, special corners, equipment and resources.
11. When using posters and decorating walls try to remember the cultural diversity represented within the classroom.
12. Make particular effort to display each child's work, rotating when necessary.
13. It is useful to test out your newly design classroom to decide whether it is logistically appropriate and that it creates the atmosphere and learning environment you hoped for.
14. Create a strong child-centered environment with little stress that

enables productive learners to work to the brain's natural learning ability.

15. Providing an environment that is conducive to optimal learning and that stimulates positive brain learning is the sole responsibility of the teacher facilitating the students in his/her classroom. Enriching the environment is a step towards producing a more productive classroom.

### CONCLUSION

A sound education system is the prerequisite for the development of any nation. This is a well-known fact that our education system still relies on traditional methods and there is a need to combine the traditional teaching with modern teaching aids for a better and advanced education system. There is a difference in the opinion of the people regarding the use of traditional teaching methods and modern teaching methods. Some people say that traditional teaching methods are best for imparting the education in the students while some favor that we should use modern teaching methods for giving quality education. To my view there is a need of maintaining the balance between the use of traditional and modern teaching methods. Both traditional and modern teaching methods should be used simultaneously for the betterment of education.

Information and communication technology has made many innovations in the field of teaching and also made a drastic change from the old paradigm of teaching and learning. In the new paradigm of learning, the role of student is more

important than teachers. The concepts of paperless and pen-less classroom are emerging as an alternative to the old teaching learning method. Nowadays there is democratization of knowledge and the role of the teacher is changing to that of facilitator. We need to have interactive teaching and this changing role of education is inevitable with the introduction of multimedia technology and the spawning of a technologically- savvy generation of youths.

The analysis reveals some of the suggestions that the teaching community can practice in the classrooms. Ultimately the teaching people are satisfied when he could reach the students community with his ideas and views. So, teaching depends upon successful mode of communication and Innovation though we mean the changes that we propose to be included in our medium of communication or even inclusion of some other elements in communicating information. The researchers believe that the core objective of teaching is passing on the information or knowledge to the minds of the students. Any method using computers or modifying the existing conventional chalk-talk method are innovative if they ultimately serve the attainment of core objective of teaching.

#### REFERENCES:

- 1 Alexe M. and Almasan B. - Some Psychological Aspects of Adults ELearning Process, 2009.
- 2 Home School ing, Department of Education and Children's Services, Brochure, 2002.
- 3 Scholastic Professional Books. 2002, Classroom Organization :The Physical Environment.
- 4 Emmer, E.T. & Stough, L.M. (2001). Classroom management: A critical part of educational psychology with implications for teacher education. *Educational Psychologist*, 36, 103-12.
- 5 Omrod, Jeanne. "Educational Theme: Motivation in the Classroom". Green Education Foundation.
- 6 Salomon, g. Perkins, D. Theroux, P, 2001 Comparing Traditional Teaching and Student Centered, Collaborative Learning
- 7 Webb, R.L. 2000, Natural Learning Environments
- 8 Boud , D. & Feletti , G ( 1999). The Challenge of Problem-Based Learning, (2nd Ed.), London : Kogan Page.
- 9 Agnew, P. W., Kellerman , A.S. & Meyer, J. (1996). Multimedia in the Classroom, Boston: Allyn and Bacon.
- 10 McQueen, T. (1992) Preventing Management Problems pp. 47-78 in Essentials of Classroom Management and Discipline Harper Collins Publishers USA



## पंडित दीनदयाल उपाध्याय और अखंड भारत

डॉ. प्रदीप कुमार

असिस्टेंट प्रोफेसर, इतिहास विभाग,

सत्यवती कॉलेज (सांध्य), दिल्ली विश्वविद्यालय, दिल्ली-110007

Email: pks.gzb@gmail.com

### सारांश

पंडित दीनदयाल उपाध्याय आधुनिक भारत के प्रखर विचारक, उत्कृष्ट संगठनकर्ता तथा एक ऐसी महान आत्मा थे जिन्होंने अपना सम्पूर्ण जीवन भारतीय दर्शन, भारतीय संस्कृति के उत्थान के लिए समर्पित कर दिया। पंडित जी ने अपने विशाल व्यक्तित्व और विराट कृतित्व से भारत भूमि के असंख्य लोगों में राष्ट्रवाद, भारतीय संस्कृति की गौरवगाथा तथा भारतीय सनातन परम्परा पर आधारित एकात्म-मानव दर्शन का अद्भुत संदेश जागृत किया। उन्होंने कहा था अखण्ड देश की भौगोलिक एकता का ही परिचायक नहीं अपितु जीवन के भारतीय दृष्टिकोण का द्योतक है जो अनेकता में एकता के दर्शन करता है। अतः हमारे लिए अखण्ड भारत कोई राजनीतिक नारा नहीं है, बल्कि यह तो हमारे सम्पूर्ण जीवन दर्शन का मूलाधार है। पंडित दीनदयाल उपाध्याय एक ऐसी महान आत्मा थे जिन्होंने अपना सम्पूर्ण जीवन भारतीय दर्शन, भारतीय संस्कृति के उत्थान के लिए समर्पित कर दिया। वे एक ऐसे दिव्यपुरुष थे जिनके विशाल व्यक्तित्व और विराट कृतित्व ने भारत भूमि के असंख्य लोगों में राष्ट्रवाद, भारतीय संस्कृति की गौरव गाथा तथा भारतीय सनातन परम्परा पर आधारित एकात्म मानवदर्शन का अद्भुत सन्देश जागृत किया, उनका जीवन अत्यन्त सहज, सरल एवं प्रेरणादायी रहा।

### शोध आलेख का उद्देश्य

प्रस्तुत शोध आलेख का उद्देश्य पंडित दीनदयाल उपाध्याय का संक्षिप्त जीवन परिचय देते हुए उनकी अखंड भारत के बारे में व्यक्त की गई अवधारणा का अध्ययन करना है।

दीनदयाल के पिता का नाम भगवती प्रसाद उपाध्याय तथा माता का नाम रामप्यारी था, जो धार्मिक प्रवृत्ति की महिला थी। उनके पितामह पण्डित हरीराम एक सुप्रसिद्ध ज्योतिषी थे।

### पंडित दीनदयाल उपाध्याय : संक्षिप्त परिचय

पंडित दीनदयाल उपाध्याय जी का जन्म 25 सितम्बर 1916 (विक्रमी संवत् 1973 शालिवाहन शाके 1838, भाद्रपद-आश्विन कृष्ण 13, सोमवार) को नगला चन्दभानु, फरहा (जनपद मथुरा) में हुआ था।

पंडित दीनदयाल उपाध्याय का बचपन बहुत ही विकट परिस्थितियों में बीता, जब वे ढाई वर्ष के थे तब उनके पिता भगवती प्रसाद जी का स्वर्गवास हो गया। अपनी माता के साथ वे अपने नाना के यहाँ चले गये और वहीं उनके साथ रहने लगे। उनके नाना श्री चुन्नी लाल शुक्ला जयपुर-अजमेर लाइन

नाना श्री चुन्नी लाल शुक्ला जयपुर-अजमेर लाइन पर धनकिया रेलवे स्टेशन पर स्टेशन मास्टर थे। अभी दीनदयाल सात वर्ष के और शिवदयाल पांच वर्ष के हुए थे कि दोनों बच्चों को नाना की गोद में छोड़कर माता रामप्यारी 8 अगस्त 1924 को राम को प्यारी हो गई। दीनदयाल माता व पिता दोनों की स्नेह छाया से वंचित हो गये। माँ के देहान्त को दो वर्ष हुए थे कि वृद्ध व स्नेही पालक, जो अपनी बेटी की आमनत को पाल रहे थे, नाना चुन्नी लाल भी स्वर्ग सिंघार गये। यह 1926 का सितम्बर माह था। दीनदयाल जी अपनी आयु के दसवें वर्ष में थे। पिता-माता व नाना के वात्सल्य से वंचित होकर वे अपने मामा के आश्रय में पलने लगे। मामी नितान्त उदार, स्नेहल व मातृवत थी, पर दीनदयाल बहुत गम्भीर रहते थे। दस वर्ष का दीनदयाल अपने छोटे भाई शिवदयाल की भी चिन्ता करता था। उसे स्नेह भी देता था। दीनदयाल सातवीं की पढ़ाई राजस्थान कोटा नगर में कर रहे थे। अब उन्हें कोटा से राजगढ़ (जिला अलवर) आना पड़ा क्योंकि उनकी मामी जी का देहान्त हो गया था। अपने पालकों की मृत्यु को निहारते दीनदयाल का यह पन्द्रहवां वर्ष था। इस छोटी आयु में दीनदयाल अपने सहोदर लघुभ्राता शिवदयाल के पालक भी थे। विधाता की प्रताड़नाओं ने इनका परस्पर स्नेह अधिक संवेदनशील कर दिया था। अभी तक दीनदयाल ने अपने पालकों की मृत्यु का ही अनुभव किया था। जब दीनदयाल 9वीं कक्षा में पढ़ रहे थे और अठारहवें वर्ष में थे तब छोटा भाई शिवदयाल रोगग्रस्त हो गया था। उसे मोती झारा नाम की बीमारी हो गई, दीनदयाल ने अपने छोटे भाई को बहुत बचाने की कोशिश की सभी उपचार कराये पर 18 नवम्बर 1934 को

शिवदयाल अपने बड़े भाई दीनदयाल को अकेला छोड़कर संसार से विदा हो गया। 1935 में दीनदयाल ने दसवीं पास की थी वे उन्नीस साल के हो गये थे। इसी वर्ष जाड़े के दिनों में नानी बीमार हुई और इस संसार से चल बसी। माता, पिता, नानी, मामी, लघु भ्राता और अब नानी की मृत्यु ने दीनदयाल को अनुभव सिद्ध किया। उनकी चेतना मौत के प्रहारों से कुम्हलाई तो नहीं, पर युवक दीनदयाल एक सतेज उदासी का धनी बनता जा रहा था। जब दीनदयाल एम.ए. की पढ़ाई कर रहे थे तब उनकी ममेरी बहन रमादेवी बीमार हुई। दीनदयाल ने उनकी सेवा प्रारम्भ की सभी प्रकार के उचार कराये परन्तु वे भी चल बसी। दीनदयाल अब 24 वर्ष के हो गये थे। मृत्यु ने उनके शिशु, बाल, किशोर, व युवा मन पर निरन्तर आघात किये तो भी वे सदैव एक मेधावी छात्र के रूप में रेखांकित हुए। उन्होंने विरला इंस्टीट्यूट प्लानी से 12वीं की परीक्षा प्रथम श्रेणी विशेष योग्यता के साथ उत्तीर्ण की जिसके लिए उन्हें विरला की ओर से छात्रवृत्ति तथा प्रशस्तिपत्र देकर सम्मानित किया गया साथ ही एक नौकरी का भी प्रस्ताव दिया था जिसे उन्होंने अस्वीकार कर दिया।

#### **पंडित दीनदयाल उपाध्याय : अखंड भारत एक राष्ट्रीय अवधारणा**

पंडित दीनदयाल उपाध्याय एक प्रमुख राष्ट्रवादी विचारक, प्रखर राजनीतिज्ञ, कुशल वक्ता व निपुण अर्थ वेत्ता के रूप में जाने जाते हैं। संघ की पृष्ठ भूमि में वैचारिक परिपक्वता प्राप्त कर वे राष्ट्र सेवा के मार्ग अनुगामी बने। राष्ट्र उनके लिए सर्वोपरि था। राजनीति में उनका प्रवेश राष्ट्र सेवा के लिए



हुआ। संघ के अखंड भारत की संकल्पना उन्होंने स्वीकार की। उनकी दृष्टि में राष्ट्र कोई भौगोलिक भूभाग न होकर श्रद्धा का केंद्र बिंदु है।

**“अखण्ड भारत महज सपना नहीं, श्रद्धा है, निष्ठा है। जिन आँखों ने भारत को भूमि से अधिक माता के रूप में देखा हो, जो स्वयं को इसका पुत्र मानता हो, ‘माता भूमि पुत्रो अहम् पृथिव्या’ जो प्रातः उठकर ‘समुद्रवसने देवि पर्वतस्तनमण्डले। विश्णुपत्नि नमस्तुभ्यं पादस्पर्श क्षनस्वमे’ उस रज को माथे से लगाता हो। वन्देमातरम् जिसका राष्ट्रघोष और राष्ट्रगान हो ऐसे असंख्य अन्तःकरण मातृभूमि के विभाजन की वेदना को कैसे भूल सकते हैं।”** अखण्ड भारत के इस संकल्प को पंडित दीनदयाल उपाध्याय ने इस प्रकार व्यक्त किया है।

“अखण्ड भारत देश की भौगोलिक एकता का ही परिचायक नहीं, अपितु जीवन के भारतीय दृष्टिकोण का द्योतक है जो अनेकता में एकता का दर्शन करता है। अतः अखण्ड भारत कोई राजनीतिक नारा नहीं है बल्कि यह तो हमारे सम्पूर्ण जीवनदर्शन का मूलधार है।”<sup>2</sup> अखण्ड भारत की इस अवधारणा से संबंधित ऐतिहासिक, भौगोलिक एवं सांस्कृतिक पृष्ठभूमि के विश्लेषणार्थ ‘अखण्ड भारत क्यों?’ नाम की एक लघु पुस्तिका पंडित दीनदयाल ने उस समय लिखी थी जब 21 अक्टूबर 1952 को डॉ. श्यामाप्रसाद मुखर्जी की अध्यक्षता में भारतीय जनसंघ की स्थापना हुई थी और 29 से 31 दिसम्बर 1952 को भारतीय जनसंघ का प्रथम राष्ट्रीय अधिवेशन कानपुर में हुआ था। पंडित दीनदयाल उपाध्याय को जनसंघ का महामंत्री नियुक्त किया

गया। एक अखिल भारतीय नेता के नाते उनका यह प्रस्थापन था। इस काल में उनकी यह प्रथम पुस्तक थी, जिसमें उन्होंने प्राचीन भारतीय साहित्य को सन्दर्भित करते हुए भारत में युगों से चली आई उस सांस्कृतिक एवं राजनीतिक परम्परा का उल्लेख किया है जो भौगोलिक भारत को एक एकात्म राष्ट्र के रूप में विकसित करने में समर्थ हुई थी। उन्होंने इस पुस्तक में लिखा है कि **“दिल्ली में हमारे नेता कुमकुम तिलक लगा रहे थे जबकि पंजाब में हमारी माताओं और बहनों की माँग का सिन्दुर मिटाया जा रहा था। दिल्ली के लाल किले पर तिरंगा फहराकर स्वतंत्रता की घोषणा की गई किन्तु रावी के जिस तट पर स्वतंत्रता की प्रतिज्ञा दोहराई गई थी वह हमसे छिन चुका था।”**<sup>3</sup>

भारत विभाजन के लिए उत्तरदायी कारणों को दीनदयाल जी ने अपनी पुस्तक में इस प्रकार वर्णन किया है। मुस्लिम पृथक्त्व की नीति (मुस्लिम लीग का गठन, 1906) “अंग्रेजों की फूट डालो व राज करो की नीति”, जो 1857 के पश्चात ब्रिटिश प्रशासनिक नीति का मूलधार बन गई। वे कांग्रेस की राष्ट्रीयता की विकृत धारणा व तुष्टीकरण की नीति को जिम्मेदार मानते हैं। विभाजन के लिए उन्होंने सर सैयद अहमदखान के उस भाषण का भी उल्लेख किया जो 20 दिसम्बर सन् 1887 को दिया गया था, जिसमें उन्होंने मुसलमानों को कांग्रेस से अलग रहने की सलाह दी थी। यह भाषण मुस्लिम पृथक्तावाद का प्रथम प्रकटीकरण था, जो अलीगढ़ मुस्लिम यूनिवर्सिटी, मुस्लिम लीग और अन्ततः पाकिस्तान की मांग के रूप में विकसित हुआ था।

कांग्रेस की हिन्दू-मुस्लिम नीति को तथा मिश्रित संस्कृति तथा इस संस्कृति के पोषण के विचार ने तुष्टीकरण को जन्म दिया, राष्ट्रीयता की अवधारणा को विकृत किया। **खिलाफत आन्दोलन को राष्ट्रीय आन्दोलन करार देकर हमने अपनी राष्ट्रीयता को ही कलंकित नहीं बल्कि मुसलमानों के मन में यह धारणा भी उत्पन्न कर दी कि उन्हें राष्ट्रीय बनने के लिए इस्लाम के नाम पर प्रचलित भारत-बाह्य प्रवृत्तियों को छोड़ने की जरूरत नहीं है। बल्कि उन पर आग्रह किया तो वे ही भारत की राष्ट्रीयता की अंग बन सकती है। परिणामतः 1923 में काकीनाड़ा कांग्रेस के अध्यक्ष मोहम्मद अली ने वन्देमातरम् का विरोध किया।**

कांग्रेस की इस प्रवृत्ति ने आम मुस्लिम समाज को प्रथकतावादी मुस्लिम नेतृत्व के पीछे खड़ा कर दिया। 1935-36 के चुनावों में यद्यपि मुस्लिम लीग को अधिक सफलता नहीं मिली थी किन्तु कांग्रेस सरकार की मुस्लिम तुष्टीकरण की नीति का लाभ उठाकर मुसलमानों ने अपना संगठन खूब बढ़ाया। जिन्ना ने कांग्रेस से समझौता करने के लिए पहले 14 सूत्रीय तथा फिर 21 सूत्रीय कार्यक्रम रखा परन्तु समझौता नहीं हुआ। इसका कारण था कि वे समझौता नहीं चाहते थे। कांग्रेस मंत्रिमण्डलों के पदत्याग पर लीग ने मुक्ति-दिवस मनाया तथा लाहौर में 1940 में एक अलग दो पाकिस्तान की माँग को अपना ध्येय घोषित किया। दीनदयाल जी यह नहीं मानते थे कि विभाजन स्वीकार न करने पर भारत आजाद नहीं होता तथा भयानक

खून-खराबा होता। उनका विचार था कि "यदि कांग्रेस के नेता डटे रहते तथा भारत की जनजागृति की मदद करते तो अंग्रेज अखण्ड भारत को छोड़कर और कांग्रेस के ही हाथ में सौंप कर जाते।" विभाजन के दौरान जो रक्तपात हुआ उसके विषय में उनका मत था कि "भारत विभाजन के पूर्व और पश्चात् के नर मेघ में जितनी बली चढ़ी है उतनी दोनों पिछले महायुद्धों में भी नहीं चढ़ी, फिर लूट, अपहरण और हत्याकाण्ड में मानव का जो जघन्यतम पशुभाव प्रकट हुआ वह तो युद्ध में कहीं नहीं हुआ।"

1947 में सम्प्रदाय के आधार पर ब्रिटिश हकूमत ने विभाजन अवश्य कर दिया परन्तु आज हम देखते हैं कि विभाजन से हमारी किसी भी समस्या का समाधान नहीं हुआ, बल्कि समस्याएँ और जटिल हुई। भारत की अन्तराष्ट्रीय शक्ति को न्यून करने में भी पाकिस्तान से हमारा झगड़ा बहुत बड़ी भूमिका अदा कर रहा है। हिन्दू-मुस्लिम समस्या जस की तस बनी हुई है। भारत के राजनीतिक दल उसी मिश्रित संस्कृति और राष्ट्रीयता की अवधारणा को अब भी अपना आधार बनाये हुए हैं। परिणामतः मुस्लिम पृथकतावाद आजाद भारत में भी बल ग्रहण कर रहा है तथा उनकी यह अवधारणा पाकिस्तान के अस्तित्व को तर्क के आधार पर उचित ठहराती है। परिस्थितियों के समाधान के लिए दीनदयाल जी अपने विचार इस प्रकार प्रकट करते हैं कि "वास्तव में भारत को अखण्ड करने का मार्ग युद्ध नहीं है। युद्ध से भौगोलिक एकता हो सकती है, राष्ट्रीय एकता नहीं। अखण्डता भौगोलिक ही नहीं राष्ट्रीय आदर्श भी है।



देश का विभाजन दो राष्ट्रों के सिद्धान्त तथा उसके साथ समझौते की प्रवृत्ति से हुआ। अखण्ड भारत एक राष्ट्र के सिद्धान्त पर मन-वचन एवं कर्म से डटे रहने पर सिद्ध होगा। जो मुसलमान आज राष्ट्रीय दृष्टि से पिछड़े हुए हैं वे भी आपके सहयोगी बन सकेंगे, यदि हम राष्ट्रीयता की प्रवृत्ति त्याग दे। आज की परिस्थिति में जो असम्भव लगता है वह कालान्तर में सम्भव हो सकता है। किन्तु आवश्यकता है कि आदर्श हमारे सम्मुख सदा ही जीवित रहे।

राष्ट्रीयता के साथ समझौता न करने की अपनी मानसिकता को वे इस प्रकार व्यक्त करते हैं कि "यदि हम एकता चाहते हैं तो भारतीय राष्ट्रीयता जो हिन्दू राष्ट्रीयता है तथा भारतीय संस्कृति जो कि हिन्दू संस्कृति है उसका दर्शन करें, उसे मान दण्ड मानकर चलें। भगीरथी की पुण्य धारा में सभी प्रवाहों का सगम होने दें। यमुना भी मिलेगी और अपनी सभी कालिमा खोकर गंगा की धवल धारा में एकरूप हो जायेगी।"

अखण्ड भारत की जिस सैद्धांतिक पृष्ठभूमि में जनसंघ का जन्म हुआ था उसके कारण जनसंघ की आवाज पहले दिन से ही राष्ट्रीय अखण्डता एवं पाकिस्तान विरोध के मुद्दों को मुखरित करने वाली सिद्ध हुई, आज की वर्तमान सरकार के कार्यों का परिणाम उसका प्रकटीकरण है जिसका बीजारोपण पंडित दीनदयाल उपाध्याय ने 1952 में किया था।

उन्होंने ही एक ऐसा राजनीतिक दल विकसित किया जो सामुदायिक व भौतिक स्वार्थों के आधार पर संगठित अन्य राजनीतिक दलों की तुलना में राष्ट्रीय एकता व अखण्डता के मुद्दों को न केवल आन्दोलन के विषय बना सका वरन लोगों को इन मुद्दों पर संगठित कर बलिदान के लिए भी प्रेरित कर सका।

### निष्कर्ष

हिन्दू संस्कृति सर्वधर्म सम्भाव पर आधारित है जिसकी परिधि में अपना और पराया शब्द नहीं आता है। दीनदयाल जी इसी संस्कृति के पोषक व उपासक हैं। हिन्दू धर्म की व्यापकता के आधार पर अखण्ड भारत की प्रासंगिकता का वे पोषण करते हैं। समतावादी और सब को गले लगाने वाली संस्कृति भारतीय संस्कृति है। विश्व में एक मात्र ऐसी संस्कृति है जिसने कभी भी किसी का तिरस्कार नहीं किया। ऐसी महा सागरीय प्रवृत्ति की भारतीय संस्कृति के प्रकाश में पं० दीनदयाल जी अखण्ड भारत की कल्पना को साकार रूप में देखना चाहते हैं। उनके धर्म की परिधि में सम्पूर्ण मानवता समाहित है। इसलिए मत के आधार पर देश का विभाजन स्वीकार नहीं किया। पंडित दीनदयाल जी का जीवन अनुकरणीय है और उनके सामाजिक, आर्थिक व राजनीतिक विचार समय काल से उपर उठ चुके प्रत्येक व्यवस्था व राजनीतिक प्रणाली के समक्ष मार्गदर्शन के रूप में मौजूद है। वर्तमान भारत उनके दिखाये मार्ग पर चलकर किस प्रकार विश्व गुरु की उपाधि को पुनः प्राप्त कर सकता है, यह चुनौती हमें आज स्वीकार करनी है और पूर्ण प्रतिवद्धता समर्पण

शक्ति व क्षमता के साथ इस दिशा में आगे बढ़ना है। देश दीर्घकाल तक उनके अभाव को अनुभव करता रहेगा और सदा उनको स्मरण करता रहेगा।

#### संदर्भ

1. स्वरूप देवेन्द्र, 'अखण्ड भारत' (संस्कृति ने जोड़ा राजनीति ने तोड़ा), प्रभात प्रकाशन, दिल्ली, 2016, पृ. 7
2. उपाध्याय दीनदयाल, राष्ट्रचिन्तन, अखण्ड भारत : साध्य और साधन, राष्ट्र, धर्म पुस्तक प्रकाशन, लखनऊ, पृ. 33
3. उपाध्याय दीनदयाल 'अखंड भारत क्यों?' भारतीय जनसंघ (उत्तर प्रदेश), ए.पी. सेन मार्ग, लखनऊ, (स्वतंत्रता की पांचवी वर्षगांठ पर) 1952, पृ. 5
4. वही, पृ. 14
5. वही, पृ. 09
6. वही, पृ. 31
7. वही, पृ. 36



## वेदों में पर्यावरण की अवधारणा

नरेन्द्र कुमार सैनी

शोध छात्र,

श्री लाल बहादुर शास्त्री राष्ट्रीय संस्कृत विद्यापीठ, नई दिल्ली

Email : nksaini444@gmail.com

### सारांश

पर्यावरण शब्द संस्कृत भाषा के 'परि' उपसर्ग (चारों ओर) और 'आवरण' (ढका हुआ) शब्द से मिलकर बना है। जिसका अर्थ है जो हमें चारों ओर से घेरे हुए हैं अर्थात् ऐसी चीजों का समुच्चय जो किसी व्यक्ति या जीवधारी को चारों ओर से आवृत किये हुए हैं। पारिस्थितिकी और भूगोल में यह शब्द अंग्रेजी के **environment** के पर्याय के रूप में इस्तेमाल होता है। आधुनिक समय में जब हम पर्यावरण के विषय में बात करते हैं तब हम देखते हैं कि पर्यावरण का सीधा सम्बन्ध प्रकृति से है। मानव के परिवेश में पाए जाने वाले जल, पृथ्वी, वायु, अग्नि, वनस्पति, अन्तरिक्ष, आकाश आदि पर्यावरण की संरचना करते हैं। यह सब घटक पर्यावरण को सीधे प्रभावित करते हैं। आज हम जो बातें पर्यावरण की अवधारणा के विषय में करते हैं, जिन घटकों को पर्यावरण का अंग मानते हुए उनके संरक्षण की चिन्ता करते हैं। इन सब का वर्णन हमें अपने शास्त्रों में मिल जाता है। जिनको हजारों वर्ष पूर्व हमारे ऋषि-मुनियों ने वेदों में लिखा है।

### प्रस्तावना

वेदों में भी जल, पृथ्वी, वायु, अग्नि, वनस्पति, अन्तरिक्ष, आकाश आदि के प्रति असीम श्रद्धा प्रकट करने पर अत्यधिक बल दिया गया है। वेदों का सन्देश है कि मानव शुद्ध वायु में श्वास ले, शुद्ध जल को पान करे, शुद्ध अन्न का भोजन करे, शुद्ध मिट्टी में खेले-कूदे, शुद्ध भूमि में खेती करे। ऐसा होने पर ही उसे वेद-प्रतिपादित सौ वर्ष या सौ से भी अधिक वर्ष की आयु प्राप्त हो सकती है। 'ऋग्वेद' के अनुसार भारत के प्राचीन पर्यावरण चिंतक वैदिक कालीन मंत्रद्रष्टा ऋषि मुनियों का विश्व को यह सन्देश है कि कोई भी राष्ट्र यदि अपना भौतिक एवं आध्यात्मिक विकास चाहता है तो उसे सर्वप्रथम ब्रह्माण्ड को संचालित करने वाले 'ऋत' एवं 'सत्य' नामक प्रकृति के नियमों तथा संसाधनों की रक्षा को अपना प्रधान 'धर्म' मानना होगा—

**"यज्ञेन यज्ञमयजन्त देवाः तानि धर्माणि**

<sup>1</sup>ऋग्वेद— १०/६०/१६

<sup>2</sup>ऋग्वेद— १०/१२६/०३

### प्रथमान्यासन<sup>1</sup>

इस शोधपत्र में हम वेदों में बताए गए पर्यावरण के उन सब तत्त्वों के विषय में विस्तृत रूप से जानेंगे। जिनके विषय में आधुनिक समय में अत्यधिक बातें की जा रही है।

### जल

सृष्टि के उत्पन्न होने से पहले अर्थात् प्रलय अवस्था में यह जगत् अन्धकार से आच्छादित था और यह जगत् तमस रूप मूल कारण में विद्यमान था, अज्ञात यह संपूर्ण जगत् सलील रूप में विद्यमान था—**अप्रकेतम् इदम् सर्वम् सलिलम्<sup>2</sup>** जल जीवन का प्रमुख तत्त्व है। इसलिए, वेदों में अनेक सन्दर्भों में उसके महत्त्व पर पर्याप्त प्रकाश डाला गया है। **"अप्स्वन्तरमृतम् अप्सु भेषजम्<sup>3</sup>** अर्थात् शुद्ध जलों के अन्दर अमृत होता है, जल में औषधि-गुण विद्यमान रहते हैं। **"आपो अद्यान्वचारिषं रसेन समगस्महि<sup>4</sup>** अर्थात् शुद्ध जल के सेवन से मनुष्य

<sup>3</sup>ऋग्वेद— ०१/२३/१६

<sup>4</sup>ऋग्वेद— १/२३/२३

रसवान् हो जाता है। "उर्जं वहन्तीरमृतं घृतं पयः कीलालं परिस्तुतम्"<sup>5</sup> अर्थात् शुद्ध जलों में ऊर्जा, अमृत, तेज एवं पोषक रस का निवास होता है। "शवात्राः पीता भवत यूयमापो अस्माकमन्तरुदरे सुशेवाः ता अस्मभ्यमयक्ष्मा अनमीवा अनागसः स्वदन्तु देवीरमृता ऋतावस्था इति"<sup>6</sup> अर्थात् शुद्ध जल पान किये जाने पर पेट के अंदर पहुंचकर पाचन-क्रिया को तीव्र करते हैं। वे दिव्यगुणयुक्त, अमृतमय, स्वादिष्ट जल रोग न लानेवाले, रोगों को दूर करने वाले, शरीर के प्रदूषण को दूर करने वाले तथा जीवन-यज्ञ को बढ़ाने वाले होते हैं। वेदों में जल कई प्रकार के वर्णित किये गए हैं और उनके सम्बन्ध में यह कहा गया है कि वे सबके लिए प्रदूषणशामक एवं रोगशामक हों-

शं त आपो हैमवतीः शमु ते सन्तुत्स्याः।  
शं ते सनिष्यदा आपः शमु ते सन्तु वर्ष्याः॥  
शं त आपो धन्वत्याः शं ते सन्त्वनूष्याः।  
शं ते खनित्रिमा आपः शं याः कुम्भेभिरामृताः॥<sup>7</sup>

ऋग्वेद के सातवें मंडल के 49वें सूक्त में जल से रक्षा हेतु प्रार्थना की गई है- कि समुद्र जिनमें ज्येष्ठ है, वे जल प्रवाह सदा अन्तरिक्ष से आने वाले हैं। इन्द्रदेव ने जिनका मार्ग प्रशस्त किया है, वे जलदेव यहाँ हमारी रक्षा करें-

समुद्रज्येष्ठाः सलिलस्य मध्यात्पुनाना यन्त्यनिविषमानाः॥

<sup>5</sup>यजु०- २/३४

<sup>6</sup>यजु०- ४/१२

<sup>7</sup>अथर्व०- १६/२/१-२

<sup>8</sup>ऋ०- ७/४६/१

इन्द्रो या वजी वृषभोरराद ता आपो देवीरिह मामवन्तु॥<sup>8</sup>

जलों को प्रदूषित न होने देने तथा प्रदूषित जलों को शुद्ध करने के कुछ उपायों का संकेत भी वेदों में मिलता है।

यासु राजा वरुणो यासु सोमो विश्वेदेवा यासूर्जं मदन्ति।

वैश्वानरो यास्वग्निः प्रविष्टस्ता आपो देवीरिह मामवन्तु॥<sup>9</sup>

वे दिव्य जल हमारे लिए सुखदायक हों, जिनमें वरुण, सोम, विश्वेदेवाः तथा वैश्वानर अग्नि प्रविष्ट हैं। यहाँ वरुण शुद्ध वायु या कोई जलशोधक गैस है, सोम चन्द्रमा या सोमलता है, विश्वेदेवाः सूर्य किरणें हैं तथा वैश्वानर अग्नि सामान्य आग या विद्युत् है। ऋग्वेद में लिखा है "यन्नदीषु यदोषधीभ्यः परि जायते विषम्, विश्वेदेवा निरितस्तत्सुवन्तु"<sup>10</sup> अर्थात् यदि नदियों में विष उत्पन्न हो गया है तो सब विद्वान् जन मिलकर उसे दूर कर लें।

**भूमि-**

वेद हमें प्रकृति के साथ जीने तथा उसके साथ तादात्म्य स्थापित करने की पर्यावरण दृष्टि प्रदान करता है इसी कारण से अथर्ववेद में भूमि को माता तथा वहाँ के निवासी को उसका पुत्र बताया गया है-माता भूमिः पुत्रोऽहं पृथिव्याः!<sup>11</sup>

यस्यामिदं जिन्वति प्राणदेजत्सा नो भूमिः पूर्वपेये दधातु !<sup>12</sup> जिस पर सभी जीवन जीवित है, वह माँ पृथ्वी हमें जीवन का अमृत प्रदान करे।

<sup>9</sup>ऋ०- ७/४६/४

<sup>10</sup>ऋ०- ७/५०/०३

<sup>11</sup>अथर्व०- १२/०१/१२

<sup>12</sup>अथर्व०- १२/०१/०३



जिस भूमि की सेवा करनेवाली नदियां दिन-रात समान रूप से बिना प्रमाद के बहती रहती हैं वह भूरिधारा भूमिरूप गौ माता हमें अपना जलधार-रूप दूध सदा देती रहें। भूमि की हिंसा न करें-

**यस्यामापः परिचराः समानीरहोरात्रे अप्रमादं क्षरन्ति।**

**सा नो भूमिर्भूरिधारा पयो दुहामथो उक्षतु वर्चसा।।<sup>13</sup>**

अथर्ववेदीय पृथ्वीसूक्त में जलतत्त्व पर विचार करते हुए पृथ्वी की शुद्धता को स्वस्थ जीवन के लिए नितान्त आवश्यक माना गया है-**शुद्धा न आपस्तन्वे क्षरन्तु।<sup>14</sup>** निस्सन्देह, जल-सन्तुलन से ही भूमि में अपेक्षित सरसता रहती है, पृथ्वी पर हरीतिमा छायी रहती है, वातावरण में स्वाभाविक उत्साह दिखाई पड़ता है एवं समस्त प्राणियों का जीवन सुखमय तथा आनन्दमय बना रहता है-**वर्षेण भूमिः पृथिवी वृतावृता सानो दधातु भद्रया प्रिये धामनि धामनि।<sup>15</sup>**

**वायु-**

स्वच्छ वायु का सेवन ही प्राणियों के लिए हितकर है यह बात वेद के निम्न मन्त्रों से प्रकट होते हैं-**वात आ वातु भेषजं शम्भु मयोभु नो हृदे। प्र ण आयूषि तारिषत्।<sup>16</sup>** वायु हमें ऐसा ओषध प्रदान करे, जो हमारे हृदय के लिए शांतिकर एवं आरोग्यकर हो, वायु हमारे आयु के दिनों को बढ़ाए-**यददो वात ते गृहेऽमृतस्य निधिर्हितः। ततो नो देहि जीवसे।।<sup>17</sup>** हे वायु! जो तेरे घर में अमृत की निधि रखी हुई है, उसमें से कुछ अंश हमें

भी प्रदान कर, जिससे हम दीर्घजीवी हों। यह वायु के अन्दर विद्यमान अमृत की निधि ओषजन या प्राणवायु है, जो हमें प्राण देती है तथा शारीरिक मलों को विनष्ट करती है।

उक्त मन्त्रों से यह भी सूचित होता है कि प्रदूषित वायु में श्वास लेने से मनुष्य अल्पजीवी तथा स्वच्छ वायु में कार्बन-द्विओषिद की मात्रा कम तथा ओषजन की मात्रा अधिक होती है। उसमें श्वास लेने से हमें लाभ कैसे पहुंचता है, इसका वर्णन वेद के निम्नलिखित मन्त्रों में किया गया है-

**द्वाविमौ वातौ वात आ सिन्धोरा परावतः। दक्षं ते अन्य आ वातु परान्यो वातु यद्रपः। आ वात वाहि भेषजं वि वात वाहि यद्रपः। त्वं हि विश्वभेषजो देवानां दूत ईयसे।।<sup>18</sup>**

ये श्वास-निःश्वास रूप दो वायुएँ चलती हैं, एक बाहर से फेफड़ों के रक्त-समुद्र तक और दूसरी फेफड़ों से बाहर के वायुमंडल तक। इनमें से पहली, हे मनुष्य तुझे बल प्राप्त कराए और दूसरी रक्त में जो दोष है उसे अपने साथ बाहर ले जाये। हे शुद्ध वायु, तू अपने साथ ओषध को ला। हे वायु, शरीर में जो मल है उसे तू बाहर निकाल। तू सब रोगों की दवा है, तू देवों का दूत होकर विचरता है।

**अग्नि-**

वेदों में सर्वप्रथम ऋग्वेद का नाम आता है और उसमें प्रथम शब्द अग्नि ही प्राप्त होता है। अतः यह कहा जा सकता है कि विश्व-साहित्य का प्रथम

<sup>13</sup>अथर्व- 92/9/08

<sup>14</sup>अथर्व- 92/09/30

<sup>15</sup>अथर्व- 92/09/42

<sup>16</sup>ऋ- 90/956/9

<sup>17</sup>ऋ- 90/956/3

<sup>18</sup>ऋ- 90/939/2,3

शब्द अग्नि ही है। 'अग्नि सफल जीवन का निर्माता-अग्रणी नेता है। उसे स्वयं आगे आकर समस्त परिवेश का हित करनेवाला, सामाजिक संगठन का सच्चा संचालक तथा शुभदायक माना गया है। 'अग्निमीले पुरोहितं यज्ञस्य देव ऋत्विजम्। होतारं रत्नघातमम्।'<sup>19</sup> अग्निदेवता यज्ञ के प्रधान अंग हैं। ये सर्वत्र प्रकाश करने वाले एवं सभी पुरुषार्थों को प्रदान करने वाले हैं। सभी रत्न अग्नि से उत्पन्न होते हैं और सभी रत्नों को यही धारण करते हैं। ऋग्वेद में अग्नि को पिता के समान कल्याण करनेवाला कहा गया है। 'स नः पितेव सूनवेऽग्ने सृपायनो भव। सचस्वा नः स्वस्तये।'<sup>20</sup>

वेद में अनेक स्थानों पर अग्नि को पावक, अमीवचातन, पावकषोचिश् सपत्नदंभन आदि विशेषणों से विशेषित करके उसकी शोधकता प्रदर्शित की गई है। यज्ञ का फल चतुर्दिक् फैलता है-यज्ञस्य दोहो विततः पुरुत्रा।<sup>21</sup> अग्निहोत्र ओषध का काम करता है-अग्निष्कणोतु भेषजम्।<sup>22</sup> अग्निहोत्र से शरीर की न्यूनता पूर्ण होती है-अग्ने यन्मे तत्त्वा ऊनं तन्म आपृण।<sup>23</sup> अग्नि वायुमण्डल से समस्त दूषक तत्वों का उन्मूलन करता है-अग्निर्वृत्राणि दयते पुरुणि।<sup>24</sup> वेद मनुष्यों को आदेश देता है-"आ जुहोता हविषा मर्जयध्वम्"<sup>25</sup> अर्थात् तुम अग्नि में शोधक द्रव्यों की आहुति देकर वायुमण्डल को शुद्ध करो।

<sup>19</sup> ऋ०- ०१/०१/०१

<sup>20</sup> ऋ०- ०१/०१/०६

<sup>21</sup> यजु०- ०८/६२

<sup>22</sup> अथर्व०- ०६/१०६/०३

<sup>23</sup> यजु०- ०३/१७

<sup>24</sup> ऋ०- १०/८०/०२

### वनस्पतियां-

वेद सूचित करता है कि सूर्य और भूमि से वनस्पतियां में मधु उत्पन्न होता है, जिससे वे हमारे लिए लाभदायक होती हैं-मधुमान्नो वनस्पतिर्मधुमाँ अस्तु सूर्यः। माध्वीर्गावो भवन्तु नः।<sup>26</sup> वनस्पति हमारे लिए मधुमान हो, सूर्य हमारे लिए मधुमान हो, भूमियाँ हमारे लिए मधुमती हों। फूलों-फलों से लदी हुई ओषधियां नित्य भूमि पर लहलहाती रहें, ऐसा वर्णन भी वेद में मिलता है- 'ओषधीः प्रतिमोदध्वं पुष्पवतीः प्रसूवरीः।'<sup>27</sup> वेद यह भी कहता है 'मधुमन्मूलं मधुमदग्रमासां मधुमन्मध्यं वीरुधां बभूव। मधुमत्पर्णं मधुमत्पुष्पमासाम्'<sup>28</sup> अर्थात् ओषधियों का मूल, मध्य, अग्र, पत्ते, फूल सभी कुछ मधुमय हों। वेद मनुष्य को प्रेरित करता है-'मापो मौषधीर्हिंसीः'<sup>29</sup> अर्थात् तू जलों की हिंसा मत कर, ओषधियों की हिंसा मत कर। जलों की हिंसा से अभिप्राय है उन्हें प्रदूषित करना तथा ओषधियों की हिंसा का तात्पर्य है उन्हें विनष्ट करना। अथर्ववेद के एक मन्त्र में ओषधियों के पांच वर्ग बताए गए हैं तथा यह भी कहा गया है कि ये हमें प्रदूषण (अहंस्) से छुड़ाए-पञ्च राज्यानि वीरुधां सोमश्रेष्ठानि बुमः। दर्भो भङ्गो यवः सहस्ते नो मुञ्चन्त्वंहसः।<sup>30</sup> 'सोम, दर्भ, भंग, यव, सहस्' आदि ओषधियों का ज्ञानपूर्वक प्रयोग करते हुए हम रोगों का समूल विनाश करते हैं।

<sup>25</sup> साम०- ६३

<sup>26</sup> यजु०- १३/२६

<sup>27</sup> ऋ०- १०/६७/०३

<sup>28</sup> अथर्व०- ०८/०७/१२

<sup>29</sup> यजु०- ०६/२२

<sup>30</sup> अथर्व०- ०४/३४/५-७



वेद में घरों के समीप कमल-पुष्पों से अलंकृत छोटे-छोटे सरोवर बनाने का विधान मिलता है—**उप त्वा तिष्ठन्तु पुष्करिणीः समन्ताः।**<sup>31</sup> फव्वारों का विधान इस हेतु किया गया प्रतीत होता है कि ऊपर उठती तथा चतुर्दिक् फैलती जल-धाराओं पर जब सूर्य-किरणें पड़ती हैं, तब उनमें प्रदूषण को हरने की विशेष शक्ति आ जाती है।

अथर्ववेद के भूमिसूक्त में भूमि को कहा गया है **‘अरण्यं ते पृथिवी स्योनमस्तु’**<sup>32</sup> अर्थात् तेरे जंगल हमारे लिए सुखदाई हों। भारत में तो ऋग्वैदिक काल से ही धरती माता और आकाश पिता माने गए हैं। नदियां, वनस्पतियां माताएं और देवी हैं। हमारे पूर्वज समूची प्रकृति को देवरूप ही देखते थे। शान्त वातायन-पर्यावरण आनंदित करते हैं। अशान्त माता पृथ्वी और पिता आकाश हमारी अशान्ति का कारण बनते हैं। यजुर्वेद में एक लोकप्रिय मंत्र में समूचे पर्यावरण को शान्तिमय बनाने की स्तुति है। इस मंत्र में द्युलोक, अंतरिक्ष और पृथ्वी से शान्ति की भावप्रवण प्रार्थना है। **ॐ द्यौः शान्तिरन्तरिक्षः शान्तिः पृथ्वी शान्तिरापः शान्तिः रोशधयः शान्तिः। वनस्पतयः शान्तिर्विश्वे देवाः शान्तिब्रह्म शान्तिः सर्वः शान्तिः शान्तिरेव शान्तिः सा मा शान्तिरेधि ॐ शान्तिः शान्तिः शान्तिः ॐ।**<sup>33</sup> अर्थात्— “जल शान्ति दे, औषधियां— वनस्पतियां शान्ति दें, प्रकृति की शक्तियां— विश्वदेव, सम्पूर्ण ब्रह्माण्ड शान्ति दे। सब तरफ शान्ति हो, शान्ति भी हमें शान्ति दें।” यहां शान्ति भी एक देवता है।

<sup>31</sup>अथर्व०— ०४/३४/५-७

<sup>32</sup>अथर्व०— १२/०१/११,१७

<sup>33</sup>यजु०— ३६/१७

## सूर्य—

प्रकृति में सूर्य भी पर्यावरण का अभिन्न घटक है। वह अपने रश्मिजाल से तथा अपने द्वारा की जानेवाली वर्षा से पवित्रता प्रदान करता है—

**येन सूर्य ज्योतिषा बाधसे तमो जगच्च विश्वमुदियर्षि भानुना।**

**तेनास्मद् विश्वामनिरामनाहुतिमपामीवामप दुष्पण्यं सुव।**<sup>34</sup>

सूर्य अपनी ज्योति से अन्धकार को बांधता है, समस्त अन्नाभाव को, अन्नाहुति को, रोग को और दुःस्वप्न को दूर करता है। वेद में कहा है—**‘सा घा नो देवः सविता साविशदमृतानि भूरि’**<sup>35</sup> अर्थात् सूर्य अमृत बरसाता है। **‘सूर्य यत् ते तपस्तेन तं प्रति तप। योऽस्मान् द्वेष्टि यं वयं द्विष्ः’**<sup>36</sup> अर्थात् हे सूर्य, जो तेरा ताप है उससे तू उसे तपा डाल जो हमसे द्वेष करता है और जिससे हम द्वेष करते हैं।

## उपसंहार—

रूप में हम कह सकते हैं कि वायु, जल, भूमि, आकाश, अन्न आदि पर्यावरण के सभी पदार्थों की शुद्धि के लिए वेद भगवन् हमें जागरूक करते हैं तथा आई हुई अस्वच्छता को दूर करने का आदेश देते हैं। वेद हमें जल के अमृतत्व के विषय में बताता है एवं जल को शुद्ध और स्वच्छ रखने का आदेश देता है। इसके अतिरिक्त किस प्रकार से हम रोगमुक्त रहे इस विषय में भी सूचित करता है। वेद भूमि को मां और स्वयं को उसका पुत्र बताता है क्योंकि यह भूमि सभी को धारण किए हुए है और सभी जीवों

<sup>34</sup>ऋ०— १०/३७/४

<sup>35</sup>अथर्व०— ०६/०१/०३

<sup>36</sup>अथर्व०— ०२/२१/०१

का पालन पोषण भी करती है। वायु का सेवन सभी प्राणियों को जीवन देता है। वेद वायु को स्वच्छ रखने का निर्देश देता है। वेद हमें अग्नि की प्रधानता के विषय में भी अवगत कराता है और अग्नि के द्वारा वायुमंडल को शुद्ध करने का करने का निर्देश देता है। पर्यावरण की शुद्धि के लिए वेद भगवन् वनस्पति उगाना, अग्निहोत्र करना, विद्युत्, अग्नि, सूर्य एवं ओशधियों का उपयोग करना आदि उपायों को सुझाते हैं।

### सन्दर्भ ग्रन्थसूची

#### ऋग्वेद संहिता—

1. प्रथम भाग— प्रथम मण्डल मूल सम्पादक—एफ० मैक्समूलर।
2. द्वितीय भाग— २ — ६ मण्डल, आक्सफोर्ड यूनिवर्सिटी प्रेस, १८६० .
3. तृतीय भाग— ७ — ६ मण्डल
4. चतुर्थ भाग— १० मण्डल कृष्णदास अकादमी, वाराणसी, १८८३
5. ऋग्वेद संहिता— प्रथम, द्वितीय, तृतीय खण्ड सायणावलम्बी अनुवाद सहित श्रीराम शर्मा आचार्य द्वारा अनूदित गायत्री . तपोभूमि, मथुरा १९६०
6. ऋग्वेद संहिता— प्रो० उमा शंकर ऋषि, चौखम्बा विद्याभवन द्वारा प्रकाशित, वाराणसी, १९८३
7. ऋग्वेद चयनिका— डॉ. सिंह नाथ शुक्ल, भारत मनीशा प्रकाशन, वाराणसी

8. ऋग्वेद संहिता— पं० रामगोविन्द त्रिवेदी, वेदान्त शास्त्र वैदिक पुस्तक माला, सुल्तानगंज, १९४५ .
9. ऋग्वेद— हिन्दी टीका सहित, दयानन्दकृत भाष्य, आर्य साहित्य प्रचार ट्रस्ट, दिल्ली, १९६३
10. ऋग्वेद संहिता— हिन्दी व्याख्या सहित, श्रीपाद दामोदर सातवलेकर, पारडी, सूरत

#### यजुर्वेद संहिता—

11. शुक्ल यजुर्वेद संहिता— यजुर्वेद संस्कार भाष्य, स्वामी भगवदाचार्य, राजनगर सोसाइटी, अहमदाबाद, १९६० । ।
12. यजुर्वेदभाष्य संग्रह— महर्षि दयानन्दकृत, सम्पादक युधिष्ठिर मीमांसक, आर्य कुमार प्रतिनिधि सभा, १९६१
13. यजुर्वेद सरल हिन्दी भावार्थ सहित— श्रीराम शर्मा आचार्य, गायत्री तपोभूमि प्रकाशन, मथुरा, १९६०
14. यजुर्वेद भाषा भाष्ये— दयानन्द सरस्वती, सार्वदेशिक आर्य प्रतिनिधि सभा, १९३६ १९४६
15. शुक्ल यजुर्वेद संहिता— महीधर भाष्यसहित, सम्पादक — वेबर, चौखम्बा संस्कृत ग्रन्थमाला, वाराणसी, १९७०
16. यजुर्वेद, श्रीपाद दामोदर सातवलेकर, पारडी, सूरत ।



**सामवेद संहिता—**

17. सामवेद सायणावलम्बी सरल हिन्दी भावार्थ, श्रीराम शर्मा आचार्य गायत्री तपोभूमि, मथुरा, १९६०
18. सामवेद अच्युतानन्द स्वामी, आचार्य प्रेमी कार्यालय, अजमेर, १९६६
19. सामवेद सामसंस्कार भाष्य, स्वामी भगवदाचार्य, राजनगर सोसाइटी, अहमदाबाद, १९६०
20. सामवेद संहिता— सम्पादक —सत्यव्रत सामश्रमी, मुंशीराम मनोहरलाल, दिल्ली, १९८३
21. सामवेद हिन्दी व्याख्या सहित, श्रीपाद दामोदर सातवलेकर, पारडी, सूरत

**अथर्ववेद संहिता—**

22. अथर्ववेद भाष्यम्, प्रो० भोलानाथ विद्यालंकार, रामलाल कपूर ट्रस्ट, सोनीपत, १९७७
23. अथर्ववेद संहिता—मूलमन्त्र सायणभाष्य, रामस्वरूप शर्मा, सनातन धर्म मन्त्रालय, मुरादाबाद, १९३०
24. अथर्ववेद— सरल हिन्दी भावार्थ सहित प्रथम, द्वितीय खण्ड, श्रीराम शर्मा आचार्य, गायत्री प्रकाशन, मथुरा, १९६०
25. अथर्ववेद— सौनकीय पद पाठ सहित सायणाचार्य भाष्य सहित, 'विश्वबन्ध, वि० वि० आर० आई०, होशियारपुर, १९६०, १९६४'
26. अथर्ववेद सुबोध अनुवाद— श्रीपाद दामोदर सातवलेकर, स्वाध्याय मण्डल, पारडी, सूरत, १९६४

***Expression***  
*An International Journal of Social Sciences*  
*(A Blind Peer Reviewed Refereed Indexed Half Yearly Journal)*  
**Subscription Form**

I/ We wish to subscribe to "EXPRESSION-An International Journal of social science" for ..... Year. A Bank Demand Draft Bearing No. .... Dated..... for Rs..... drawn infavor of ..... towards subscription is enclosed.

Name: .....  
Designation: .....  
Qualification: .....  
Subscription Type: Individual ( ) Institutional ( ) Corporate ( )  
Delivery Address: .....

Contact No. ....  
Email.....

**Annual Subscription Rates**

Subscriber	Cost (Rs.)	Overseas
Individual	Rs. 1000.00	\$ 60.00
Institutional	Rs. 2000.00	\$ 100.00
Corporate	Rs. 3000.00	\$ 120.00
Life Time subscription	Rs. 2500.00	\$ 150.00

The subscription and all related correspondence should be addressed:

Chief Editor

"EXPRESSION-An International Journal for Social Sciences"

Modern College of Professional Studies, 431, Anand Industrial Estate, Mohan Nagar,  
Ghaziabad, Pin Code: 201007



*Expression*  
*An International Journal of Social Sciences*  
*(A Blind Peer Reviewed Refereed Indexed Half Yearly Journal)*  
Feedback Form

Please make a moment to evaluate the articles you have read in this issue of "EXPRESSION – An International Journal of Social Sciences" Volume-05, Issue-02, July 2019. Your valuable comments will help us shape the future issues better

	Highly Appreciable	Somehow Appreciable	Not Appreciable	Did Not Read
Employee Innovative Work				
Effectiveness of Internship				
Assessing Competitiveness of				
Job Satisfaction of Employees				
Criteria for Hotel				
Laws Pertaining To				

Comments/ Suggestions (if any).....

Name: Mr./ Ms. ....

Organization/ Institution : .....

Designation: .....

Address: .....

Phone .....

Email .....

Chief Editor

"EXPRESSION-An International Journal for  
 Social Sciences"  
 Modern College of Professional Studies,  
 431, Anand Industrial Estate, Mohan Nagar,  
 Ghaziabad, Pin Code: 201007

Affix Postal  
 Stamp

