

# HEMCHANDRACHARYA INTERNATIONAL E JOURNAL OF RESEARCH

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Multi Disciplinary E Journal of Research**

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**ISSN 2456-558X****Editor's Column**

The explosion of knowledge at the global level due to technological dynamics has certainly redefined the very concept of education. The prevailing scenario of education--especially higher education--has become a matter of study and analysis for the scholars and practitioners who have a craving desire to face changes and challenges. It is because we, the human beings, are endowed with the faculty of choice and a free will.

Unlike other species, we are not programmed. We can make choices and use our free will to act and achieve our objectives. Despite the dramatic progress in ICT in education achieved so far at the school and college levels, much remains to be done: each country, to varying degrees, continues to struggle with issues of children out of school and illiterate youths and adults. Inequities in educational opportunities, quality of educational services and level of learning achievement persist by gender, rural/urban locality, ethnic background, and socioeconomic status.

The quality of learning and the capacity to define and monitor this quality is lacking in most developing countries. The means and scope of education continue to be narrow and confined to historical models of delivery, and the use of other channels continues to be ad hoc and marginal. The increase in quantitative and qualitative demand for education is not matched by an increase in resources.

At this juncture, it is safe to state that the polarity of views on the possibility of change is amazing. We, the publishers of Journal of research, are very much excited to view some aspects of these changes through scholarly articles contributed by august scholars and colleagues. The present issue contains papers with critical insight and analysis as well as systematic discussion and deliberation on various themes of language, literature, information technology, commerce and so on. We hope this will certainly be useful for the people who aspire change.

**Chief-Editor**

Dr. Rajesh Shrimali

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राष्ट्रोन्नतये स्वामिविवेकानन्देन कृतं पथप्रदर्शनम् ।

रावल विष्णुप्रसाद टी.

(B.A. M.A. NET Ph.D )

युगनायकेन राष्ट्रचिन्तकेन श्रीरामकृष्णदेवस्य तेजस्विसन्देशवाहकेन  
स्वामिविवेकानन्देन

स्वकीयवैदुष्यसहजया आर्षदृष्ट्या भारतवर्षस्य भूतभविष्यवर्तमानकालाश्च  
दृष्टा अनुभूताश्च ।

इयमेव भारतभूमिरनुपममन्त्रदृष्ट्यां पुनितचरणधूलिकया अनेकवारं  
पुलकिता अभवत् । अस्यामेव भूमौ सर्वप्रथममात्मस्वरूपस्याथ च  
ब्रह्माण्डस्वरूपस्य विषये जिज्ञासायाः उदयोभूत् । यदा किल  
अर्वाचीनयुरोपनिवासिनां पूर्वजाः स्वीयशरीरोपरि वर्णलेपनं कृत्वा वने  
वसन्ति स्म, तदा भारतवर्षे विकासस्य श्रीगणेशः कदाप्रभृति जातः आसीदेव  
किम्वा ततः पूर्वमपि प्रारम्भः स्याद् यस्येतिहासे कोप्युल्लेखः नास्ति ।

सम्पूर्णस्य जगतः इतिहासं पश्यन्तु, ज्ञायते यत् कुत्रापि कस्मिन्नपि  
स्थले दृश्यमानस्योच्चादर्श-स्योद्भवस्थानं भारतदेश एव वर्तते ।  
स्मरणातीतकालादेव भारतभूमिर्मानवसमाजस्य कृते अमूल्य-

विचारसागरसमा दृश्यते, अस्मादेव भारतवर्षात् समग्रविश्वे  
आध्यात्मिकतायाः दर्शनशास्त्राणाञ्च प्रचारप्रसारौ अभवेताम् ।



सर्वशक्तिमता भारतवर्षेण विश्वस्य तत्त्वविचारणायां क्रान्तिः आनीता आसीत् ।

एतादृशस्य गौरववतः देशस्यापि अद्यतनाधोगतौ कानिचित् कारणानि सन्ति तानि इतः परमत्र प्रदर्श्यन्ते । सर्वप्रथमम्-

(1) अस्माकमेव दोषः ।

भारतवर्षस्य वेदान्तानुयायिभिरेतत्तु अवश्यमेव ज्ञायते यज्जगत्यस्मिन् अस्मान् विहाय अन्यः कोपि अस्माकमशिवं कर्तुमसमर्थो दरीदृश्यते ।

अत एव अस्माभिरन्येषामुपरि दोषो न प्रक्षेप्यः, अपितु अस्माकं कर्मणामेव दोषो वरिवर्तते । यथा मानवस्य शरीरे यावत्पर्यन्तं दुर्गुणत्वं दुर्बलत्वं कुपथ्यापथ्यञ्च नायाति तावता समयेन रोगस्य जन्तवः शरीरे नैव प्रवेष्टुं शक्नुवन्ति ।

(2) भूतकालस्यानपेक्षाः ।

इदानीन्तनसमये एतादृशं परिवर्तनं दृश्यते यद्यदि काचिद् व्यक्तिः सर्वदा भूतकाले दृष्टिपातं करोति चेज्जनाः तामेव व्यक्तिं दूषयितुमुपविशन्ति, एवमपि कथ्यते यत्पुनः पुनः भूतकालस्य दर्शनेन भारतस्येयं दशा अजायत । किन्तु एतद्विपरीतं कथनं सत्यं प्रतिभाति यावता भूतकालः विस्मृतोस्माभिस्तावता हिन्दवः जडत्वं गताः, अथवा मूर्च्छायां पतिताः दृश्यन्ते । अथ च यदापुनर्भूतकाले दृष्टिर्गता, झटिति सर्वासु दिक्षु नवजीवनस्य सञ्चारो दृश्यमानो प्रत्यभात् ।

प्राचीनभारतस्य दीर्घद्रष्टारस्तु स्वकीयकालस्य मर्यादामतिक्रम्य तावद्दूरं दृष्टवन्तः यत्र अद्यतनेन जगता तेषामनुभवजन्यप्रत्यक्षज्ञानस्य वास्तविकाभ्यासायानेकशताब्दीपर्यन्तं प्रतीक्षा कर्तव्या भविष्यति । तेषां तदद्भूतयोजनायाः पूर्णशक्यतां परिचेतुं तेषां वंशजाः असमर्थाः इत्येतदेव भारतस्य अधोगतेः कारणमस्ति ।

(3) संकुचिता दृष्टिः ।

विचारवेलायामवश्यमेव जायते यदस्मदीयकार्यसरितायाः अस्मदीयदृष्टेश्च संकोचेनास्माकमधो-गतिरभवत् । अन्यप्रजायाः कार्येण सह अस्माभिरस्माकं कार्यस्य तुलनैव विस्मृता, अस्माकं समीपे पार्श्वे वा घटमानायां प्रवृत्तौ दृष्टिरेव न कृता, तदेव हिन्दुमानस्य पतनस्य कारणमभवत् ।

अपि च आर्यैः स्वकीयरत्नानि स्वकीया समृद्धिः प्राणदायकसत्यानि च आर्यसमूदायाद् बहिरन्य-मानवप्रजाभ्यो नैव देयानीति सिद्धान्तितम् एतदेव भारतस्याधःपतनस्य प्रमुखं कारणं जातम् ।

किञ्च कापि व्यक्तिरथवा प्रजाः अन्याभ्यः व्यक्तिभ्यः अन्याभ्यः प्रजाभ्यश्च स्वात्मानमत्यन्तं पृथक्कीकृत्य जीवितुं नैव शक्नुवन्ति, अथ च यदा यदा स्वस्य महत्त्वस्य भ्रमवशात् पवित्रतायाः सुरक्षानाम्ना तादृशविद्यायाः गोपने असत्प्रयत्नाः अभवन् तदा तदा तस्य फलं तस्यास्तस्याः प्रजायाः कृते विनाशकारकमेवागतम्, प्राचीनकाले बौद्धधर्ममनुसरन्त्याः प्रजायाः सम्पर्के नागच्छेयुः तदर्थमाचरणप्रथायाः या अस्माभिर्भित्तिका निर्मिता सैव एतत्पतनस्यैकं कारणं प्रतिभाति ।

### (3) धर्मे विकृतिः ।

यस्य देशस्य विद्यावृद्धाः वयोवृद्धाश्च मुखराः धर्मनेतारः अन्तिमद्विसहस्रवर्षेभ्यस्तदेव चिन्तयन्ति यद् वामहस्तेन भोक्तव्यं वा दक्षिणहस्तेन वामहस्तेन जलमाचमनीयं वा दक्षिणहस्तेन, अस्यैव चर्चा कुर्वन्तः भवन्ति तस्य देशस्य विनाशो न स्यात् तर्हि किं स्यात् । यदा जीवनस्य सूक्ष्मप्रश्नान् मनः ज्ञातुं न शक्नोति तदा अवश्यमेव ज्ञातव्यं यदस्माकं बुद्धिर्जडत्वं गता ।

### (4) सामान्यजनसमूहस्य तिरस्कारः ।

सामान्यजनतायाः उपेक्षैवास्माकं देशस्यैकं महत्पापं सञ्जातम्, एतदस्माकमधोगतेरनेककारणेषु एकं कारणं विद्यते ।

### (5) स्त्रीणामुपेक्षा ।

यत्र नार्यस्तु पूज्यन्ते रमन्ते तत्र देवताः एतादृशं भगवता मनुना कथितम् । वयन्तु महत्- पापात्मानः स्मः, यतोहि नरकस्य द्वारं नारी इति अस्माभिरेव कथ्यते, अथ च घृणास्पदं जन्तुर्नारी इत्यादीनि उपमानानि दत्त्वैवास्माभिरस्माकमधःपतनं कारितम् । परन्तु भगवता तूक्तं त्वं स्त्री त्वं पुमानसि त्वं कुमार उत वा कुमारी वयन्तु तीव्रस्वरेण वदामः इयं मोहवशं कारयित्री कामिनी केन निर्मिता इति ।

प्राणीमात्रे एक एव चैतन्यात्मा विद्यमानः इति वेदान्ते लिखितम्, तथापि अस्मिन् देशे स्त्रिपुरुषयोर्मध्ये महान् भेदः आपतितः अस्य कारणं ज्ञातुं दुष्करं सञ्जायते ।

इतः परं स्वामिविवेकानन्देन विहितमेतासां समस्यानां समाधानं संक्षेपेणात्र प्रदर्श्यते ।

(1) सांस्कृतिकभ्रमः धर्मव्यामोहश्च ।

अस्माकं दृष्टौ अत्र भारतवर्षे अधुना द्वे महद्भयस्थाने दृश्येते । तत्र प्रथमन्तु भौतिकवादस्य भस्मासुरः, अपरश्च अन्धश्रद्धायाः नरकासुरः पुराणमतवादस्वरूपः एतौ द्वावपि मूलादेव निष्कासनीयौ अद्य एतादृशाः अपि सन्ति ये पाश्चात्यवैदुष्यं प्राप्य तथा स्वीकुर्वन्ति यत् स्वयं सर्वं जानातीति, अस्माकं प्राचीनर्षीणामपहासं कुर्वन्ति । हिन्दुभिर्यत्किमपि विचारितं तत्सर्वं तेषां मनसि तृणवत्तुच्छं भासते, हिन्दूनां दर्शनशास्त्राणि तेषां मनसि केवलं बालकानां वृथालाप इव भासन्ते । अनुकरणमेव संस्कृतिर्नास्ति, यदि कश्चन राज्ञः परिवेशं धारयति चेत्सः राजा न भवति, तथैव सिंहस्य शरीरं धृत्वा गर्दभः सिंहो न भवति । कार्पण्यवृत्त्या कृतमनुकरणं कदापि प्रगतिसाधकं नैव भवितुमर्हति, यस्मिन् क्षणे मानवः स्वात्मानमेव तिरस्करोति तत्क्षणे एव तस्य विनाशः । यदा मनुष्यः स्वकीयपूर्वजानां नाममात्रेण लज्जामनुभवति तदा ज्ञेयन्तस्यान्तः दूरं नास्ति । अत एवोक्तं स्वधर्मे निधनं श्रेयः परधर्मो भयावहः ।

(2) शारीरिकी दुर्बलता ।

भवतु अस्माभिरुपनिषदां महत्तां गीयते, भवतु अस्माकमृषिपूर्वजानां वैशिष्ट्यमुच्यते । किन्तु यदि अन्याभिरनेकजातिभिः सह अस्माकं तुलना क्रियते चेद्वयं निर्बलाः स्मः । इयं शारीरिकी निर्बलता किमपि नास्ति

चेदपि अस्मद्दुःखानामेकतृतीयांशभागरूपं कारणमस्त्येव । यथा तैरुक्तं गीतायाः अभ्यासापेक्षया कन्दुकक्रीडया भवन्तः स्वर्गस्याधिकं निकटे गन्तुं शक्यन्ति ।

(3) आत्मश्रद्धायाः अभावः ।

इदानीं वयं त्यक्तश्रद्धाः स्मः, वयमस्माकमेव सत्यं नैव स्वीकर्तुं शक्नुमः । यावती श्रद्धा आंगस्त्रियामस्ति तावती अपि अस्माकं स्त्रिपुरुषेषु नास्ति, अहो ततोपि सहस्रगुणा अल्पास्ते ।

## ગુજરાતી ભાષાની સૌપ્રથમ રાજકીય નવલકથા: હિન્દ અને બ્રિટાનિયા

- પ્રા. આકાશ પરમાર

### ભૂમિકા:-

કોઇપણ દેશના સાહિત્યમાં તેના સમાજ, ધર્મ, અર્થકારણ, રાજકારણ વગેરેની છાપ જોવા મળતી હોય છે. આઝાદી પૂર્વે ગુજરાતમાં નવી કેળવણી પ્રાપ્ત એક શિક્ષિત મધ્યમ વર્ગ ઉભો થયો, આ નવા વર્ગે નવીન સાહિત્ય સર્જન કર્યું. જેમાં તે સમયનો પડઘો દેખાય છે. નર્મદથી જે ગુજરાતી ગદ્ય સાહિત્યની શરૂઆત થઈ તે ઘણાં વેગથી આગળ વધ્યું, પરિણામે નિબંધ અને નવલકથા જેવા સાહિત્ય સ્વરૂપો ગુજરાતી સાહિત્યમાં પણ પ્રવેશ્યા. આમ ગુજરાતી સાહિત્યની સૌપ્રથમ નવલકથા ‘કરણઘેલો’ નંદશંકર તુળજશંકર મહેતાએ લખી. આના પછી તો અનેક નવલકથાઓ આજદિન સુધી લખાઈ છે. આઝાદી પૂર્વે દેશહિત અને રાજકારણને લઈ ઘણું સાહિત્ય રચાયું પરંતુ ગુજરાતી ભાષાની સૌપ્રથમ રાજકીય નવલકથા લખવાનું શ્રેય પંડિતયુગના સાક્ષર ઇચ્છારામ સૂર્યરામ દેસાઈને જાય છે. ‘કરણઘેલો’ નવલકથા પ્રગટ થયાના લગભગ ૨૦ વર્ષ (ઇ.સ ૧૮૮૫) ઇચ્છારામ દેસાઈએ ‘હિન્દ અને બ્રિટાનિયા’ નામની નવલકથા પ્રકટ કરી, જે દેશનું તત્કાલીન રાજકીય ચિત્ર રજૂ કરે છે.

### ‘હિન્દ અને બ્રિટાનિયા’ નવલકથાની રચના પાછળનો ઇતિહાસ:-

રાષ્ટ્રવાદી સાહિત્ય સર્જનમાં ઇચ્છારામ દેસાઈ આગળ પડતા રહ્યા છે. તેમણે તત્કાલીન રાજકારણ અને સમાજનું ચિત્ર રજૂ કરતું સાહિત્ય સર્જન કર્યું છે. જેમાં તેમના દ્વારા લખાયેલી ‘હિન્દ અને બ્રિટાનિયા’ કૃતિ ઘણી મહત્વની છે અને તેનો ઇતિહાસ પણ જાણવા જેવો છે.

સુરતમાં રહેનાર એક યુરોપિયન વ્યક્તિએ મુસલમાન ધર્મ અંગીકાર કરીને મુરાદઅલીબેગ એવું નામ ધારણ કર્યું હતું. તેણે પોતાની ધારદાર ભાષામાં ‘માઉન્ટન ટોપ’ નામે એક પ્રસિદ્ધ લેખ લખ્યો હતો. મુરાદઅલી બેગના મૃત્યુને લીધે આ લેખ સદાને માટે અધૂરો રહ્યો. આજ લેખના વિસ્તારરૂપે આ નવલકથા લખાઈ છે. ઇચ્છારામ દેસાઈએ નવલકથાના ઉપોદ્ઘાતમાં ઋણ સ્વીકારતા લખ્યું છે કે અનેક ગ્રંથોના આધારે આ રચના કરેલી છે. પણ ખાસ કરીને ‘માઉન્ટન ટોપ’ એ અંગ્રેજી વિષયના લખનારનો ઉપકાર માનું છું એ અપૂર્ણ વિષય મને ઘણો સહાયકારક પણ થઈ પડ્યો છે. એમ કહો કે તે અનેક આધારરૂપ પણ હતો.

‘સ્વતંત્રતા’ નામના અખબારમાં ઇચ્છારામે ‘પહાડ પર ભારત ખંડના હેતસ્વી’ શીર્ષક હેઠળ ઇ.સ ૧૮૭૯ માં શ્રેણીરૂપે આ નવલકથા પ્રગટ કરી. ઇ.સ ૧૮૮૫ માં આ નવલકથા પૂરેપૂરી લખાઈ ગઈ. અને ઇ.સ ૧૮૮૬ માં ‘હિન્દ અને બ્રિટાનિયા’ શીર્ષક હેઠળ પ્રગટ થઈ જે કદાચ ગુજરાતી ભાષાની પ્રથમ રાજકીય નવલકથા છે.

‘હિન્દ અને બ્રિટાનિયા’ : એક ઝાંખી

ભારત અને ઇંગ્લેન્ડ વચ્ચેના સબંધો તથા તત્કાલીન સ્થિતિનું રાજકીય ચિત્ર રજૂ કરતી આ વાર્તા છે. આમાં બંને દેશને દેવી અથવા સ્ત્રીરૂપે વર્ણવ્યા છે. ભારતદેશ એ હિંદ અને ઇંગ્લેન્ડ દેશને બ્રિટાનિયા, એકનું વાહન વાઘ અને બીજાનું સિંહ છે. એ સિવાય દેશહિત નામનો પુરૂષ અને સ્વતંત્રતા દેવી પણ આ નવલકથાના પાત્રો છે. દેશહિતને હિંદ દેવીના સંતાન તરીકે દર્શાવવામાં આવ્યું છે. તેમની વચ્ચેના સંવાદો દ્વારા લેખકે હિંદ અને ઇંગ્લેન્ડની સંસ્કૃતિની ખૂબીઓ રજૂ કરી છે તો, સંવાદો દ્વારા જ હિંદ અને બ્રિટન દેશની સારી નરસી બાબુઓને અભિવ્યક્ત કરી છે.

આ નવલકથાના આરંભે જ લેખકે વિંધ્યાચળના ઉંચા શિખર અને નર્મદા નદીના તટ પ્રદેશનું વર્ણન કર્યું છે. આ પ્રદેશને લેખકે હિંદ અને બ્રિટાનિયા એ બંને દેવીઓના મિલન સ્થળ તરીકે પસંદ કરેલ છે. આ સ્થળે સૂર્યોદય થવાને વખતે એક ભવ્ય દેખાવવાળો પુરૂષ દેખાય છે. તેનું નામ દેશહિત હતું. જે સંપૂર્ણ ધીરવીર છતાં ભારતખંડની દુર્દશા જોઈ દુઃખ વ્યક્ત કરતો નજરે પડે છે. તે પોતાના બાંધવોની અવદશા જોઈને પોકારી ઉઠે છે કે “અરે! આ દેશમાં સ્વદેશાભિમાન ક્યાં છે? દેશદાઝને દેશભક્તિનું શૂન્ય મૂકાયું છે, અહો! આર્યો, તમારી શી દશા હતી. શી થઈ છે ને શી થશે તે વિચારો. સ્વદેશાભિમાન વિના સ્વતંત્રતા નથી ને સ્વદેશાભિમાન વિના અમર નામના નથી.”

એવામાં દેશહિતનો પોકાર સાંભળીને હિંદ દેવી વાઘ પર બિરાજીને પ્રેવેશ કરે છે. તેના હાલ જોઈ દેશહિત ચોંકીને બોલે છે. “વિના અપરાધની શાપિત દેવી મા, તારી આ શી અવસ્થા છે? એ બધું તારૂં ક્યાં ગયું (ભારતદેશનું જ્ઞાન, યશ, કીર્તિ, સમૃદ્ધિ, વિદ્યા વગેરે) અને તું આવી નિર્માલ્ય અને દયામણી કેમ દેખાય છે? દેશહિતના આ સવાલોના જવાબમાં “તે સર્વે બ્રિટાનિયા પાસે છે.” એમ બોલી હિંદ દેવી પોતાના દુઃખ રડવા માંડે છે.

એટલામાં તો બ્રિટાનિયા દેવી સિંહ પર સવાર થઈને આવે છે. અને બંને વચ્ચે ઉગ્ર વાક્યુદ્ધ થાય છે. કૃતિનો ઘણો મોટો ભાગ આ સંવાદો રોકે છે. જેમાં પદ્માપદ્મી, તકરાર અને વૈરભાવનામાં વધારો થતો જાય છે.

છેવટે હિંદ દેવી પોતાની નિર્બળતા કબુલ કરી અસહાય છતાં પડકાર ફેંકીને જવાની તૈયારી કરે છે ત્યાં “વિજયરંગ! ગીત દ્વારા પોતાનું આગમન સૂચવી સ્વતંત્રતા દેવી પધારે છે.” હિંદ અને બ્રિટાનિયાની સિદ્ધિઓ અને મર્યાદાઓથી સ્વતંત્રતા દેવી તેઓને વાકેફ કરાવે છે. આમ, સમજાવટથી બંનેને શાંત પાડવામાં સ્વતંત્રતાદેવી સફળ થાય છે. અને હિંદ-બ્રિટાનિયા વચ્ચેના યુદ્ધનો સમાધાનપૂર્વક અંત લાવે છે. સમાધાન સ્વરૂપે હિંદ દેવીનું ભવિષ્ય દેવી પુરૂષ લોર્ડ રિપનના હાથમાં સોંપી સ્વતંત્રતા દેવી વિદાય લે છે. અને તેની સાથે જ નવલકથા પૂર્ણ થાય છે.

‘હિન્દ અને બ્રિટાનિયા’ વિશે લેખકનો દ્રષ્ટિબિંદુ:-

આવી ઐતિહાસિક નવલકથા લખવા પાછળનો લેખકનો આશય અને વિચાર સમજવા ખુદ લેખકની જ પ્રસ્તાવના ટાંકુ છું. ઇચ્છારામ દેસાઈ પોતે નોંધે છે કે, “ફેરફારને આ સૃષ્ટિનો સર્વ સામાન્ય નિયમ છે અને તે જ નિયમાનુસાર મનુષ્ય જીવંતીને રાજકીય વિષયમાં હંમેશા બનાવો બને છે. હિંદુસ્તાનનો ઇતિહાસ ફેરફારનો અપૂર્વ નમૂનો છે. અને ઉપલા નિયમ પ્રમાણે એક વખતે સઘળા આર્ય વતનીઓમાં ફેરફારની ઉર્મિ સ્ફુટી નીકળે તો આશ્ચર્ય પામવાનું કારણ નથી. પણ એ ઉર્મિ હમણાં નીકળે તો તે વાજબી છે? આ ગ્રંથ તેનું ચતુર્થ સ્પષ્ટીકરણ કરે છે.

ઇ.સ ૧૮૭૬ થી ઇ.સ ૧૮૮૦ સુધીના પાંચ વર્ષમાં આ દેશમાં મોટો રાજકીય ગડબડાટ ચાલુ થયો હતો. ને ઇ.સ ૧૮૮૩ માં કાળા ને ગોરાનાં મન ઘણાં તપી ગયા હતા; ત્યારે બંનેના ગુણ-અવગુણ દર્શાવવા એવી મારી મનોવૃત્તિ થઈ. તેને અનુસરીને આ ઐતિહાસિક નિબંધ રચાયો છે. કાળા ગોરાના, દેશી પરદેશીના આર્ય અને અંગ્રેજના મનના ઉભરાઓ કોઇપણ બારીક તડાતડીને સમયે બહાર જોશભેર ઉભરાઈ આવે છે. અને તેથી અસંતોષને અપ્રીતિ, વેરને દ્વેષ વધવાનો ભય વારંવાર રહે છે. બંને પક્ષ સામસામા એકબીજાનું ભૂંડુ ઇચ્છી અતિ અઘટિત અમર્યાદિત ભૂંડુ બોલે છે. તથાપિ કહીં કહીં આ ગ્રંથમાં બ્રિટાનિયાનો પક્ષ પ્રસિદ્ધ ખેંચેલો જણાશે. તેનું કારણ સ્પષ્ટ છે. યોગની અનુકૂળતાએ મોગલ-મરાઠાનો પરાજય પમાડી જે રાજ્ય આજે સર્વોપરી પ્રચંડ તપે છે. અને દુનિયાની સર્વથી શ્રેષ્ઠ પ્રજા પર રાજ કરે છે. તો તે બનાવમાં ઇશ્વર આજ્ઞા વિશેષ હોવી જોઈએ એમ વિદ્વાનોને અનુસરી મારૂ માનવું છે ને તે જ ખરૂ છે”. આમ, અહીં લેખકનો પ્રસ્તુત નવલકથા વિશેનો અભિપ્રાય, આશય કે દ્રષ્ટિબિંદુ જે ગણો તે તેમની પ્રસ્તાવનામાંથી જ સ્પષ્ટ જણાઈ આવે છે.

ઉપસંહાર



આ નવલકથા ઘણી ઐતિહાસિક છે. કારણકે તેમાં તત્કાલીન બૌદ્ધિક લોકોમાં પ્રગટેલી જાગૃતિ, રાષ્ટ્રભાવના તથા દેશભક્તિના દર્શન થાય છે. ઇચ્છારામ દેસાઈએ બ્રિટિશ સામ્રાજ્યવાદ સામે હિંદનો આક્રોશ તેજબી ભાષામાં વ્યક્ત કર્યો છે. તેમણે હિંદ, બ્રિટાનિયા, સ્વદેશહિત સ્વતંત્રતાના સંવાદો દ્વારા બ્રિટિશ હકુમતના સાચા સ્વરૂપને ખુલ્લું પાડવાનો હિંમતભર્યો પ્રયત્ન કર્યો છે. તેના જ લીધે આ પુસ્તકે તે વખતે ભારે ખળભળાટ મચાવેલો અને પ્રજા હૃદયમાં સ્વાતંત્ર્ય પ્રેમની ભરતી આણેલી તેની આ પ્રકારની કામગીરીને લીધે આ પુસ્તક જમ પણ થયેલું એ વાત પણ સાચી છે.

આવી રાષ્ટ્રીય અસ્મિતા, સંઘર્ષ અને ઇતિહાસ વર્ણવતી નવલકથા જન સામાન્ય દ્વારા વંચાય તે જ આશા સાથે આ લેખને શરૂઆત માની અપૂર્ણ રાખું છું.

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## **World's Best Novels: My Research sight**

-Hiral Vala

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Novel is very popular form of Literature. Novel: a long narrative fiction which is very much popular in all types of readers. Even I also very much impress with this form of literature. My favourite novels are: Darkness at Noon, Animal Farm, Heart, The Guide, A Case of Exploding Mangoes, The Old Man and The Sea, Les Miserable.

### **Darkness at Noon**

A novel by Arthur Koestler: Hungarian born British novelist. It was originally written in German. One of his companion, Daphne Hardy translated it into English. It was first published in 1940. The main character of the novel is old Nicholas Rubashov, who is arrested and imprisoned. The character of Rubashov represents the victims of Moscow trials. The novel is divided into four parts: The First, the Second, the Third Hearing, and the Grammatical Fiction.

### **Animal Farm**

A Fairy Story by an English novelist George Orwell, published in 1945. The novel deals with the events leading up to the Russian Revolution of 1917 and then on into the Stalinist era of the Soviet Union. According to him The Soviet Union had become a brutal dictatorship. Orwell wrote the novel during the time period of November 1943 and February 1944, when the UK was in its war time with the Soviet Union. It was rejected by many publishers but it achieves great success and it also gave way to the Cold War. The book won a Retrospective Hugo Award in 1996. It is also included in the Great Books of the Western World selection..

### **Heart**

A novel by Italian author Edmondo De Amicis. The novel is set during the Italian unification and it deals with the several patriotic themes. The novel is in diary form and deals with the story of 9 years old student who belongs to the upper class while in school he surrounded by the children of workers. The theme of the novel deals with the social issue like Poverty. This book get worldwide fame, it was also translated in Chinese & Spanish. The book was very popular among young boys and girls in the 1960s and 1970s.

### **The Guide**

This novel is the most popular novel of R. K. Narayan. It has also been filmed. It narrates the adventures of a railway guide known as Raju. He is widely popular but a corrupt tourist guide. His profession brings him in contact with Marco and his wife Rosie. Then he falls in love

with her. Somehow the story goes on with many twists & turns in life of Raju from a tourist guide to a saint. The end is quite different. It is not certain if he is actually dead or fainted.

### **The Old Man and the Sea**

The novel written by American author Ernest Hemingway. Which published in 1952. The novel is a picture of old man's struggle. The struggle is not just for Marlin: a fish but it is also to prove his strength. The novel deals with the conflict between Santiago and Marlin, the conflict between Santiago and his community, and may also between the old and the young. The struggle for own self. Hemingway beautifully portrait the whole fight. The novel deals with the theme of blood, hunger, pain, loneliness & fear. It appears as great battle ground.

### **Les Miserable**

The novel by French author Victor Marie Hugo, published in 1862. It is a French Historical novel considered as one of the greatest novel. The title is in French language. The novel deals with the struggle of Jean Valjean and other characters. Little girl play a role of 'heart' in the whole novel. The mother of Cosette, Fantine a illiterate lady who struggle hard for her and her daughter's life.

## **‘Simant Samskars’ of the Scheduled Castes: A sociological study’:**

**- Arvind Marden**

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### **Abstract:**

The Scheduled Castes performs socio-religious samskars in the whole life. The ‘Simant’ is an important samskars among them. The aim of the samskars is safe delivery and welcome of the new born. It is believed that it protects from the evil spirits to the pregnant women.

**Key words:** Social division, Simant, ‘Chiththi of Muhurat’ ‘Seven padika’ etc.

### **Introduction:**

A social difference is seen in every culture, every religion and every country. But some social differences lead to the important social division; hence caste is the example of such social difference which prevailed in India. It has divided Indian Society into many caste and sub-castes. There are seen considerable impacts on every fields of life such as dietary habits, living conditions, occupation and living; privileges, rights and restrictions; place of residence etc. These variations of every day social life or whole life are socialized through Hindu rituals. There is an important role of the sixteen samskars in Hinduism. The Scheduled Castes performs several Samskars. They are Annaprashan, Namkaran, Babari, Marriage, ‘Simant’ (Kholo Bharavavo), Anteysti, ‘Asthi distribution’ etc. ‘Simant’ is an important Samskars of the Scheduled Castes. This research paper highlights the observation of the ‘Simant’ Samskars of the Scheduled Castes which is performed by the Scheduled Castes of North Gujarat and other region of Gujrat.

### **Meaning of ‘Simant’ Samskars:**

It is known as ‘Simant’ or ‘Kholo bharavavo’ in Gujarati or ‘Khora Bharana’ in Hindi. It is an important festival which is observed by women. Every couple wants child and the news of the first child would give an eternal happiness to the whole family. Hence it is believed direct acceptance of the couple in the Socio-religious life.

### **Time of the observation:**

‘Simant’ is generally observed in the seventh month of the first pregnancy.

### **Ritual of the Simant:**

#### **(A) Informing parents of the women:**

Even if one dies, the lineage should continue to live. So every family wants to carry on the family name. ‘Simant’ is a combine festival of the two families. After the confirmation of

pregnancy of wife of son, the parents want to celebrate it. 'Simant' is called performances of that celebration. They called the Brahmin and gathered some family members and society members. The Brahmin shows some auspicious day (Muhurat) of the 'Simant.' They select one day among them and it is fixed for the performance of the 'Simant'. The Brahmin writes a 'Chiththi of Muhurat' (conventional writing on the paper) and applies 'kanku' (kumkuma) on them and read loudly. All members read them and then it is sent to the parents or brothers of the woman. The information of the pregnancy is necessary to sent to the parents or brothers of the woman.

After marriage of the daughter, her parents are eager to hear the news of her pregnancy. Yet it is believed the sign of settlement of her daughter into the new family. The 'Chiththi of Muhurat' of the Simant is welcomed by the parents of the woman. They also gathered some family members and society members and accepted the 'Chiththi of Muhurat' of the Simant. Hence it is believed the declaration of the 'Simant.'

#### **(B) Preparation of 'Simant':**

The parents of the daughter make jewellers of gold and silver for their daughter. And buy new clothes for her. In her husband's house there are also make preparation like marriage ceremony.

#### **(C) Ritual of Simant:**

On decided auspicious day, relatives of both the family gathered at the house of husband for the celebration. The relatives of husband are called Yajaman and a relative of wife is called Guests. On the time of 'Muhurat' the rite is performed. First the parents of wife and her relatives give the jewellers of new clothes, Gold and Silver, Sarees, gifts etc. among the gathering of all members of both families and other members. It is also called 'Panch'. Then pregnant wears new clothes and all ornaments which her parents gifted her. She is presented with '*Seven padika*,' coin (*takka*), *sopari*, coconut, rice (*akshat*), sweets or jaggery, *abil*, *gulal* etc. which she collects in her lap. There is seen some variation of the material used in the rites in different regions (paraganas) of the Scheduled Castes, but '*Seven padika*' is common for all. However, coconut, five betelnuts, *kumkum*, rice, coin (*Takka*) etc. believed an important materials of the rituals.' She applies '*kumkum tilak*' to her brothers and all brothers give her blessing and gifts (money). Her parents and close relatives give her blessing. The women traditionally sung special songs during the whole rituals of Simant. A special lunch is prepared for all the guests. After completing the Simant rite, it is followed by special lunch. However the guests of the wife family (paternal) take lunch first. The wife is get ready and go to her parent's house for pregnancy.

After birth of child she called for '*Naived*' of '*Kuldevi*' and she returned to her parent house for some month. The rice which she has taken in her lap during the '*Simant*' was used as the '*Naived*' (*akshat*). ('*Naived*' means cooked rice with mixing of ghee and jaggery)

## एक टुकड़ा जमीन: एक मूल्यांकन

-डॉ. उत्तम पटेल

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डॉ. किशोर काबरा हिंदी के जाने माने साहित्यकार हैं। इन्होंने सिर्फ कविताएँ ही नहीं, गद्य का भी सर्जन किया है। गद्य-सर्जन में भी इनकी लेखनी लघुकथा में खूब खिली है। डॉ. काबरा जी के तीन लघुकथा-संकलन- *एक चुटकी आसमान*, *‘एक टुकड़ा जमीन’* और *बूँद बूँद कड़वा सच* इसके प्रमाण हैं।

‘*एक टुकड़ा जमीन*’ डॉ. किशोर काबरा द्वारा रचित 82 लघु-कथाओं का संकलन है। जिसका प्रकाशन 1992 में हुआ था। डॉ. काबरा जी की प्रतिभा को आँकने के लिए इस संकलन की लघुकथाएँ एक सफल चुनौती हैं।

लघुकथा कहानी का संक्षिप्त रूप नहीं है। यह एक स्वतंत्र विधा है। लघुकथा को *लक्ष्मीचंद्र जैन* ‘भावकथा’ कहते हैं तो कुछ विद्वान ‘अणुकथा’। लघुकथा का कलेवर इक्कीस शब्दों से लेकर तीन सौ पचास शब्दों तक का होता है। सुरेश अग्रवाल ने मात्र इक्कीस शब्दों की लघुकथा लिखी है। तो रमेश बतरा की लघुकथा मात्र तीन पंक्तियों में है। लघुकथा का प्रारंभ डॉ. कमल किशोर गोयनका सातवें दशक से मानते हैं तो डॉ. सुन्दर लाल कथूरिया आठवें दशक से। नवें दशक में तो लघुकथा की बाढ़-सी आ गई। इस रूप में लघुकथा आज की पूर्णतः स्थापित एक सशक्त साहित्यिक विधा है।

डॉ. कैलाशचंद्र भाटिया के मतानुसार ‘लघुकथा कम-से-कम शब्दों में उसी प्रकार चोट करती है, जैसे सतसैया के दोहे।’ तो डॉ. सुरेशचंद्र जैन लघुकथा को अनुभव-बिम्बों का साधना-चक्र कहते हैं।

लघुकथा में रचनाकार का चरित्र प्रतिबिंबित होता है। यही कारण है कि लघुकथाकार अधिकतर आत्मकथनात्मक शैली का प्रयोग करते हैं। डॉ. काबरा ने भी ‘*परम्पराएँ*’, ‘*घर की विवशता*’, ‘*दहेज*’, ‘*अस्थि विसर्जन*’, ‘*सप्रेम भेंट*’, ‘*शब्दों के छींटें*’, ‘*कर्तव्य*’, ‘*एक गिलास पानी*’, ‘*नाम की करामात*’, ‘*हाथ गाड़ी*’, ‘*ग्रहण*’, ‘*यात्रा*’ एवम् ‘*बाहरी आदमी*’ में इस शैली का प्रयोग किया है। ‘*घर की विवशता*’, ‘*अस्थि विसर्जन*’, ‘*शब्दों के छींटें*’, ‘*सप्रेम भेंट*’, ‘*नाम की करामात*’ और ‘*ग्रहण*’ में कथाकार का चरित्र झलक उठता है। कभी-कभी तो यही प्रतीत होता है कि इन लघुकथाओं का नेरेटर या नायक लेखक स्वयं ही है। दूसरे शब्दों में कहें तो यही लेखकीय अनुभव तो इन लघुकथाओं का प्राण तत्व है। जिसमें रचनाकार की मानसिकता की विशिष्ट भूमिका के दर्शन होते हैं।

इन लघुकथाओं के विषयों की भिन्नता है। जैसे, व्यावहारिकता (‘*अहम्*’, ‘*कर्तव्य*’), भुलकड़पन (‘*घर की विवशता*’), दिखावा या बनावटीपन (‘*निमंत्रण-पत्र*’, ‘*मेहमानदारी*’, ‘*उठाव और उठावना*’, ‘*हत्या और आत्महत्या*’), आत्मस्वीकार (‘*उपयोगी प्राणी*’), दौड़-धूप भरी समकालीन जिंदगी (‘*क्यू*’, ‘*गैस का सिलेंडर*’), उपयोगितावादी दृष्टि (‘*श्री-इन-वन*’), स्वार्थ (‘*मरा हाथी सवा लाख का*’, ‘*मलेरिया*’, ‘*सप्रेम भेंट*’, ‘*पति परमेश्वर*’, ‘*पुरस्कार*’, ‘*लाज बच गई*’), हिंसक अहिंसा (‘*अहिंसा*’), बाल मनोविज्ञान (‘*पेड़ और बच्चा*’, ‘*ऊँघ*’, ‘*वृद्ध शिशु*’), जीवन का वास्वत बोध (‘*भाव*’), अवसरवादिता (‘*मातृ देवो भव*’, ‘*उधारी*’), संवेदन-हीनता (‘*जगह*’), मूल्य-हीनता (‘*हिसाब*’, ‘*प्रार्थना*’), तार्किकता (‘*बस*’)

की आँखें'), काम के लिए नाम का उपयोग ('नाम की करामात'), सामाजिक विसंगता ('दहेज', 'त्रिया-चरित्र', 'दूल्हे का भाव'), दूरदर्शिता ('अवसर'), संवेगों का क्रियात्मक वर्णन ('ग्रहण'), सफेदपोश की गरीबी ('बीड़ी का ठूठा'), बिदाई का दुःख ('बिदाई का दुख'), सिद्धांत की मारामारी ('सिद्धांत'), मौत के बाद का रुतबा ('मौत के बाद'), अनुभव का उपयोग ('चेतावनी') और भ्रष्टाचार ('करप्शन', 'गुप्त')।

डॉ.काबरा जी अपनी बात स्पष्टता से, पर संकेत से, व्यंजना से पर सत्यकथा जैसी सपाटता से अपनी बात कहते हैं। जैसे 'क्यू' की महिला, जिसे रिजर्वेशन कराने की इतनी जल्दबाजी है कि पुरुषों की छोटी कतार देख, उसमें खड़े होने पर एक बुजुर्ग का यह कथन कि 'बेटी, महिलाओं का बाथरूम उधर है।' <sup>iii</sup> - आबादी-वृद्धि और सहूलियतों के अभाव की ओर भी संकेत करती है। 'भाव' भी इसका सुंदर उदाहरण है। जिसमें अभिज्ञान शाकुन्तलम् के भाव के बारे में प्रश्न पूछे जाने पर रद्दी वाले का उत्तर- 'जी, हाँ, पच्चीस पैसे किलो।' <sup>iii</sup> हिसाब की सेठानी के इस कथन से कि 'मेरी एक रात का पारिश्रमिक भी पाँच सौ रुपये हैं। आज की रात यहीं रहिए। मैं भी उधार नहीं रखती।' <sup>iv</sup> द्वारा लघुकथाकार ने मूल्यहीनता की ओर बहुत ही धारदार संकेत किया है। 'दहेज' लघुकथा तो डॉ.काबरा जी की सांकेतिकता एवम् व्यंजना-शक्ति का बेजोड़ उदाहरण है। दो लाख रुपये दहेज में न मिलने पर लड़के द्वारा शादी के तुरंत बाद अपनी पत्नी का दो लाख का बीमा करवाना और दूसरे साल लड़की का देहांत हो जाना-बहुत ही सांकेतिक एवम् मार्मिक रूप से दहेज-प्रथा के दूषण की ओर संकेत करता है जिसमें दुल्हा दहेज के लिए पत्नी को मार डालता है। जिससे की बीमा की राशि उसे प्राप्त हो जाय। एक और लघुकथा इस संदर्भ में दर्शनीय है, वह है-'ऊँघा' जिसमें एक बच्ची के रेलगाड़ी में लिपटकर ऊँघ रहे पति-पत्नी को देखकर खिलखिलाने पर नेरेटर द्वारा पूछने पर कि बेटी, तुम क्यों हँस रही हो, उसका यह उत्तर कि 'अंकल, हमारे पड़ोस में शर्मा अंकल रहते हैं। मेरी मम्मी से वे इसी प्रकार मिला करते हैं। वे मुझे रोज चोकलेट देते हैं।' <sup>v</sup> - द्वारा एक ओर तो बच्ची की मासूमियत उभरती है तो दूसरी ओर लेखक समाज में, अड़ोस-पड़ोस में पल रहे अनैतिक संबंधों को, जीवन के अंतरंग का विश्लेषण कर, हमारी सघन संवेदना को जागृत करते हैं।

कथ्यगत चमत्कृति या प्रसंग-योजना की दृष्टि से 'परम्पराएँ', 'अस्थि-विसर्जन', 'भाव', 'जगह', 'गैस का सिलेंडर', 'हाथ गाड़ी', 'ग्रहण' एवम् 'जोड़ी' लघुकथाएँ महत्वपूर्ण हैं। 'जोड़ी' के बौने पति और लम्बी पत्नी का समान ऊँचाई के लिए अलग-अलग रूप से ऑपरेशन करवाना और अंत में मिलने पर बात वहीं की वहीं- 'अब भगवानदास पूरे छह फुट तीन इंच और उनकी पत्नी तीन फुट छह इंच।' <sup>vi</sup> 'ग्रहण' का 'मैं', जो बस में बैठी एक युवती द्वारा एक लड़के के लिए किये जा रहे संकेत को अपने लिए समझ मूर्ख सिद्ध होना-अगला स्टैंड आता है। ठीक मेरे पीछे बैठा एक युवक बस से उतरता है। उसके पीछे-पीछे तरुणी भी उतर जाती है। उफ् ! सूरज और चाँद के बीच में ग्रहण की तरह फंस गया था ! अपने आपका सूरज मानकर ! <sup>vii</sup> गैस खत्म हो जाने पर, एक दिन खाना बनाने के चक्कर से छूटने और बाहर खाना खाने को जाने के लिए तैयार गीता की भावना को चूर करने वाला गैस सिलेंडर, बस में जगह पाने के लिए यात्री को गलत स्टैंड पर उतरवाने का तरीका, रद्दी वाले द्वारा अभिज्ञान शाकुन्तलम् का 'पच्चीस पैसे किलो' <sup>viii</sup> भाव अ-भाव से आँकना, तथा 'अस्थि-विसर्जन' में पंडों, जेब-कतरों-चोर-उद्धकों से बचने के लिए अस्थियों की जगह रुपयों की पोटली गंगा में फेंक देने की प्रसंग-योजना तथा 'परंपराएँ' में चित्रित गुजरात में पुरुषों का स्त्री-दाक्षिण्य और यू.पी.लड़की की चप्पल निकालने की विचित्र परंपरा-



कथ्यगत चमत्कृति के सुंदर उदाहरण हैं। इनमें कहीं-कहीं पर पैना व्यंग्य भी है और गहन संवेदना भी। क्योंकि व्यंग्य लघुकथा की रीढ़ है तो संवेदना उसकी आत्मा। जिसके कारण लघुकथा समापन-बिंदु पर पाठक को झकझोर डालती है।

डॉ.काबरा जी 'क्यू', 'निमंत्रण-पत्र', 'पुरस्कार', 'मातृ देवो भव', 'जगह', 'स्वच्छता', 'हिसाब', 'नाम की करामात', 'बीड़ी का ढूँठा', 'ऊँघ', आदि लघुकथाएँ युगबोध की अभिव्यक्ति करती हैं तथा वैचारिक विद्रोह के बीज भी बोती हैं। इतना ही नहीं इनमें जीवन-यथार्थ भी झलकता है। क्योंकि लघुकथा तो आम आदमी पर खींचा गया चित्र है। इस रूप में ये लघुकथाएँ पाठक के मन पर गहरी चोट करती हैं।

डॉ.काबरा जी की प्रस्तुति चोटदार है। जिसके लिए इन्होंने वर्णन, संवाद, लाक्षणिकता, और चित्रात्मकता का आधार ग्रहण किया है। 'अहम्' का यह कथन कि 'मेरा अहम् यही है कि मैं दूसरों के अहम् की रक्षा करता हूँ।'ix – इसका सुंदर उदाहरण है। शब्दों की मितव्ययता, मार्मिक संवादात्मक भाषा का प्रयोग, कथाकार की पैनी दृष्टि व प्रहारक अंत निम्नलिखित उदाहरणों में दृष्टव्य है-

1. 'बेटी, महिलाओं का बाथरूम उधर है।'x
2. 'जी हाँ, पच्चीस पैसे किलो।'xi
3. 'मेरा अहम् यही है कि मैं दूसरों के अहम् की रक्षा करता हूँ।'xii
4. 'मैं तो दो चरित्रों के बीच की त्रिया-चरित्र हूँ।'xiii
5. 'मेरी एक रात का पारिश्रमिक भी पाँच सौ रुपये हैं। आज की रात यहीं रहिए। मैं भी उधार नहीं रखती।'xiv
6. 'यही लावारिस खतरनाक चीज।'xv

कहीं-कहीं तो लघुकथा पूरी काव्यात्मकता के साथ अभिव्यक्त हुई है। 'वहीं का वहीं' में ये देखने योग्य है- 'माँ खाई में गिरी, बालिका चट्टान पर पड़ी, उसकी रबर की गुड़िया हरी घास पर चमकती रहीं।...सिर पूरब में बिधा, धड़ पश्चिम में छिंदा, रेशम के कपड़ों पर एक दाग भी नहीं लगा। सपने आँधे गिरे, अभिलाषाएँ तितर-बितर हुई, काल के ललाट पर सिलवट भी नहीं गिरी।'xvi भयानक और बीभत्स का ऐसा प्रासादिक काव्यात्मक वर्णन अन्यत्र दुर्लभ है। तो 'ग्रहण' में संवेगों का क्रियात्मक वर्णन भी दर्शनीय है- 'मैं सकपकाता हूँ, फिर मुस्कराता हूँ, फिर हँसता हूँ, फिर गर्दन हिला-हिलाकर मुग्ध होता हूँ। फिर सबकी आँखें बचाकर झेंपता हूँ। वह खिलखिलाकर हँसती है। मैं आनंदविभोर होता हूँ।'xvii

इस संकलन की कुछ मर्यादाएँ भी हैं। 'दहेज' में अंतिम वाक्य- 'लड़के को दो लाख रुपये मिल गए।'xviii - न होता तो लघुकथा और अधिक प्रभावी हो सकती थी। 'असली-नकली' में पत्नी का, पैर में मोच आने का बहाना करना और बाद में भगदड़ में फिसलकर उसे असली चोट लगाना, असंभाव्य प्रतीत होता है। 'उफ्' में लघुकथाकार ने यह लिखकर कि 'महिला इस प्रकार झुक गई कि उसका स्तन यात्री के मुँह में चला गया। फिर वह धीरे से बोली, मुन्ना, तू भी कुछ खाले-पीले।'xix -मर्यादा पार कर दी हैं।

कुल मिलाकर कहा जा सकता है कि विषय-वस्तु की समसामयिकता, कथ्यगत चमत्कारिता, कलेवर की संक्षिप्तता, शिल्पगत संक्षिप्तता, प्रवाह की तीव्रता और प्रभाव की तात्कालिकता की कसौटी पर 'एक टुकड़ा जमीन' की लघुकथाएँ पूर्ण रूप से खरी उतरती हैं।

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समीक्ष्य पुस्तक:

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**प्रथम संस्करण-1992, मूल्य 60/- रुपये**

<sup>i</sup> समय-जन. मार्च.-1993

<sup>ii</sup> **एक टुकड़ा जमीन, पृ. 15**

<sup>iii</sup> वही. पृ. 25

<sup>iv</sup> वही. पृ. 42

<sup>v</sup> वही. पृ. 71

<sup>vi</sup> वही. पृ. 61

<sup>vii</sup> वही. पृ. 59

<sup>viii</sup> वही. पृ. 25

<sup>ix</sup> वही. पृ. 9

<sup>x</sup> वही. पृ. 15

<sup>xi</sup> वही. पृ. 25

<sup>xii</sup> वही. पृ. 9

<sup>xiii</sup> वही. पृ. 40

<sup>xiv</sup> वही. पृ. 42

<sup>xv</sup> वही. पृ. 90

<sup>xvi</sup> वही. पृ. 54

<sup>xvii</sup> वही. पृ. 59

<sup>xviii</sup> वही. पृ. 52

<sup>xix</sup> वही. पृ. 69

## A comparative analysis of Public and Private Sector Banks in India

- Bharatkumar S. Anand<sup>1</sup>

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### Abstract:

An adequacy has to be tested in two consultations separately. The first phase is discussed for private sector banks and the second is discussed as public sector banks. The researcher would like to test and represent the details for two segments and comparison of public vs. private banks. The tools as used i.e. Wealth Adequacy Ratio For the period 2005 to 2014HDFC, ICICI (Private sector) and SBI and BOB (Public Sector) banks selected under study area and compared. Considering the two groups as a public and private sectors t – test has been used to test with an estimation of unequal variance among the group. The results are given at the end of the each calculation of ratios.

**Key Words:** Private sector, Public Sector, t – test, Wealth Adequacy Ratio

### Introduction:

As bank is an extremely far reaching word, different definitions have been given of the term bank at different spots and in different structures. To comprehend the essential thought and the significance of the term bank obviously, couples of meanings of the term bank are taken in various classifications as under:

1. "A bank is a foundation for care of cash got from or for the benefit of its clients. Its fundamental obligation is to pay their drafts on it. Its benefit emerges from the utilization of the cash left unemployed by them."
2. "Bank is an organization that arrangements in cash and its substitutes and gives other money related administrations. Banks acknowledge stores and make credits and drive a benefit from the distinction in the loan fees paid and charged, individually. A few banks additionally have the ability to make cash."
3. "Banks implies a seat or table for evolving cash."

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<sup>1</sup>Researcher Scholar - Ph. D. thesis entitled "A comparative performance evaluation of private and public sector banks in India", Hemchandracharya North Gujarat Universtiy, Patan.

4. "Bank is a foundation which brokers in cash, foundation for cash, as additionally to make credits and rebates and encouraging the transmission of settlements starting with one place then onto the next."
5. "Tolerating with the end goal of the arrival of venture of stores of cash from open repayable on request or other insightful and pull back capable by checks, draft, arrange or something else."
6. "Any organization which executes the Business of Banking in India"

However, the acknowledgment of stores by organizations with the end goal of financing their own particular business is not viewed as managing an account inside the significance of the demonstration. The basic qualities of the keeping money business as characterized in segment 5(b) of the managing an account Regulation Act is as per the following.

1. Acceptance of stores from general society
2. For the reason for loaning or venture
3. Repayable on request or something else, and
4. Pull back capable by methods for any instrument whether a check or something else,

### **WEALTH ADEQUACY RATIO**

Capital sufficiency is the capital anticipated that would keep up adjust with the dangers presentation of the money related organization, for example, credit chance, showcase chance and operational hazard, so as to ingest the potential misfortunes and ensure the budgetary institution's obligation holder. "Meeting statutory least capital necessity is the key figure choosing the capital ampleness, and keeping up a sufficient level of capital is a basic component"

Karlin (1997) characterizes the capital ampleness in term of capital-store proportion in light of the fact that the essential hazard is safe hazard got from the sudden and significantly expansive size of store withdrawals. In 1930, FDIC made another capital model as capital-resource proportions since the default on credits came to uncover the most serious hazard rather than store withdrawals. To gage the capital ampleness, bank chiefs at present utilize the capital-chance resource proportion. The sufficiency of capital is inspected in view of the two most critical measures, for example, wealth adequacy ratio (WAR) or Capital to Risk-weighted Assets proportion, and the proportion of funding to resources.

The wealth ampleness is evaluated in view of the accompanying key money related Ratios, and to be considered as great banks in U.S., they should meet certain criteria nutty gritty underneath:

$$\text{Return on Capital Employed} = \frac{\text{Earning Before Interest and Tax}}{\text{Total Capital}} \times 100$$

And

$$\text{Borrowing to net value Ratio} = \frac{\text{Total Borrowing}}{\text{Net Value}} \times 100$$

Each of parts in the WEMRF model is scored from 1 to 5. With regards to capital ampleness, a rating of 1 shows a solid capital level in respect to the budgetary foundation's hazard. In the interim, the rating of 5 demonstrates a basic lacking level of capital, in which prompt help from shareholders or outer assets is required (Uniform Financial Institutions Rating System, 1997).

This ratio discussed a relationship between benefit before interest and duty and means capital. The target of enlisting the proportion is to choke the farthest point of the banks to meet its transient duties and to mirror the concise budgetary quality/uniqueness of banks. Around the day's end, the goal is to choke the flourishing edge open for without further open banks. There are two parts of this extent as - benefit going before premium and appraisal imply those inclinations which are held for their change into money much of the time inside a year. Second is mean capital which infers those liabilities which are relied on to be made consistently inside a year. It endorses rupees of salary before interest and evaluation open for every rupee of aggregate capital. Higher the extent is more detectable the edge of thriving for at the present time propel supervisors. Regardless, too high or low extent calls for further examination since the too high extent may affirm the nearness of sit out of mechanical assembly assets with the banks or the nonattendance of meander openings with the banks and too low degree the banks show the over exchanging/under capitalization if the landing on capital utilized extent is high.

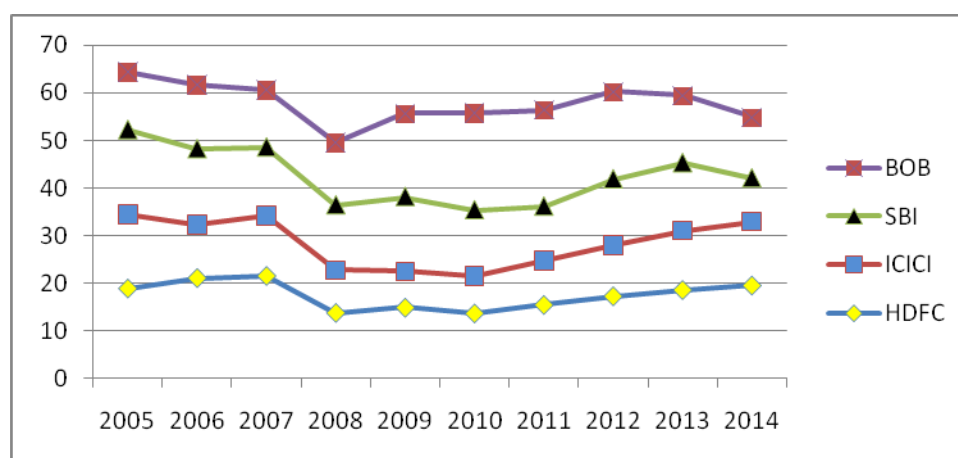
The banks are accessible obligations in any case if the benefit before premium and cost are not as much as aggregate capital, it gathers the bank experiences issues in meeting its present duties. The base behind this pick is that paying little personality to the probability that the benefit of salary before premium and obligation winds up being a significant piece of; the bank can in any case meet its temporary obligations. Return on Capital Employed Ratio is an instrument for measuring the transient quality or utmost of a bank to bear on standard work and meet the brief

obligations prior. The suspicious of the Return on capital used extent is that it is a measure of recognizable and furthermore is an once-over of working capital open it is to the attempts.

**Table 1.1 ROCE OF SBI AND BOB BANK**

Year	HDFC	ICICI	Average	SBI	BOB	Average
2005	18.8842	15.5442	17.2142	17.8818	12.0261	14.954
2006	21.0571	11.2612	16.1592	15.9407	13.3862	14.6635
2007	21.4909	12.6107	17.0508	14.5096	11.8667	13.1882
2008	13.831	8.8802	11.3556	13.7238	12.9983	13.3611
2009	14.9138	7.5339	11.2239	15.7405	17.3518	16.5462
2010	13.7006	7.7976	10.7491	13.8987	20.2453	17.072
2011	15.4709	9.3507	12.4108	11.3414	20.1567	15.7491
2012	17.267	10.7031	13.9851	13.9454	18.2225	16.084
2013	18.5736	12.4808	15.5272	14.2642	14.0156	14.1399
2014	19.5001	13.3999	16.45	9.2078	12.6191	10.9135

The reckoning values of all the four banks for ROCE are presented in table 1.1. The classification for 2005 to 2014 is discussed as follows: For 2005, the value for HDFC and ICICI bank for the year 2005 to 2014. In the midst of 2005 the HDFC bank having ROCE 18.88 times interestingly with ICICI bank was recorded as 15.54. The typical of two banks is 17.21 and the illuminated variance is 5.58, which is insignificant change between the ROCE of described two banks for the years 2005 to 2014.



In the midst of 2006 compare to ICICI, HDFC stays with 21.06 in ROCE and 11.26 is the ROCE of ICICI the typical diverge from a year back decreased as 16.16. The Explained contrast is figured as 47.98 which are the most imperative among the time cross of 2005 to 2014.

The ROCE for the year 2007 is figured as 21.49 and 12.61 times for HDFC and ICICI banks independently. The ordinary is figured as 17.05 for both the banks. The distinction is seen 39.43 which are exhibiting the high capriciousness among the banks ROCE.

In 2008, The HDFC covers 13.83 and ICICI having 8.88 which are negligible estimation of ROCE among each one of the years. The year was the period of withdraw for Indian economy. It may achieve to that insignificant change in the estimation of ROCE. The ordinary of the banks for ROCE is recorded as 11.36. As the mean is prepared least the unveiled change is to be found in like manner smallest as 12.26 for both the banks.

For the year 2009, the ROCE for HDFC and ICICI bank is to be figured as 14.91 and 7.53 exclusively. Appear differently in relation to a year prior 2008 the advancement is seen for HDFC bank however the ROCE regard was figured down for ICICI bank as 7.53. This is the reason that the ordinary of ROCE for the year 2009 is prepared lower as 11.22 stands out from a year prior. The vacillation is recorded higher appear differently in relation to a year back as 27.23 for the assessment year 2009.

The data enlisted for the year 2010, the estimation of ROCE is recorded as 13.70 and handled insignificant higher motivation than a year back in ROCE for ICICI as 7.80. It is seen that if there ought to emerge an event of HDFC the estimation of ROCE is diminished appear differently in relation to a year back. This may inspiration to reduce the ordinary regard 10.75 for both the banks. The illuminated change in market is figured as 17.42.

In 2011, the ROCE for both the banks are prepared as 15.47 and 9.35. This exhibits the hick in both the estimations of ROCE diverge from a year back. It moreover manufactures the impetus in ordinary ROCE of the banks as 12.41. The cleared up change is enrolled as 18.73 which is negligible higher than a year back.

The figure for the year 2012, for the banks shows the improvement in ROCE values as 17.27 and 10.70; moderately these qualities are higher than years prior. The typical for the year is prepared as 13.99 with the cleared up distinction as 21.54. The cleared up distinction demonstrates high instability stand out from the latest couple of years.

The figures in table for the year 2013, highlights the ROCE much advancement for the banks. It was figured 18.57 for HDFC bank and 12.48 for ICICI bank. The aggregate a motivation for both the bank is enlisted as 15.53 with the elucidated change of 18.56.

The latest year in the audit 2014, exhibits higher improvement of ROCE for both the banks as 19.5 and 13.40 with 16.45 aggregate qualities. The change elucidated for ROCE is 18.61.

The above discourse shows the most lifted changes in the year 2005 and 2007 in case of ROCE and the most hoisted instabilities are figured for 2006, 2007 and 2012. This may as a result of the changes in economy and demand of trade out market.

The ROCE for SBI and BOB banks for 2005 were - SBI was to be discovered 17.88 which were higher than the estimation of BOB (12.02). In 2006, the stream of ROCE was recorded for SBI as 15.94 and for BOB it was 13.38. In 2007, the calculations exhibited were 14.50 and 11.86 for SBI and BOB individually. As the variety between the calculations first time discovered shut in the year 2008 were 13.89 and 12.99 for SBI and BOB. In 2009 the estimation of ROCE for BOB is figured more noteworthy than SBI as 17.35 to 15.74. In 2010, the variety between the estimations of ROCE is figured higher for the said banks (20.14) during the current year the estimation of ROCE for SBI was computed as 13.89, though it was 20.24 for BOB. Amid 2011, the estimation of ROCE is figured 11.34 in disagreement of BOB as 20.15, during the current year again BOB had the higher estimation of ROCE. Amid 2012, the ROCE is figured as 13.95 and 18.22 for SBI and BOB separately. The clarified difference during the current year was processed as 9.15. In the year 2013 the estimation of ROCE for both the banks recorded practically same esteem i.e. 14.26 and 14.01 for SBI and BOB separately. In 2014, again the ROCE is picked up for BOB (15.28) contrast with SBI (9.20) the clarified difference was 5.82 for the said banks.

<b>t-Test: Two-Sample Assuming Equal Variances</b>		
	<i>Private Banks</i>	<i>Public Banks</i>
Mean	14.2	14.66
Variance	6.66	3.42
Observations	10	10
Pooled Variance	5.045	
Hypothesized Mean Difference	14.44	
df	18	
t Stat	14.82	
P(T<=t) one-tail	7.81829E-12	
t Critical one-tail	1.73	
P(T<=t) two-tail	1.56366E-11	
t Critical two-tail	2.10	



The ordering of private and public banks had been studied for ROCE that there is no significance difference between private and public sector banks. An application of t – test with assumption that the banks have not equal variance. The mean for private banks is computed 14.2 and 14.66 for public sector banks. The mean clears that the ROCE values for public bank is higher compare to private banks in average calculation. The explained variance for private sector banks is computed 6.66 whereas it is lower for 3.42. Again the statement for ROCE is in favor of public sector banks. To study the hypothesis t value is computed with hypothesized mean difference of 14.44. The results have been tested for one tail and two tail level. The computed value of t- test is computed as 14.82. The one tail and two tail values reject the null hypothesis, the critical value of t- test computed higher for both the tails study. It clears that public sector banks are more significant compare to private banks with reference to ROCE.

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**FINANCIAL ASPECTS OF TELECOM SECTOR IN INDIA**  
**– A STUDY OF ACCOUNTING RATIO**  
**PARIMAL M. UPADHYAY<sup>1</sup>**

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**ABSTRACT:**

The fundamental concentration of this part is to show a review of advancement of India's media transmission arrangement towards provisioning and estimating of media transmission administrations. This portrayal is fundamental to comprehend the decisions made by the strategy creators on playing out the current foundation that are included in the provisioning and evaluating of telecom administrations in India. The significant changes in the financial ramifications of these approach changes. An application of accounting ratios for the selected major telecom service provider for the year 2005 to 2014 have been analyzed on the ground of financial statements of the company. To understand the future consequences and application of inferential statistics is used.

**KEY WORDS:** Accounting Ratio, Inferential Statistics, Telecom Sector.

**1. INTRODUCTION**

India's telecom division has been doing particularly well in past good. Its basic and intramural and institutional changes have given huge development chance to this segment. India has almost 200 million phone lines making it the third biggest system on the planet after china and USA with a development rate of 45% Indian telecom industry has the most noteworthy development rate in the world.

The primary changes in Indian media communications area started in 1980s when the private division was permitted in media transmission gear producing. In 1985, branch of Telecommunication was built up.

The media transmission division in India has developed since the development of first exploratory electronic transmit Line amongst Kolkata and diamond Harbor for East India Company in November 1850. It is one among the most established systems on the planet. In the year 1881, permit was conceded to privately owned business to open phone trades at Mumbai,

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Kolkata, Chennai, Karachi and Rangoon .Telephone trade at Mumbai (90 users), Kolkata (102 users), Chennai (24 users), Karachi (11 users) and Rangoon (17 users) were opened in the year 1882. In 1885, Indian Telegraph Act 1885 was established entitling the Government of India to be the sole administrator of permit others to work the media transmission benefits the plain old telephone benefits initially worked by privately owned business were assumed control by the national government in 1943, and turn into an open restraining infrastructure. Free India acquired a media transmission framework with 321 phone trade, 82985 direct trade lines and 537 Public Call workplaces from its pioneer legacy. Foundation of Indian Telephone Industry in 1948 as a Public Sector Unit and setting up of Telecom Research Center in 1956 at Delhi was set up as an imperative point of interest in the early phase of improvement of media transmission area in November 1960.

It was in the year 1851 that the British initially presented media transmission benefits in India through operational land lines close Calcutta Gradually, the telephone utility was made operational in the year 1881. After autonomy, the outside media transmission organizations were nationalized and the Posts, phone and Telegraph Company was set up by the Ministry of Communications.

In the year 1985, the Department of Telecommunications was set up to give residential and long separation telephone utilities. In the year 1986, the administration built up two organizations in particular Mahanagar Telephone Nigam Limited for metropolitan telephone utilities and Videsh Sanchar Nigam Limited for universal telephone utilities.

With the financial advancement in the 1990s, the telecom showcase in India was likewise profited as it were. The administration was enhanced and the taxes were additionally fundamentally brought down. In the year 1997, the administration set up the Telecom Regulatory Authority of India to give a thorough telecom benefit in the nation. In 1999, adjustment was conveyed to the strategy and the cell administrations were presented.

Indian Telecom industry is a standout amongst the most quickly developing ventures in India. It is thought to be a genuine aid to the nation's economy as well as to its occupants as it has made life simpler and speedier inside and out, from the pre-autonomy period to till date this adventure of industry passed various vital points of reference that is demonstrated.

In pre 1902 the first cable telegraph service was established, later on in 1902 the wireless telegraph stations were established between Sagar Island and Sandhead after that in 1907 the

Central Battery of telephones introduced in Kanpur. In extension of communication the automatic exchange were started in Shimla in 1913. In span of 1927, the radio telegraph system between the United Kingdoms and India was started with imperia wireless chain beam stations at Khadki and Daund. The radio telephone system between the UK and India were took place in 1933. The expansion of this system was developed in 1953 by extending 12 channel carrier system in 1953. 1960 was the year was the first subscriber trunk dialing route commissioned was started between Lucknow and Kanpur. During 1975, the first PCM system commissioned between Mumbai city and Andheri telephone exchange. The great expansion of telecom graced in 1976 when first digital microwave junction was started. In 1979, the optical fiber system for local junction was commissioned at Pune. In 1980, the communication is expanded with first satellite earth station for domestic communications at Sikandrabad. In 1983, the analogue stored program Control exchange for trunk lines were started in Mumbai. The C- Dot system was started in 1984 for indigenious development and production of digital exchanges. The year 1995 was the grace year when the first mobile telephone service started on non-commercial basis on 15<sup>th</sup> August in Delhi. First time the internet was introduced in 1995 in India. It started with Mumbai, Delhi, Kolkata and Pune on 15<sup>th</sup> August. In 1997, to regulate the services properly for everyone government has set up telecom regulatory authority of Inlaid (TRAI). In 2000, the corporatize the operations wing to Dot named as department of telecommunication services later on it was named as Bharat Sanchar Nigam Limited (BSNL). The basic Reviews for the study acquired from the studies of various reviews.

**Arumugasamy (2005)** opines that there are two elements in charge of the development of telecom administrations in India. One reason is accessibility of less expensive handsets with lesser usefulness which suits the Indian conditions with clean resistance and battery limit. The other reason is the noteworthy plunge in levies from a level of around Rs.16 per require a STD, to a low tax administration of Re.1 a call across the country.

**Kuber (2005)** declares that the offers of camera telephones from all producers topped 84 million units worldwide amid the year 2003. It is likewise no mystery that an ever increasing number of individuals now want to purchase camera telephones against customary ones. Dependence offers camera telephones at a low cost of Rs. 4,500; the infiltration is relied upon to rise facilitate. The primary camera telephone was presented in Japan by a main versatile administrator having a place with the Vodafone gathering and was fabricated by Sharp. Today, even the section level

models from Nokia, Sony Ericsson, Motorola and others offer essential imaging capacities and some are additionally offering video catch and survey abilities and picture altering programming.

**Dhaliwal (2006)** reports that India had set to record third biggest versatile populace in world amid 2007 as working classes went portable'. Portable proprietorship was relied upon to cross 100 million in 2007, as the biggest white collar class on the planet took up possession.

**Indian Minister for Telecommunications (2007)** reports that as indicated by 2001 evaluation, the number of inhabitants in India. It was 109 crores and 80 lakhs. In India, 70 lakh mobile phones are fabricated yearly and 20 crore individuals are PDA clients. Nokia produced 400 lakhs (40 million) mobile phones worldwide amid 2007.

**Gupta (2005)** opines that amid the year June 2005, commanded to a great extent by Nokia with an aggregate piece of the overall industry of 59 percent, and took after by Samsung (13 percent) and Motorola (7 percent) individually, the Indian versatile handset showcase obliged 45 million GSM endorsers. As per Gartner, the aggregate number of cell phones sold was around 21 million in India in 2004, which is assessed to be 34 million in 2005. To tap the market potential, numerous substantial electric developed services groups are genuinely considering setting up their handset offices in India.

**Singh (2006)** outfits the way that Nokia, Samsung, Sony Ericson and LG have built up their assembling base in India to grasp cost viability and battle the piece of the overall industry fight all the more adequately. Nokia's piece of the overall industry was an amazing 78.8 for every penny in February 2006.

**Jharwal (2005)** says that telecom division is one of the quickest developing areas of the Indian economy. Amid 2005, India had more than 100 million phone systems thought to be one of the biggest systems on the planet. In the year 2005, India was the fifth biggest system on the planet after china, USA, Japan and Germany.

## 2. METHODOLOGY

Objective is a base for any work. The targets decide the future and result of the exploration. Nobody work is begun with no targets. The present research work has additionally a goal to examine profitability of selected companies through ratio. To understand the nature of profitability of selected seven telecom companies the researcher has derived a hypothesis that - there is no significant difference in Operating Profit Ratio of selected telecom Companies in

India. The concerned information's were collected from the financial statements of the companies and operating profit ratio was computed.

### 3. ANALYSIS AND RESULTS:

The operating profit ratio shows how much benefit an organization makes subsequent to paying for variable expenses of creation, for example, compensation, crude materials, and so on. It is communicated as a rate of offers and demonstrates the productivity of an organization controlling the expenses and costs related with business operations.

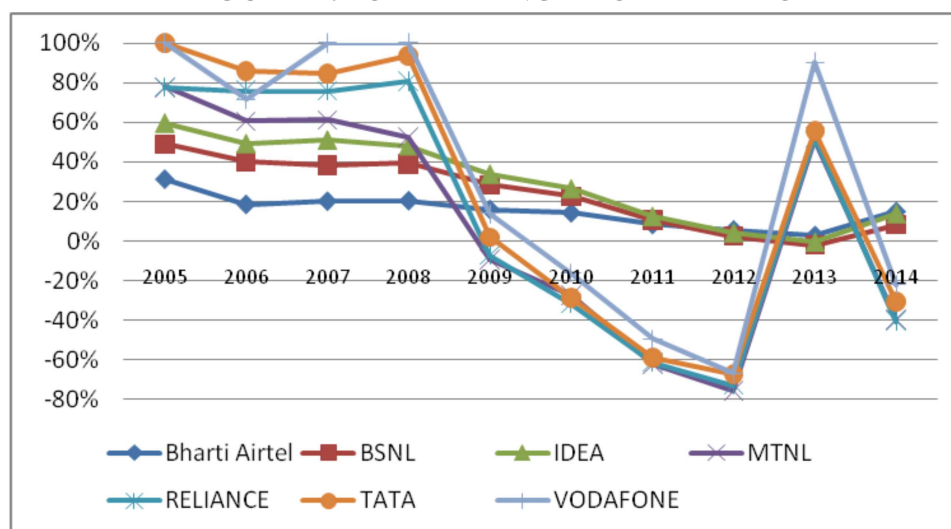
$$\text{Operating Profit Ratio} = \frac{\text{Operating Income}}{\text{Net Sales}}$$

It can be seen from table 1.1 for operating profit ratio that seven telecom companies for the year 2005 to 2014 have been computed. In 2005, the past records of reliance communication and Vodafone were not available the details for the said ratios were computed for five companies i.e. Airtel, BSNL, Idea, MTNL and Tata communication. The operating profit ratios for the said companies were computed as 17.87 for Airtel, 10.27 for BSNL, 6.25 for Idea, 10.42 for MTNL and 12.67 for TATA communications. Among them the ratio shows higher impact for Airtel, Second stands have been taken by TATA communications. BSNL and MTNL have almost equal value for operating profit ratio and Idea stands last in position.

**TABLE 1.1 OPERATING PROFIT RATIO**

Year	Airtel	BSNL	IDEA	MTNL	RELIANCE	TATA	VODAFONE
2005	17.87	10.27	6.25	10.42	0	12.67	0
2006	22.59	26.52	11.21	13.88	18.88	11.59	-17.44
2007	24.23	21.95	15.54	12.42	17.48	10.13	18.77
2008	22.74	21.02	10.15	4.75	31.83	13.63	7.51
2009	26.47	20.53	9.03	-71.38	3.53	15.01	19.44
2010	20.29	11.7	5.5	-76.26	-6.24	4.5	17.37
2011	13.77	3.55	2.99	-121.83	1.4	4.18	14.99
2012	11.23	-6.86	3.71	-155.19	5.53	10.76	0.97
2013	13.22	-22.16	6.46	230.71	6.53	12.39	154.52
2014	23.78	-10.69	8.98	-85.09	-1.42	15.61	13.64



**FIGURE 1.1 OPERATING PROFIT RATIO**

In 2006, as it was the introductory phase for Vodafone, the company was in the phase of loss of -17.44, other than that Airtel stands second highest with 22.59 after BSNL (26.52), which stood first amid all the telecom companies. Reliance communication competed with 18.88, MTNL stand fourth with 13.88, Tata communications ranked fifth with operating profit ratio of 11.59, Idea stands second last with 11.21 of operating profit ratio. During this year BSNL stands with high profitability before Airtel compare to last year. The values of operating profit for all companies increased, only TATA communication recorded its profitability with 1.08% during the year.

For the year 2007, Airtel recorded with 24.23, which is again fruitful ratio for company. It increased with 1.62%, BSNL comparatively reduced with 4.57%. This was the first year where the profitability of the company reduced. For this year compare to other companies it stood second with operating profit ratio of 21.95. Idea was rated as fifth for the assessment year. It has gained operating profit ratio as 4.33%, for the year 2007, the operating profit ratio is recorded as 15.54. MTNL has reduced its profitability with 1.46% for the said year the operating profit ratio was recorded as 12.42 for the year. The operating profit ratio for Reliance communication was computed as 17.48, compare to last year it reduced with 1.40% of total profit. In case of TATA communication the operating profit ratio was computed as 10.31%, with decreased in total of 1.46% compare to last year. Vodafone had a good growth first time as its growth recorded as 18.77 compare to last year it has the highest growth compare to other companies. The year 2007

is much fruitful for Vodafone, Airtel and Idea, as they have growth in operating profit ratios. The effective downfall was recorded for SBNL during the year.

During 2008, Reliance communication had a swift jump which stands first with operating profit ratio of 31.83; it has a growth of 14.35% in profitability. Second position was acquired by Airtel communication with operating profit ratio of 22.74, but compare to last year it had computed decreased in its growth of operating profit ratio with 1.49%. BSNL stand on third position with operating profit ratio of 21.02, it has decreased 0.93% of total profitability compare to last year. TATA communication found in increasing order with operating profit ratio of 13.63, the company had a growing structure in profitability of 3.5% compare to last year. Idea stands fifth in compare to other telecom companies, it had operating profit ratio of 10.15 which had a downfall of 5.39% during this year compared to last year. Vodafone was listing second last and before MTNL. The operating profit ratio of company was computed as 7.51 compare to last assessment year the profitability of company reduced with 11.26%, which was the highest decreased situation in telecom sector for the year 2008. MTNL stands last during this year with operating profit ratio of 4.75, it had also decreased value of 7.67% during the year. The financial year 2008, was graceful only for Reliance communication and TATA communication. Other five companies were did loss in profitability.

During 2009, Airtel stands first with operating profit ratio of 26.47; this year company put efforts to gain profitability in net income and total sales. The success for this year of company was recorded with hick of 3.73% compare to last year. BSNL stood second with operating profit ratio of 20.53, but the unit was again computed in loss of 0.49% of total profitability compare to 2008 financial statements. Vodafone puts good efforts to raise the ratio than last year. For this year Vodafone stood third with operating profit ratio of 19.44, it increased with 11.93%, the company covers what it had loosed in 2008 during this year. TATA communication again steadily grew up its operating profit ratio and stood fourth among telecom sector. The operating profit ratio of company recorded was 15.01; it was increased 1.38% compare to last year. The Idea stood fifth in rank with operating profit ratio of 9.03, compare to last year it decreased profitability with 1.12% in 2009. It was a remarkable time for Reliance communication as it stood on sixth position and had a great downfall in total abundance of 28.30% for the year 2009. It was a biggest disgrace next to MTNL. During 2009, MTNL was in a difficult position. It was

computed last in selected telecom companies. The operating profit ratio computed negative as - 71.38, shows that the MTNL was in a great loss.

The financial year 2010 was the most defeated year for telecom industry. During this year all the selected companies under the study were in a great loss compare to last years. During the year, Airtel stood first with operating profit ratio of 20.29, compare to last year it was in decreasing position, it had decreased rate of 6.18% compare to last year. Vodafone stood second with operating profit ratio of 17.37; it decreased of 2.07% than last year.

BSNL stood on third position with operating profit ratio of 11.7 shows decreasing scenario of 8.83% in total profitability. Idea stood on forth position compare to last year it moves a rank step behind in operating profit ratio of company for this year. The operating profit ratio of company for this year was recorded as 5.5, the profitability of company reduced with 3.53% during this year.

Financial year 2013 was much fruitful for telecom industry. Particularly for this year MTNL and Vodafone changes their history of last eight years. MTNL had a dramatic changes in operating profit ratio value first time and was recorded highest in telecom segment with operating profit ratio of 230.71. MTNL stood first during the year.

Vodafone also initiated in augmentation progress and was stood second with operating profit ratio of 154.52. These two companies had a high growth in financial statements during the year. Other companies had a steady growth. Airtel stood with third rank having operating profit ratio of 13.22, compare to last year it has increased its value in operating profit ratio of 1.99%. Tata grew with 1.63%, the operating profit ratio of the company for this year was 12.39 and rated fourth in position. Reliance communication grew little with 1%, with actual value of operating profit ratio of 6.53. Idea improved with 2.75% growth in operating profit ratio, the real value of operating profit ratio was computed as 6.46. Among all the seven companies under study BSNL was in a loss of -22.16 of computed operating profit ratio and stood last in position.

In 2014, Airtel computed of operating profit ratio of 23.78 and stand first amid all selected companies under the study. It has a growth of 10.56% in financial statement of the company. Vodafone stood second with 13.64 of operating profit ratio. Tata communication stood third with increased value of 15.61 of operating profit ratio, with increased rate of 3.22% during the year. Idea defined on fourth position as per the financial ratio operating profit ratio computed for company was recorded as 8.98, which showed growth of 2.52% in year.

Reliance communication was in loss, as the financial statement for operating profit ratio shows negative value, the firm was in loss during year. BSNL stood on sixth position; it had a little growth in balance sheet during the year. For this year company was doing loss due to that it had again operating profit ratio value of -10.69 in financial statement. MTNL had again a great downfall in financial updates. The company was doing loss and operating profit ratio had computed as -85.09 at the end of the year.

The overall performances of the companies till end of 2014 were derived that operating profit ratio was computed in fluctuating from. The trend of the last ten years of study was not much graceful to the companies of telecom sector. Among all the companies Airtel and Tata have a little and stable growth in telecom sector.

BSNL and MTNL are doing constant losses. Idea is still fight to make place in market. Reliance communication and Vodafone were recorded in decreasing order according to the financial statements. The net operating income of companies is continuously fluctuated and due to that the sector cannot maintain the target sales and that cause high variability if operating profit ratio calculations.

After 2006 the telecom sector was alien in high competition that may one of the reasons for uncertain variation in operating profit ratio values. It can be also stated here that both the operations operated by government (BSNL and MTNL) are doing loss for last many years. Other side the private operators have covered the market promptly.

Table 1.2 presents sample statistics for operating profit ratio for selected companies for 10 year. Overall performance of Vodafone is computed healthier. Second position is acquired by Airtel in case of operating profit ratio it clears the companies have stable net operating income and sales from market. Tata stood on third rank in market with average of 11.10 for all the ten years record. MTNL is continuously doing loss and that cause to negative average of -23.7.

The highest fluctuations are computed for MTNL, as the table shows high standard deviation of 108.09 and mean standard error of 34.18. It shows that company must reform their operating strategies. The same is applicable to Vodafone, as the mean statistics of company is computed healthier, but year wise stability in operating profit ratio is too poor.

BSNL required to check the reasons as it was working on steady ground initially and for last three years the financial record goes down that cause higher variability in financial transactions.

Other than the discussed companies Airtel, Idea and Tata have steady growth in case of operating profit ratio.

**Table 1.2 One-Sample Statistics for Operating Profit Ratio**

Companies	N	Mean	Std. Deviation	Std. Error Mean
Airtel	10	19.65	5.31821	1.68177
BSNL	10	7.70	16.385	5.181
IDEA	10	8.00	3.830	1.211
MTNL	10	-23.7	108.095	34.183
RELIANCE	10	7.90	11.493	3.635
TATA	10	11.10	4.149	1.312
VODAFONE	10	23.10	47.697	15.083

**Table 1.3 One-Sample Tests for Operating Profit Ratio**

Companies	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Airtel	11.68	9	0.000	19.654	15.84	23.45
BSNL	1.48	9	0.171	7.7	-4.02	19.42
IDEA	6.60	9	0.000	8.0	5.26	10.74
MTNL	0.69	9	0.506	-23.7	-101.03	53.63
RELIANCE	2.17	9	0.058	7.9	-.32	16.12
TATA	8.46	9	0.000	11.1	8.13	14.07
VODAFONE	1.53	9	0.160	23.1	-11.02	57.22

To understand the future consequences the researcher would like to study the inferential scenario of the companies. The further computation has been made based on hypothesis. The null

hypothesis is derived that there is no significance difference in operating profit ratio for the selected telecom companies. The results are tested by using t – test and are presented in table 1.3. The t – statistics for each of the company determines for one sample test. The values of t-statistics are significant at 5% level for Airtel, Idea and Tata.

These all three companies have equal fluctuations in terms of operating profit ratio. BSNL, MTNL, Reliance and Vodafone are recorded in equal formation of operating profit ratio. The table 1.3 clears that for net operating income and sales Airtel, Idea and Tata maintain the financial statements; other companies are required to preserve the balance for future growth.

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## ઇશાવાસ્યના ૧૫-૧૬ મંત્રોમાં અદ્વૈતદર્શન

પ્રા. દીપકકુમાર હીરાલાલ જોષી

અધ્યાત્મપથ અનંતની યાત્રા છે. જીવન એક સતત વિકાસની ઘટના છે. માર્ગ પર એવા કેટલાય મુકામ છે. જેને સાધક અંતિમ સત્ય માનવાની ભૂલ કરે છે સુવર્ણ સમાન દીપ્તિમાન મુકામ પણ અંતિમ અવસ્થાન હોય તેમ બની શકે. તેથી ઉપનિષદકાર ઋષિ સાધકને સાવધાન કરતાં ઇશોપનિષદના પંદરમાં મંત્રમાં કહે છે કે,

“ હિરણ્યમયેન પાત્રેણ સત્યસ્યાવિહિતં મુખમ્ ।

તત્ત્વં પૂષનપાવૃણુ સત્યધર્માય દ્રષ્ટયે ॥ ”

હે પોષણ કરનાર, સત્યનું મુખ સુવર્ણપાત્ર વડે ઢંકાયેલું છે. તે આવરણને તુ સત્યની ઉપાસના કરનારા મારા દર્શન માટે ખોલી નાખ.

જગત અત્યંત સોહામણા પદાર્થોનું બનેલું છે. આ પદાર્થો લોભાવનારા અને ભોગની ઈચ્છા જગાડનારા છે. તેને સદાય ભોગવવાની લાલસા થાય છે. તેમનો સંગ્રહ ભવિષ્ય માટે કરવાની લાલચ રોકી શકાતી નથી. ભોગ અને પરિગ્રહના વધુ પડતા આકર્ષણની આળમાં ઈશ ઢંકાય છે અહીં સત્ય દ્વારા સત્ય સ્વરૂપ પરમાત્માનો નિર્દેશ છે. તે અનિત્ય અને પરિવર્તનશીલ સુવર્ણમય પાત્રથી સત્ય ઢંકાય છે. આમાં ઋષિ મોહના પ્રતિકરૂપે સુવર્ણનો ઉલ્લેખ કરે છે. મનુષ્ય ધનના મોહમાં સત્યના સાક્ષાત્કારથી લોપ પામે છે. આથી સાધક સૌનું ભરણપોષણ કરનારા પૂષાદેવને તે ઢાંકણ હટાવવા વિનંતી કરે છે સાધક મોહરૂપી અજ્ઞાનતા આવરણ દૂર થાય તો જ સત્યનું દર્શન કરી શકે તેમ છે. સાધક પરમાત્માનું નિરાવરણ પ્રત્યક્ષ દર્શન કરવાં ઈચ્છે છે તે પરમાત્માને સચ્ચિદાનંદ સ્વરૂપનું પ્રત્યક્ષ દર્શન કરવા વિનંતી કરે છે.

“ પૂષન્નેકર્ષં યમ સૂર્ય પ્રાજાપત્ય ... યોડસાવસૌ પુરુષઃ સોઢહમસ્મિ । ”

હે પૂષણ , હે પરમ ઋષિ , હે સર્વનિયંતા , હે સૂર્ય , હે પ્રાજાપત્ય આ કિરણ સમૂહને આપ સંકેલી લો. આપનું જે સર્વોત્તમ કલ્યાણકારી સ્વરૂપ છે તે હું જોઈ રહ્યો છું જે તે પરમપુરુષ છે તે જ હું છું સત્યનું મુખ અનેક આવરણથી ઢંકાયેલ છે. આ આવરણો માત્ર અંધકારના જ આવરણો નથી. સત્યના મુખ પર પ્રકાશનાં પણ આવરણો હોય છે.



હિરણ્ય એટલે સુવર્ણ અને હિરણ્યમયપાત્ર એટલે સોનાનું ઢાંકણ. આવો અર્થ લઈએ તો હિરણ્યમય પાત્રનો અર્થ વિત્તમોહ થાય. એટલે માનવચિત્તમાં રહેલી સુવર્ણની લાલસા પ્રાપ્તિમાં બાધારૂપ થાય છે. ઉપનિષદનો આ મંત્રનો અર્થ સ્થૂળ નથી. નાની અને સરળ લાગતી આ ઋચામાં ઊંડું રહસ્ય રહેલું છે. હિરણ્યમય પાત્ર એટલે સૂર્યનું ઝળહળતું તેજ , તો પ્રશ્ન તે થાય છે આવું સૂર્યનું તેજ સત્યને ઢાંકનાર કેવી રીતે બની શકે ? અંધકારનું આવરણ તો સમજી શકાય, પણ પ્રકાશનું આવરણ એટલે શું ? તો કહી શકાય કે સત્યના યથાર્થ સ્વરૂપનો ઊંડાણથી વિચાર કરવો પડશે.

ઋગ્વેદમાં અનેક જગ્યાએ સૂર્યના સાત વ્યાહતિ , ( ભૂઃ, ભુવઃ , સ્વઃ , મહઃ , જનઃ તપઃ સત્યમ્ ) ભૂઃ, ભુવઃ , સ્વઃ આ ત્રણેય લોક મહઃ સૂર્ય લોક સૂર્યના મહિમાથી અન્વિત છે. સૂર્યનું હિરણ્યમય તેજ સત્યના મુખને કેવી રીતે ઢાંકી દે છે. અને શા માટે ઋષિ સૂર્યને પોતાનું તેજ સમેટવા કહે છે તો મહઃ લોકનું આ તેજ નિમ્નગોળાર્ધના ત્રણે લોકને પ્રકાશિત કરે છે. મહિમાથી અન્વિત કરે છે. આ તેજનો મહિમા તેને ઢાંકી દે છે. તેજ સાધકની ઉર્ધ્વગતિમાં બાધારૂપ બને છે. સાધક તેજથી અભિભૂત બની જાય છે. તેને જ અંતિમ સત્ય માની બેસે છે. તેથી ઋષિ આર્ષદ્રષ્ટા હોવાથી તેને અંતિમ સત્ય માનતો નથી આ તો માર્ગમાં આવતો અંતરાય છે. તેથી ઋષિ સૂર્યને પ્રાર્થના કરે છે કે , હે પૂષન , તારા તે હિરણ્યમય તેજને સમેટી લો. કારણ કે તેનાથી સત્યનું મુખ ઢંકાયેલું છે આ પ્રકાશ સૌમ્ય બને તો જ સાધક આગળ જોઈ શકે અને મહઃ લોકની આગળ ઉર્ધ્વગોળાર્ધની ત્રણે લોકની યાત્રા ચાલે. તેથી ઋષિ તેને કહે છે કે, “ સત્યધર્માય દ્રષ્ટ્યે । ” સત્ય એજ તેનો ધર્મ છે. અંધકારના આવરણને દૂર કરી શકાય તેમ છે. તેને ભેદવું સરળ છે. તેથી ઋષિ પ્રાર્થના કરે છે કે , ‘ તત્ત્વં પૂષનપાવૃણુ ’ । ઋષિ આ પ્રાર્થના સૂર્યદેવને જ કરે છે.

આ અંધકારમય આવરણો દૂર કરવા આસુરીવૃત્તિ કે , માયાને , અવિદ્યાને પ્રાર્થના કરવામાં આવતી નથી. પ્રાર્થના પણ દેવોને કરવામાં આવે છે. અંધકારમાંથી દૂર થવા માટે પ્રકાશના દેવને પ્રાર્થના કરવામાં આવે છે. ભારતમાં હિડિમ્બાનું પણ મંદિર છે. રાવણનું પણ મંદિર છે. પરમસત્ત્વની શોધમાં નીકળેલા સાધકને માટે તે દેવ કે દેવી પરમસત્ત્વ ન બની શકે.

યોગ અનુસાર શરીરમાં સાત ચક્રો છે. આ ચક્રો માનવશરીરમાં રહેલા સાત કેન્દ્રો છે. ચેતનાના વિકાસ સાથે ચક્રો ખૂટતાં જાય છે તે ચેતના ઉર્ધ્વ દિશામાં ગતિ કરે છે આજ્ઞાચક્ર અને સહસ્રાટ ચક્રની વચ્ચે તેજોમય વિસ્તાર છે. આજ્ઞાચક્રમાં ચેતનાની ગતિ થતાં સત્યદર્શન થાય છે. આ બંને ચક્રોની વચ્ચે રહેલા તેજોમય પ્રદેશને દૂર કરી શકાય છે. આ પ્રદેશને જ હિરણ્યમય પાત્ર કહે છે.

સોળમા મંત્રમાં તેજોમય આવરણથી પર રહેલા પરમસત્યને માટે પુરુષ શબ્દ પ્રયોજાય છે.તે ધ્યાનપાત્ર છે. પરમસત્ય નિર્ગુણ અને સગુણ પણ છે. તે દિવ્યશક્તિ પણ છે. જે ક્ષરથી , અક્ષરથી પણ પર છે. તે પુરુષોત્તમ છે. અને આ પુરુષોત્તમ તે દિવ્યપુરુષ છે.

ગીતામાં પંદરમા અધ્યાયમાં શ્લોક- ૧૮ માં કહ્યું છે કે હે અર્જુન ! હું ક્ષરથી પર છું અને અક્ષરથી પણ ઉત્તમ છું. તેથી આ લોકમાં અને વેદમાં પુરુષોત્તમ તરીકે પ્રસિધ્ધ છું.

આ પરમસત્ય પુરુષોત્તમ સાથે પોતાના અંતરાત્માની એકતા પણ આ મંત્રમાં ઋષિ જણાવે છે કે,

“ યોડસાવસૌ પુરુષઃ સોઢહમસ્મિ । ”

“ તે જે પરમપુરુષ છે. તે જ હું છું. ”

આજ ઋષિની અદ્વૈત અનૂભૂતિ , અદ્વૈતવાદનું દર્શન આ ઉપનિષદમાં વર્ણવેલ છે. ઉપનિષદમાં બીજરૂપે રહેલા અદ્વૈત પછીના સમયમાં વિશાળ વટવૃક્ષનું સ્વરૂપ ધારણ કરે છે.

આના આધારે જ કહેવાયું હશે કે -

“ જીવો બ્રહ્મૈવ નાપરઃ । ”

“ જીવ બ્રહ્મ છે . બીજું કંઈ નથી. ”

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**A PERCEPTION OF PUBLIC AND PRIVATE SECTOR BANK CUSTOMERS ABOUT  
THE RESPONSIVENESS AN INNOVATIVE E-BANKING  
IN SELECTED CITIES OF GUJARAT**

**Paresh Thakor**

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**Abstract:** This paper is briefing about the development of electronic financial facilities, services and usage of e-banking and the perception of e-banking users. This primary data based study is covered major four cities Ahmedabad, Gandhinagar, Rajkot and Baroda of Gujarat State. The paper covers the five likert scale applications to know about the perception of e-banking users and their responses about the responsiveness of the respondents. An application of chi-square test is used to test the inferential part of the study.

**Key Words:** E-banking, responsiveness, Likert Scale, Chi-square test

## **INTRODUCTION**

Indian saving money is the life saver of a country and its kin. Keeping money has helped in creating fundamental parts of the economy and to introduce another sunrise of advance on the Indian skyline. The part has deciphered the expectations and yearnings of a huge number of individuals into reality. Today, Indian banks can certainly rival present day banks of the world.

Keeping money in India started in the primary decade of eighteenth century with the General Bank of India appearing in 1786. This was trailed by Bank of Hindustan. Both these banks are currently ancient. After this, the Indian government built up three administration banks in India. The first of the three was the Bank of Bengal in 1809, the other two administration bank, viz., the Bank of Bombay and the Bank of Madras, were set up in 1840 and 1843, separately. The three administration banks were in this manner amalgamated into the Imperial Bank of India (IBI) under the Imperial Bank of India Act, 1920 which is currently the State Bank of India.

A few decades later, outside banks like Credit Lyonnais began their Calcutta operations in the 1850s. That time, Calcutta was the most dynamic exchanging port, predominantly because of the exchange of the British Empire and because of which keeping money movement took roots there and succeeded. The primary completely Indian possessed bank is the Allahabad Bank, which was set up in 1865.

By the 1900s, the market extended with the foundation of banks, for example, Punjab National Bank, in 1895 in Lahore and Bank of India, in 1906 in Mumbai, both of which were established

under private proprietorship. The Reserve Bank of India formally assumed on the liability of controlling the Indian managing an account division from 1935. After India's autonomy in 1947, RBI was nationalized and given more extensive forces.

As the saving money organizations extend and turn out to be progressively perplexing under the effect of deregulation, advancement and mechanical up degree, it is significant to keep up a harmony amongst effectiveness and solidness. Amid the most recent a long time since nationalization gigantic changes have occurred in the money related markets, and in addition in the managing an account industry because of the budgetary segment changes. The banks have shed their customary capacities and have been developing, enhancing and turning out with new sorts of administrations to cook rising needs of their current and new clients. Banks have been given more noteworthy flexibility to outline their own particular item approaches. Quick progression of innovation has added to critical diminishment in value-based expenses, encouraged more noteworthy enhancement of portfolio and changes in credit conveyance of banks. Prudential standards, in accordance with global guidelines, have been set up for advancing and improving the productivity of banks.

Regardless of this estimable advance, significant issue have risen reflecting in a decrease in profitability and effectiveness and disintegration of the productivity of the managing an account division. There has been decrease in the nature of credit portfolio which, thus, has come in the method for bank's wage era and upgrade of their capital assets. Deficiency of capital has been joined by insufficiency of advance misfortune arrangements coming about into the antagonistic effect on the contributors' and financial specialists' devotion. The Government, along these lines, set up Narasimham Committee to investigate the issues and prescribe measures to enhance our monetary framework; this has come about into the change of our managing an account industry.

The saving money industry is entering another stage, where there is expanding rivalry from non-banks, in the household advertise as well as in the universal markets. The operational structure of managing an account in India is relied upon to experience a profound change amid the following decade. With the forthcoming new private segment banks, the private managing an account part has moved toward becoming advanced and enhanced with concentrate on discount and retail saving money. The current banks have wide branch organize and geographic spread, though the new private area banks have huge capital, lean work force part, the flawlessness in growing great money related items.

The managing an account framework in India is succeeding likewise because of the joined endeavors of helpful banks and territorial provincial banks, which are relied upon to give a sufficient number of successful retail outlets to address the financial difficulties in next two decades.

The electronic age has likewise influenced the saving money framework, prompting an expansion in the quantity of electronic exchanges. Be that as it may, the improvement of electronic keeping money has additionally prompted new zones of hazard, for example, information security and unwavering quality, requiring new systems of hazard administration.

Structure of Indian Banking Industry

### Supporting Literature

1. **Sakalani and Anand** "According to the measurements, India has encountered a high development rate over the most recent four years, the customers' spending has asserted up to 75 % thus the Banking Industry is relied upon to become encourage later on days.
2. **Selva** said web keeping money is a radical mechanical advancement with potential to change the structure and nature of managing an account. To manage business aggressiveness, an ever increasing number of banks are changing from their conventional approach of "blocks and mortar" into a "ticks and mortar" one under the current rise of electronic trade and business.
3. **J. Kumar (2008)** Center managing an account is a recently created idea embraced by banks. In future, the smooth working of banks will rely on upon the pace of mechanical up-degree. The Indian saving money framework is one of the biggest, if not the biggest, on the planet today. The branch system is broad and these branches are presently spread out into the remote corners of our nation. Data innovation has massive potential for broad branch keeping money. The advantages of center keeping money are diminished exchange costs, expanded consumer loyalty, fast usage of e-saving money administrations, administration of continually expanding exchange volume and better security.
4. **R. Swamikumaran (2007)** Center managing an account is a recently created idea embraced by banks. In future, the smooth working of banks will rely on upon the pace of mechanical up-degree. The Indian saving money framework is one of the biggest, if not the biggest, on the planet today. The branch system is broad and these branches are

presently spread out into the remote corners of our nation. Data innovation has massive potential for broad branch keeping money. The advantages of center keeping money are diminished exchange costs, expanded consumer loyalty, fast usage of e-saving money administrations, administration of continually expanding exchange volume and better security.

5. **Nath & P. Kumar (2007)** with digital bistros and booths jumping up in various urban communities' access to the Net will be simple. Web managing an account (likewise eluded as e saving money) is the most recent in this arrangement of mechanical ponders in the current past including utilization of Internet for conveyance of saving money items and administrations. E-business has been ceaselessly developing as another industry amid the most recent decade

The banks will be selected from the recent report of RBI trend and Progress. From the report, the researcher has planned to select 5 public sector and 5 private sector banks on the basis of their profitability and services performance. On the basis of profitability variable, top 5 public sectors and top 5 private banks will be selected. The list of selected bank is as under.

Table 1.1 List of Banks under study

Public Sector Banks	Private Sector Banks
1. State Bank of India	1. ICICI Bank
2. Punjab National Bank	2. HDFC Bank
3. Bank of Baroda	3. Axis Bank
4. Bank of India	4. Kotak Mahindra Bank
5. Canara Bank	5. Indusind Bank Ltd

Regarding bank customers, adequate sample units would be considered from public sector and private sector bank located in Ahmedabad and respondents will be selected by using multi-stage random sampling method.

#### DATA SOURCE

The samples of the research will be derived from 250 respondents, for each of the city under study area, among them 125 respondents will be inquired for public sector banks and 125 will be asked for private sector banks. The details can be presented in the following table 1.2.

Table 1.2 Sample Selections from the Banks

Public Sector Banks		Private Sector Banks		Total
1. State Bank of India	125	1. ICICI Bank	125	250
2. Punjab National Bank		2. HDFC Bank		
3. Bank of Baroda		3. Axis Bank		
4. Bank of India		4. Kotak Mahindra Bank		
5. Canara Bank		5. Indusind Bank Ltd		
25 Respondents from each bank will be asking for responses.				

Total data of 1000 respondents will be collected for major four cities.

The service qualities of e-banking are tested by taking five likert scale tools – strongly agree, agree, no opinion, disagree and strongly disagree. The service qualities are classified under five heads – receptiveness, safety, consistency, informal usage and convenience to the services. Each of the service criteria has been studied individually as responses given by the respondents.

### RECEPTIVENESS

The receptiveness of services is to be taken for study with different four criteria. The quick replies for online appeal, links directly to bank account, instant help for difficulties or inquiries and open demo and ad offers info with care and safety. Table 1.3 shows the likert scales for all the heads under study to study the receptiveness of services.

Table 1.3 Receptiveness of e- banking services

RECEPTIVENESS	Quick Replies for online appeal	Links Directly to Bank Account	Instant help for Difficulties or Inquiries	Open demo and ad Offers info with care and safety
STRONGLY AGREE	150	128	100	108
AGREE	722	706	634	378
NO OPINION	70	106	144	418
DISAGREE	28	28	90	68
STRONGLY DISAGREE	30	32	32	28
Total	1000	1000	1000	1000

Total 1000 respondents are giving opinion about the receptiveness of services of e-banking. There are 150 respondents who are strongly agreed that they have been replies for online appeals or requests. Total 722 agreed that they have been replies for online appeals soon. Out of 1000

total 70 are not giving any opinion. Total 28 are disagreed and 30 are strongly disagreed that they have been replies for online appeals or requests. The views of respondents about their links directly to their bank account while using e-banking. Total 128 respondents are strongly agreed that they have been directly linked to their accounts when they are using e-banking services. Total 706 respondents agreed than they are directly linked with their account during usage of e-banking services without problem. Total 106 respondents are not given any opinion about their use of e-banking services and linkage of account. Total 28 respondents are disagreed and 32 are strongly disagreed that they have been connected directly to their e-banking account when they are using e-banking services.

When the respondents are inquired about the instant help for difficulties or inquiries their responses towards their agreement and disagreement are recorded in table 5.20. Total 100 respondents are strongly agreed that when they are facing any difficulties or need inquired they have been supported. Total 634 respondents are agreed that they have been served while usage of e-banking services for any quarry or required information. Out of total 1000 respondents' 144 respondents have not given any opinion about their usage and difficulties and inquiries. Total 90 respondents disagreed that they have been not supported while using e-banking towards any quarry or required information. There are 32 respondents who are strongly disagreed towards the quarry or required information generated by them and has been supported.

The respondents have been inquired about their opinion about the open demo and ad offers info with care and safety while using e- banking services. Total 108 are strongly agreed, 378 are agreed that they have been supported during their usage of e-banking services. Total 418 are not giving any opinion about their experience for use of e-banking. Out of 1000 respondents total 68 are disagreed and 28 are strongly disagreed toward the responsiveness during the e-banking services.

The respondents have been inquired and have been tested towards their nature and understanding for responsiveness of e-banking. The inferential testing is required as this study is taken for only four cities with selected respondents of public and private sector banks in Gujarat. Thus the null hypothesis is tested by taking help of chi-square testing. A statistical hypothesis is deriving as follows for each of the criteria taken for study and the acceptance or rejection for them is presented in table 1.4.



Null hypothesis: 1: *There is no significance difference in mean score of respondent's opinion regarding receptiveness on innovative banking.*

Table 1.4 Chi – Square test for Receptiveness for e-banking services

Receptiveness	Chi-Square	Sig	Accept / Reject of Hypothesis
Quick Replies for online appeal	875.92	9.48	Reject
Links Directly to Bank Account	819.66	9.48	Reject
Instant help for Difficulties or Inquiries	604.54	9.48	Reject
Open demo and ad Offers info with care and safety	336.7	9.48	Reject

Each of the quality level for receptiveness is to be viewed about the mean score of respondents' opinion the chi-square value is computed higher than the 5% level significant value thus the hypothesis in terms of individual quality level is rejected and overall preference hypothesis is also rejected. Thus, it is concluded here that there is a significance difference in mean score of respondent's opinion regarding receptiveness on innovative banking.

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## A COMPARATIVE STUDY OF EDUCATIONAL ACHIEVEMENTS AND INTELLIGENCE OF STANDARD 11<sup>TH</sup> STUDENTS

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### **Abstract**

Present Study has been done to know Educational Achievement and Intelligence of Higher Secondary School students in Ahmedabad. Effect of Gender, Caste and Occupation of Parents were checked. Total 191 students were selected from the Higher secondary schools of rural and urban area of Ahmedabad. To know Educational Achievements Self made test is used and for Intelligence Prepared by Dr. K.G.Desai Verbal-Nonverbal Intelligence test were used. On the basis of the score obtain by the students mean, standard deviation and t-values were calculated for data analysis. Effect of type of General and Reserved Category students is affecting variable on Educational Achievement of students.

**Key Words :** Educational Achievement, Intelligence

### **Introduction :**

Education is only a factor all over the world, which can construct or change the whole society. The age of innovative thinking and experiments has begun in the field of education. Innovative concepts like Programmed Learning and achievement motivation have entered in education field. Among them, the concept of achievement motivation has drawn attention in the present time. It is mentioned in the Report of the Kothari Commission that 'Future of India is being built in her classrooms.' Only education can help in creating future of our country. We have to face many problems such as poverty, unemployment, and lack of development. Drop out ratio of students in schools is also a confusing problem in the field of education.

Psychology is a science of behaviour of man and animals. Man is a social animal. He possesses superior intelligence to other animals. Beside this, he has the power of abstract thinking therefore he can think over the work and then do it. Every individual has a unique power of learning as well as understanding, which is regarded as 'intelligence'. The quantity of intelligence is not same in every person. It is found more or less within different individuals. According to Tolman,

"Intelligence is a power of abstract thinking and reasoning."

Many factors such as physical, mental, social status, intelligence development, and study habits of students play role for individual differences. Effect of all such factors is found on the educational achievement of students. Educational Achievement is regarded as a barometer of

progress of any student. We take the results in examinations as the Educational Achievement compared to Intelligence in this study.

**Objective of the Study :**

The Objectives of the study are as followings:-

- (1) To study the relation between Educational Achievement and Intelligence of students.
- (2) To study the effect of Gender on the Educational Achievement and Intelligence of students.
- (3) To study the effect of Caste on the Educational Achievement and Intelligence of students.
- (4) To study the effect of Occupation of Parents on the Educational Achievement and Intelligence of students.

**Hypothesis of the Study :**

The Hypothesis of the study are as followings:-

- H<sub>01</sub> : There will be no significance difference on mean score of Intelligence quotient between boys and girls having high educational achievement.
- H<sub>02</sub> : There will be no significance difference on mean score of Intelligence quotient between boys and girls having low educational achievement.
- H<sub>03</sub> : There will be no significance difference on mean score of Intelligence quotient between general and reserved category students having high educational achievement.
- H<sub>04</sub> : There will be no significance difference on mean score of Intelligence quotient between general and reserved category students having low educational achievement.
- H<sub>05</sub> : There will be no significance difference on mean score of Intelligence quotient between of students having high educational achievement whose parents working in Government and private sector.
- H<sub>06</sub> : There will be no significance difference on mean score of Intelligence quotient between of students having low educational achievement whose parents working in Government and private sector.

**Research Method :**

The Survey method used in present study.

**Population :**

Students of rural and urban area of Ahmedabad have become the population of the study.

**Methods of Sampling :**

Multistage sampling is used in this study. Data will be collected from Higher secondary school students of rural and urban areas in Ahmedabad district. The data will be collected from 191 Higher secondary school students residing rural as well as urban area.

**Tool of the Study :**

The following tools were employed for the present study :

1. Dr. K. G. Desai Verbal – Non verbal Intelligence Test
2. Self made Educational Achievement Test

**Method of Analysis :**

An analysis of the data that have been collected is equally important. A careful planning of the analytical framework should, therefore, be envisaged by the researcher. Mean, standard Deviation and t-test will be used.

**Major Findings of the study :**

In the backdrop of analysis and interpretation of the results of the present investigation, the findings are as follows:

- (2) The researcher finds that null Hypothesis that “There will be no significant difference on mean score of Intelligence quotient between boys and girls having high educational achievement. ” is not rejected. Thus, the Researcher has concluded that Intelligence quotient between boys and girls having high educational achievement possess equal.
- (3) The researcher finds that null Hypothesis that “There will be no significant difference on mean score of Intelligence quotient between boys and girls having low educational achievement. ” is not rejected. Thus, the Researcher has concluded that Intelligence quotient between boys and girls having low educational achievement possess equal.
- (4) The researcher finds that null Hypothesis that “There will be no significant difference on mean score of Intelligence quotient between general and reserved category students having high educational achievement. ” is not rejected. Thus, the Researcher has concluded that Intelligence quotient between general and reserved category students having high educational achievement possess equal.
- (5) The researcher finds that null Hypothesis that “There will be no significant difference on mean score of Intelligence quotient between general and reserved category students having low educational achievement. ” is rejected. By comparing mean general category students having higher intelligence quotient than reserved category students.
- (6) The researcher finds that null Hypothesis that “There will be no significant difference on mean score of Intelligence quotient between of students having high educational achievement whose parents working in government and private sector. ” is not rejected. Thus, the Researcher has concluded that Intelligence quotient between of students having high educational achievement whose parents working in government and private sector possess equal.
- (7) The researcher finds that null Hypothesis that “There will be no significant difference on mean score of Intelligence quotient between of students having low educational achievement whose parents working in government and private

sector. ” is not rejected. Thus, the Researcher has concluded that Intelligence quotient between of students having low educational achievement whose parents working in government and private sector possess equal.

### Conclusion :

The present study is aimed to compare the Educational achievement achieved by students with their Intelligence. This comparison between score of Educational Achievement and Intelligence will be using the Intelligence test. The skills attained by Educational Achievement and experiences are very useful in various fields of life. Teachers and parents will be able to guide students to get better achievement. The strength provided by them will help them to decide the direction

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## Effect of Concept Mapping of student of standard IX in Gujarati subject to Metacognitive Process and Academic Achievement.

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### **Abstract**

The study investigated the effects of concept mapping on students achievement and Metacognitive process in Gujarati. The study was granted school of secondary school under gseb board. The study employed experimental design. Specifically the pre - post test non-equivalent control group research design was used. The sample was 70 students selected from two classes of secondary schools drawn from the population through a simple random sampling. One class was used for treatment and the other for control. The treatment group was taught Gujarati with concept mapping approach while the other was taught with conventional method. Three research questions and three null hypotheses guided the study. Mean, standard deviation and the Analysis of Co-Variance (ANCOVA) were used to analyze data. Results showed that effect of Concept Mapping of student of standard IX with reference to Metacognitive Process and Academic Achievement was positive.

**Keywords:** Concept Mapping, Metacognitive Process, Achievement, Gujarati .

### **1.1 Introduction**

To complete long syllabus in short time today the teacher applies lecture-method. If the students are taught continuously with lecture-method, they will be bored and disinterested. Students will learn with enthusiasm and teaching can be progressive if any other new method is applied in option of lecture-method. It has made tremendous progress and at present it is not proper to apply routine method like lecture method. Teacher can never get success in subjects like Gujarati if he only gives bookish knowledge to the students. The students can have clear concept of understanding only if they are given the concept of the whole knowledge of subject-matter by the teacher. The process of teaching students is a Metacognitive Process. There would be no importance of teaching if the students are taught without identifying their Metacognitive abilities.

### **1.2 Concept Mapping**

*Concept mapping, each word or phrase is connected to another and is attached to the original idea, word or phrase back. By revealing the connections and helping students see how*



*personal ideas are a way to develop logical thinking and practice of learning, by creating the whole thinking.*

*The concept mapping concept is a schematic device for presenting relationships among the masses. Concept events or objects, or events or things, is a routine to see the records of designated by a label. Concept Mapping The conceptual structure is a technique for externalizing understanding. It has not focused on individual concepts, but on the organization of the conceptual structure concept set. It emphasizes the whole organization. In its simplest form, the concept mapping knowledge is organized in cognitive structures.*

*Concept mapping that separates the presentation of other knowledge that uses the ideas of Ausubel's assimilation theory of constructive enlightenment and cognitive learning and high value places on the knowledge of those knowledge acquired prior knowledge.*

*Concept Mapping Novak Research Program was developed in 1972, in the code where he tried to follow and understand the Gujarati changes in children's knowledge. Since then, the broad aspects of this strategic approach have been introduced during their study of the researchers. A concept mapping is a diagram that shows the relationship between concept tos. It is a graphical tool for organizing and presenting knowledge. In fact, these tools that helps with planning and organizing knowledge. Conceptual maps are very effective. Those students represent their understanding of domain knowledge in a well organized format.*

*In other words, there are graphical tools for concept mapping planning and presentation of knowledge. They are concepts, usually involving relationships between circles or some type of boxes closed, and the lines suggested by linking two concepts link. As a link to words or link phrases on the line, the relation between the two concepts is referred to hierarchical structure that features good maps and the ability to discover and characterize new cross links. There are two features of the map of concept that it is important to develop a creative thinking.*

### **1.2.1 Theoretical Framework of Concept Map**

Graphic organizers are visually powerful learning tools (strategy) to construct meaning and thus help in meaningful learning. Concept maps are graphic organizers constructed by J.D. Novak of Cornell University (USA) in 1972 while trying to make sense of the children's domain of knowledge before and after instruction. The method has turned out to be effective for teachers for organizing the knowledge before and during instruction and for the students to find meaning with the concepts learned in any knowledge domain. Novak (2006) defines "Concept maps are graphical tools for organizing and representing knowledge. They include concepts, usually enclosed in circles or boxes of some type, and relationships between concepts indicated by a connecting line linking two concepts. Words on the line referred to as linking words or linking phrases, specify the relationship between the two concepts." Concept maps are "visual road maps" to show pathways in a specific knowledge domain. Some of the terms connected with



concept maps are explained by Novak, they are as follows: Concepts are perceived regularity in events or objects, or records or events or objects designated by a label.

### **1.2.2 Characteristics of Concept Maps**

The characteristics of Concept maps are indicated as follows by Novak (2006)-

- They include concepts, usually enclosed in circles or boxes of some type, and relationships between concepts or propositions, indicated by a connecting line between two concepts. Words on the line specify the relationship between the two concepts.
- The concepts are represented in a hierarchical fashion with the most inclusive, most general concepts at the top of the map and the more specific, less general concepts arranged hierarchically below
- The concept maps contain the “cross-links.” These are relationships (propositions) between concepts in different domains of the concept map. Cross-links help us to see how some domains of knowledge represented on the map are related to each other.
- The concept maps have specific examples of events or objects that help to clarify the meaning of a given concept.

### **1.2.3 Steps used in the Construction of Concept Maps for the Present Study.**

Novak (1998) has outlined the steps to follow in the construction of the maps. These steps were read in the class before the introduction of concept mapping strategy. Also they were typed, duplicated and pasted on each student’s class work note book so that they can follow the steps in the construction of the maps.

- A. Identify the focus questions or knowledge domain (area) you wish to map. Identify 10 or more concepts that are connected to the question or knowledge domain.
- B. Rank order the concepts by placing the broadest and most inclusive idea at the top of the map
- C. Work down the list and add more concepts as needed.
- D. Begin to build up your map by placing the most inclusive at the top. Usually one or two or more will be at the top.
- E. Next select two or three sub concepts to place under each general concept. Avoid placing more than three under any other concept
- F. Connect the concepts by lines. Label the lines with one or two linking words. So that it reads as a valid statement. The connection creates meaning. When you hierarchically link together a large number of related ideas, you can see the complete answer to the question or the structure of meaning to the given knowledge area
- G. Rework the structure of the map, which you may include by adding or subtracting sub concepts.

### **1.3 Metacognitive Process**

The simplest definition of metacognition is just “thinking about thinking” - a notion that disguises much more complicated concepts that have kept scientists, philosophers, and educators puzzling for hundreds of years. Puzzles such as “How can we truly think about our own thinking”, when the brain that is doing the thinking is also the thing that is being thought about?

Philosophical puzzles aside, metacognition can most usefully be thought of as knowledge and understanding of what we know and how we think, including the ability to regulate our thinking as we work on a task. While cognitive skills are necessary to perform a task, metacognitive skills allow us to understand how the task was performed (Garner, 1987). Metacognition is knowledge and understanding of our own cognitive processes and abilities and those of others, as well as regulation of these processes. The umbrella term “metacognition” can be divided into two separate, but interrelated parts: Metacognitive Knowledge and Self-regulation. Metacognitive knowledge is knowledge that we hold about our own thinking, and the thinking of other people. We are usually able to report metacognitive knowledge if we are asked about our own thinking and it includes things. Understanding that having a strategy might help you to solve a problem more efficiently or that having an essay plan may help to keep your argument on track. Knowing that it is more difficult to concentrate in a room that is noisy than one which is quiet. Knowing that you are good at remembering people’s faces but not their names, while your friend is good with names, not faces. There are three types of metacognitive knowledge that each plays a role in learning and problem-solving:

Declarative knowledge: “knowing what” – knowledge of one’s own learning processes, and about strategies for learning

Procedural knowledge: “knowing how” – knowing what skills and strategies to use and how to apply them

Conditional knowledge: “knowing when” – knowledge about why and when various learning strategies should be used.

Self-regulation on the other hand, refers to a set of activities that help learners to control their learning. Research has shown that metacognitive regulation supports performance in a number of ways, including understanding where to direct attention, using strategies more reliably and efficiently, and developing awareness of difficulties with comprehension. At the heart of self-regulation are three essential skills:

- Planning
- Monitoring
- Evaluation

Planning involves working out how a task might be approached before you do it. For example you might make predictions before reading, select a strategy before tackling a problem, or allocate time or other resources before commencing work.

Monitoring refers to the pupil’s on-task awareness of progress, comprehension and overall performance. Stopping every so often to self-test and check for understanding is a good example of monitoring. Monitoring ability is slow to develop and even adults find it difficult, but it can be improved with training and practice.

Evaluation requires the student to review the outcomes and efficiency of the learning experience. Evaluation includes revisiting goals and conclusions, deciding how to improve next time, and examining learning from another person’s perspective to diagnose problems.

These two components of metacognition – metacognitive knowledge and regulation of cognition – are related. Research suggests that good metacognitive knowledge helps pupils to regulate their own thinking, for example, when it comes to monitoring their progress of a task. Essentially, knowing about metacognition and its potential benefits greatly supports pupils in applying it to learning situations.

Further, metacognitive skills are applicable to all subjects of the curriculum, and can be transferred from subject-to-subject. Metacognitive skills practiced in geography can be equally useful in Gujarati, Irish, or business studies. Students may need to be reminded to use them in different contexts from those they first encountered them, but the skills are portable nonetheless. Knowing about metacognition and its potential benefits greatly supports pupils in applying it to learning situations.

### **1.3.1 Metacognition important for the teacher**

It makes sense that an awareness and understanding of how we learn could impact upon the way in which we learn. For more than a century educationalists have been suggesting that paying conscious attention to the learning process could influence how we acquire knowledge and understanding. Thirty years of research in this area indicates that awareness and application of metacognitive skills supports learning for pupils. Metacognitive strategies are rarely taught explicitly to students. We expect pupils to learn the material from the curriculum that we present to them, but we do not always invest the same time in teaching them how to learn. Factual information fades fairly quickly once a pupil leaves school – over 60% of it disappears within 2-3 years if it is not in constant use. However, throughout any further education or working career, an individual will constantly be faced with new problems to solve, new information to make sense of and new tasks to complete. In equipping pupils with the knowledge of how to learn we can set them up for these future challenges. We all strive to find ways to keep our pupils engaged and to make them an active part of the learning process. Teaching metacognitive skills to students gives them the key to understanding their own learning. It shows them ways to take responsibility for the way in which they learn, rather than expecting to be a passive recipient waiting for the next transmission of information. Developing metacognitive skills are also an important aspect of formative assessment or Assessment for Learning. In order to maximise the benefits of learning experiences, pupils must be able to evaluate their own performance, isolate steps that they can take to help them to improve and work in a collaborative way with their teachers to decide on next steps. A knowledge of metacognition on the parts of both the teacher and pupil is an important factor in facilitating the Assessment for Learning process. Assessment for learning is discussed more fully below.

### **1.3.2 Metacognitive skills important for the learner**

Metacognitive skills are tools that empower the learner. Pupils very often fail to see learning as cycle that involves revisiting previous work to see where it can improved, acknowledging the value of mistakes, and planning improvements on this basis. Instead, research shows that they are inclined to attribute successes to good luck and failures to lack of ability<sup>4</sup>.

Such faulty beliefs serve to make some students helpless, believing that there is little they can do affect the outcome of the “lottery” of good grades. By showing a learner that they can be in control of how they study, how they organise their work, and how they reflect upon it, we encourage them to take responsibility for learning and demonstrate that it is an active process reduce the “mystery” that some pupils imagine shrouds the learning process. Learning doesn’t just “happen” if you sit in a classroom for long enough or read the same page enough times. The self-regulatory skills of planning, monitoring and evaluating are crucial for the student if they are to experience learning in the holistic manner intended in the learning cycle.

### **1.3.3 Metacognitive skills related to Concept mapping**

Concept mapping is the process of gathering, recording, interpreting, using, and reporting information over time about a child’s progress and achievement in developing knowledge, skills and attitudes. Concept mapping comprises the traditional form of assessment that generally involves assessing the pupil’s performance at the end of a unit of work, or after a period of time, such as at the end of term, or end of year. Very often the only feedback given on assessment performance is a score or grade. While this information can be very useful to the teacher in planning how to progress with the individual pupil and the class as a whole, the benefit to the pupil of a score or grade alone, without supporting information on how to improve and progress, may be rather limited. The ethos of Concept mapping is an understanding that the pupil measures their progress against previous attainments rather than against other pupils. Concept mapping is a collaborative process between the teacher and student and is at the heart of supporting the learning cycle described in the section above. Metacognitive skills are key in supporting pupil’s own monitoring and evaluation of their work, in choosing where to improve and what to do to reach their targets.

### **1.4 Academic Achievement**

It is the measure of what an individual has learned in his or her present level of performance of remembering, understand, applying & analyzing processes.

## **2.0 Objectives of the Study**

The following research objectives will be formulated based on the purpose:

1. To study the effect of Concept Mapping on the Metacognitive Processes of standard IX students in Gujarati .
2. To study the effect of Concept Mapping on the Academic Achievement of standard IX students in Gujarati .
3. To study the opinion of the students on Concept Mapping as pedagogical tool in the learning process.

### **3.0 Hypotheses of the study**

The hypotheses were formulated on the basis of the research objectives and the variables under study. The researcher will check the following hypotheses of the present study:

**H<sub>01</sub>** There will be no statistically significant difference in the Metacognitive Processes between experimental group and control group.

**H<sub>02</sub>** There will be no statistically significant difference in the Academic achievement between the experimental group and control group.

**H<sub>03</sub>** To investigate the opinion of the students on the use of concept mapping as pedagogical tool in the Gujarati learning process

#### **4.0 Variables**

The present study will be an experimental study. Variables involved in the study will be as following.

##### **4.1 Independent Variable**

Concept mapping is the treatment variable. This is a teaching method used in this mixed method to assess the effect on the Metacognitive Processes and Academic Achievement of the students of class IX Selected units of Gujarati .

##### **4.2 Dependent Variable**

The dependant variables for the study are the Metacognitive Processes and Academic Achievement

##### **4.3 Control variables**

Those factors, which are controlled by the researcher to cancel out or neutralize any effect, they might otherwise have on the observed phenomenon. The following variables will be controlled during the experimentation:

1. Time duration
2. School environment
3. Testing
4. Instrument

#### **5.0 Area of research**

To study the effect of concept mapping on the Metacognitive area of research as Teaching & Learning Processes, Metacognitive Processes, Creativity and Innovations, Secondary Education, Gujarati Education, Teaching Strategies etc. The area of research for the present study will be Cognitive Psychology.

## 6.0 Type of research

Research is classified under three broad categories:

1. Basic or fundamental research
2. Applied research
3. Action research

Present study was applied type of research.

## 7.0 Delimitation of the study

The researcher was aware of the wide scope of the subject area and so the study was delimited to:

1. The present research has carried out on the rural and urban students of Std-IX of one school of Patan district.
2. Selected units of Chemistry, Biology and Physics in Gujarati subject of standard IX.
3. Schools for experiment and replication stages were selected purposively.

## 8.0 Limitations of the study

The limitation of the present study will be as following:

Randomization of the whole population by the researcher was not possible because the students were enrolled in various schools and within the school they put in different sections at random.

## 9.0 Importance of the study

1. *This study endeavors to assess the use of concept mapping as a pedagogical tool. By this study the researcher would find the impact of Concept Mapping as a pedagogical tool, which will help the development of Metacognitive Processes.*
2. *The study also would elaborate on the effect of Concept Mapping on the academic Performance in Gujarati. Further the study endeavors to portray the effective use of a simple pedagogical tool in a class room situation where sophisticated technology is not available.*
3. The testing of the hypotheses enables a teacher to develop the capacity in and testing concept mapping as a strategy to enhance meaningful learning.
4. When evidence reveals that standards-based teaching models work for teachers, and when teachers themselves design lessons and implement them in the complex classroom settings,

then there is teacher- desire to adopt defensible strategy such as concept mapping. With respect to professional development, exploring new avenues of teaching strategy contributes to the professional development of a teacher to critically examine new directions into teaching.

5. Experimentation with contemporary pedagogical tools such as the concept mapping in a classroom at the interface of students contributes to high quality professional development, and it is much needed if we are to influence students' Gujarati achievement, conceptual development, and students' interests toward Gujarati .
6. It also tries to assess students' opinion towards concept mapping as a pedagogical tool in the learning process.
7. This method was a simple teaching strategy which the teacher and the student can use with minimal resources for enhancing the learning process.
8. The strategy helps the student to be active, thinking, articulating the concepts and constructing the concepts. It helps the student to produce new connections in the brain.

#### *10.0 Research Method*

**The present study was aimed at finding the comparative effectiveness of concept mapping as a pedagogical tool, on the Metacognitive processes and achievement of standard IX students in Gujarati . The sample was a matched group, hence the design used for the study was called The Matching only Pre- Post test Control group Design.**

#### **11.0 Population**

The population of the present study was the students of standard IX study in Gujarati medium Secondary schools managed by trust.

#### **12.0 Sample**

In the present research, the researcher was selected the sample with the help of random sampling and select one secondary school students as a sample of the study. From selected school the equivalent group of students was be selected and from these group experimental and control group will be decided randomly. Each group was containing around 35-35 students.

#### **13.0 Tool**

Any study requires reliable and valid tools to measure the variables under study. In present study following tool was be utilized.

❖ Instrument to Measure Metacognitive processes inventory

- ❖ Instrument to Measure Academic achievement in the Gujarati
- ❖ Opinion on concept mapping.

#### **14.0 Data Collection**

For collecting of data of the present study, the researcher was use tools. It was be used both as pre-test and post-test. The pre-test was be given before the treatment and the post-test was be given after the treatment. And the students were get the scores in the test was be used as a data for the present study.

#### **15.0 Data Analysis**

Since the study was a quantitative study inferential statistics were employed. Mean, standard deviation, t – tests were conducted. Effect sizes were also calculated.

#### **16.0 Findings**

The major findings and conclusion of the study were presented briefly according to each research objective

**H<sub>01</sub> There will be no statistically significant difference at 0.05 level in the Metacognitive Processes, between the Experimental group and the Control group of Standard IX students.**

**– It was found that the Metacognitive processes of the students improved significantly after the treatment**

**H<sub>02</sub> There will be no statistically significant difference in the Academic achievement between the experimental group and control group.**

**-It was found the achievement of experimental students significantly improved very high positive.**

**H<sub>03</sub>: To investigate the opinion of the students on the use of concept mapping as pedagogical tool in the Gujarati learning process. The results of the study of the opinion of the students suggested that –**

**1) Concept mapping as pedagogical tool enhanced their effort and encouraged them to take a more active role in learning Gujarati .**

**2) Concept mapping served as an aid in understanding the concepts, in their achievement, and pace of learning Gujarati .**



3) They felt their interest in Gujarati was increased due to use of concept mapping strategy.

## 17.0 Conclusion

The hypothesis was accepted the study contributes to the effect of concept mapping on Metacognitive processes and the achievement of the IX standard students. This in depth study has shown there is a direct relation between the pedagogy used (concept mapping strategy) on Metacognitive processes and achievement of the students. The opinions of the students show they felt concept mapping helped their effort in understanding concepts. They also believe that concept mapping had a direct effect on their achievement, ability to reflect on Gujarati concepts and increased their interest in Gujarati these data and opinions from the study will benefit the teachers to reformulate their teaching strategy. Such a simple teaching strategy bringing a great impact in the achievement and Metacognitive processes of students was benefit, teachers, policy makers, administrators' academicians to have a fresh look at concept mapping a pedagogical tool.

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# **Some case studies of Young TB patients**

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- (1) Introduction.**
  - (2) Objectives of study.**
  - (3) Tool used.**
  - (4) Methodology**
  - (5) Result and Discussion**
  - (6) Significance of research**
  - (7) Graphs**
  - (8) Words of Thanks**

## **(01) INTRODUCTION :-**

What is Tuberculosis ?

Tuberculosis, commonly known as TB, is a bacterial infection that is spread through the lymph nodes and bloodstream to any organ in your body. It is most often found in the lungs. Most people who are exposed to TB never develop symptoms because the bacteria can live in an inactive form in the body. But if the immune system weakens, such as in people with HIV or elderly adults, TB bacteria cause death of tissue in the organs they infect. Active TB disease can be fatal if left untreated.

Because the bacteria that cause tuberculosis are transmitted through the air, the disease can be contagious. Infection is most likely to occur if you are exposed to someone with TB on a day-to-day basis, such as by living or working in close quarters with someone who has the active disease. Even then, because the bacteria generally stay latent (inactive) after they invade the body, only a small number of people infected with TB will ever have the active disease. The remaining will have what's called latent TB infection – they show no signs of infection and won't be able to spread the disease to others, unless their disease becomes active.

Because these latent infections can eventually become active, even people without

symptoms should receive medical treatment, Medication can help to get rid of the inactive bacteria before they become active.

TB was once a widespread disease. It was virtually wiped out with the help of antibiotics developed in the 1950s. but the disease has resurfaced in potent new forms- multidrug-resistant TB and extensively drug-resistant TB. Today, these new and dangerous forms of the disease – resistant to some of the commonly used drug treatments – have created a public health crisis in many large cities worldwide. If you have TB – in active or latent state – you must seek medical treatment.

## **(02) OBJECTIVES OF STUDY :-**

There are certain scientific objectives of the present study. The objectives are mentioned below

- A. The first aim of the present research is to know about Depression level of the patients.
- B. In this study I have defined different Dimensions of patients Depression.
- C. Which dimension is more! than other dimension ?
- D. How to cure TB patients from their depression
- E. Last aim of present research is to aware society from TB patient's depression.

## **(03) TOOL USED :-**

For present study standardized TS Depression scale is used. Scale prepared by Dr. R. N.Gupta and G. P. Thakur. T S Depression scale is widely used for many researches in the field of psychological disorders. It is also for therapeutic use. Here I have used for TB patients diagnosis and cure. The speciality of this scale is that the scale measurers seven dimensions different of Depression.

1.Apathy, 2. Sleep disturbance, 3. Pessimism, 4. Physical exhaustion, 5. Indecisiveness, 6. Dejection, 7. Social withdrawal, All the dimensions are useful for diagnosis and therapy. In this study it is very useful, to know about drepression dimensions of TB patients.

For present study I have taken three important dimensions of depression to study deeply. 1. Sleep disturbance. 2. Physical exhaustion and 3. Indecisiveness. Very effectively these dimensions are measured in TB patients.

## **(04) METHODOLOGY :-**

For this present study diagnosed TB patients are taken from Ahmadabad's civil hospital. From the record of hospital, I have chosen only young patients for study. The age group of the patients is between 18 to 35 years. After the selection of patients. I have given some suggestion for TS depression scale and about research. Than one by one test was given to patients. All the patients co operated very well Patients were gives real answers according to their present life

style and condition of diseases,

After than I have done scoring according to the scoring key. result and conclusions are discuss here in the next topic

#### **(05) RESULT and DISCISSION :-**

TB patients dimensions of depression are mention here table wise and discussed scientifically.

Clarification of symbols used in table. DD= Depression Dimension, SD = Sleep disturbance, PE = Physical exhaustion, IND = Indecisiveness.

**Table – 1** Patient No. 1 Karan Rathod

<b>DD</b>	<b>Score</b>
SD	11
PE	13
IND	16

In table no one patients score of indecisiveness is higher than other score. This indicates dimension of indecisiveness is due to TB. This kind of patients is living life of to be or not to be. Positive suggestions of psychology are effective for treatment.

**Table – 2** Patient No. 2 Somesh Anand

<b>DD</b>	<b>Score</b>
SD	13
PE	15
IND	16

Table no. 2 also mention the same result of table 1. Patient is suffering from depression dimension of indecisiveness. His life is painful due to depression.

**Table – 3** Patient No. 3 Ashish Pathak

<b>DD</b>	<b>Score</b>
SD	11
PE	12
IND	08

Table-3 indicates that patient is suffering from depression dimension of physical exhaustion. Gen early TB patients are physically weak. It is proved here.

**Table – 4** Patient No. 4 Rakesh bhai

DD	Score
SD	09
PE	10
IND	11

Here patient have depression, which is mention in table 1 and 2.

**Table – 5** Patient No. 5 Prakash Parmar

DD	Score
SD	11
PE	13
IND	17

TB Patients have post of time incisiveness in his life. Because of TB they are always depended on others. Table 1, 2, 4 and 5 are proved this fact of patient's incisiveness.

#### **IMPORTANT NOTE :-**

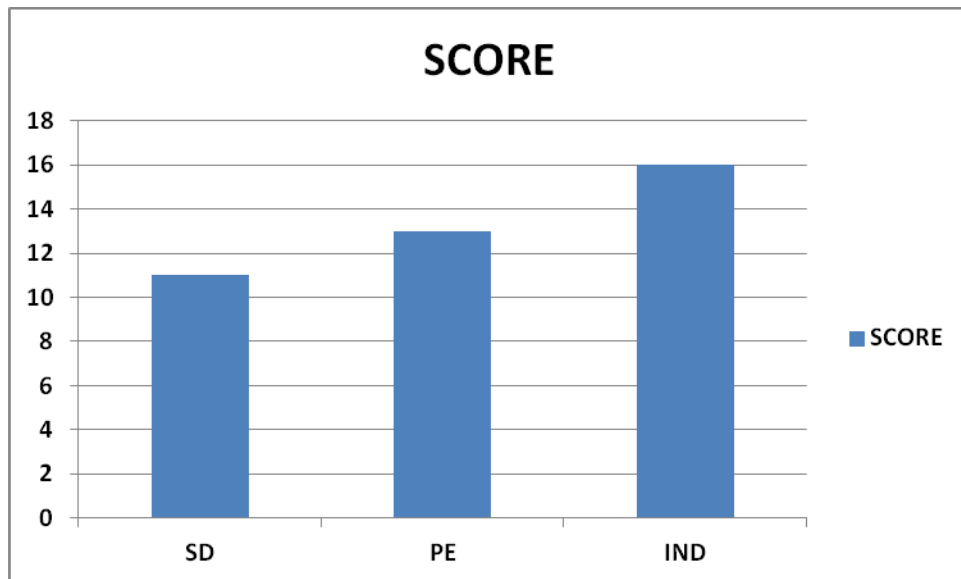
With in short time these case studies are prepared. Another cases will be present in the conference

#### **(06) SIGNIFICANCE OF RESEARCH (Conclusion):-**

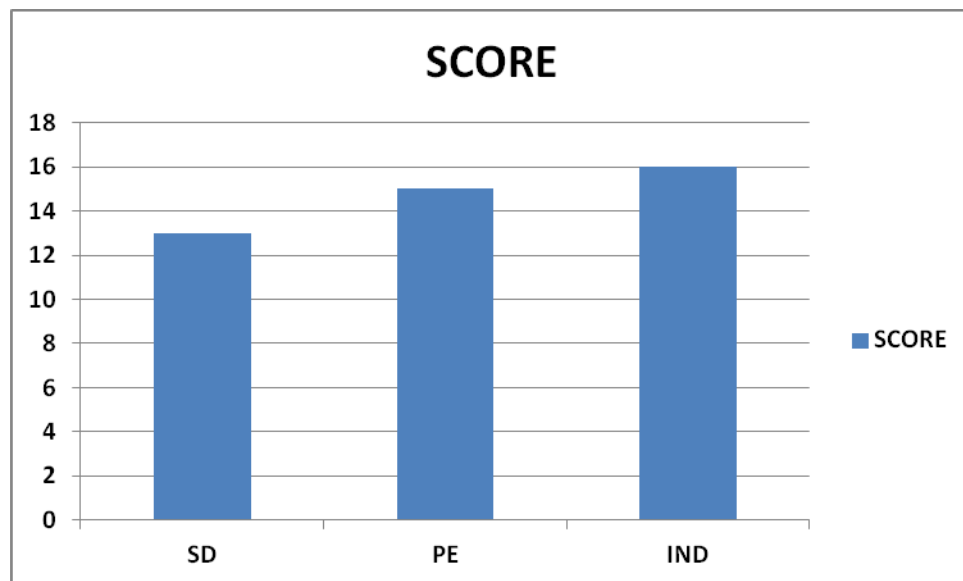
Present research proves that TB patients are always depressed. Most of the TB patients are suffering from dimensions of incisiveness and physical exhaustion. We have to take care of patient in this matter and always help them in all manner. Many suggestions and psychotherapies can cure TB Patients successfully. In my full length paper I will discuss.

(7)

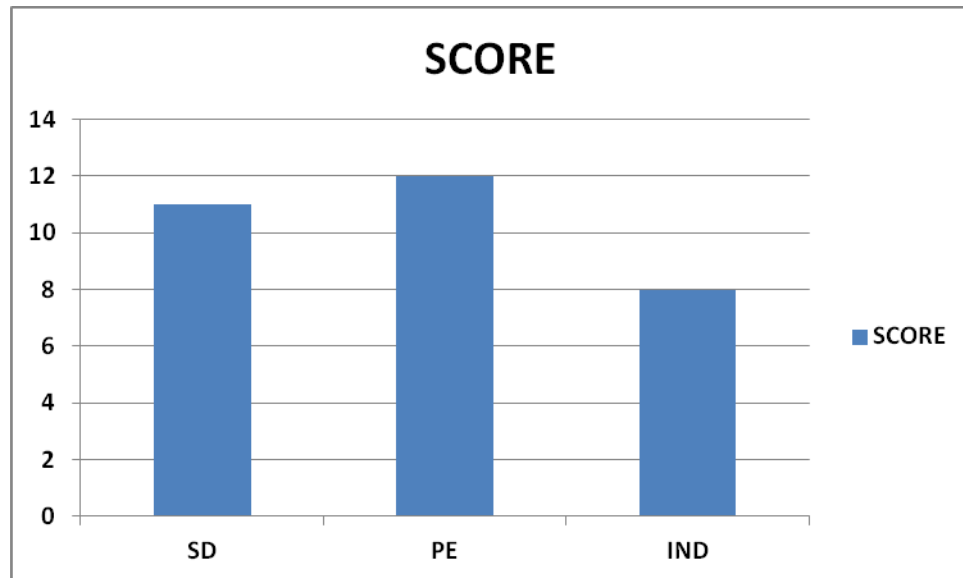
**GRAPH:1**



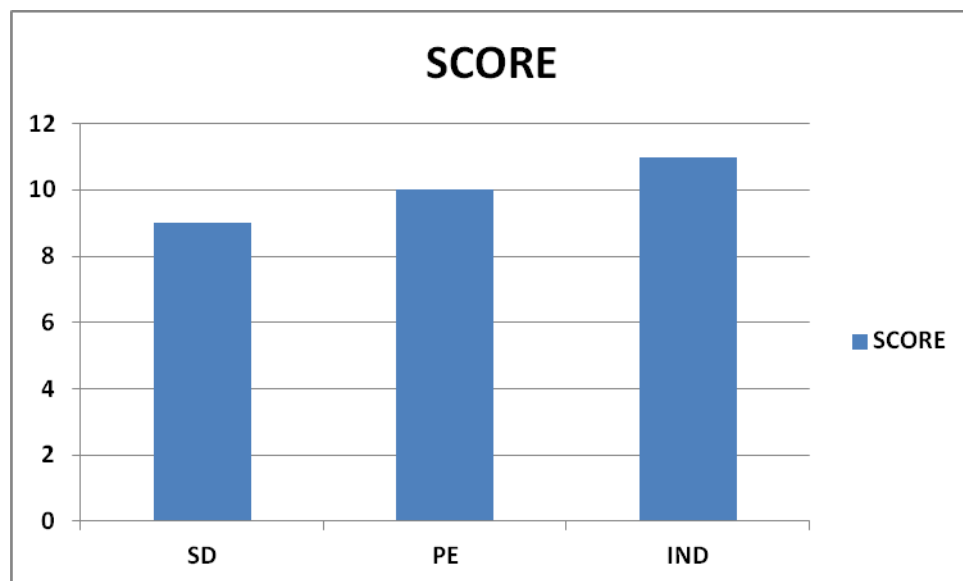
**GRAPH: 2**



**GRAPH: 3**

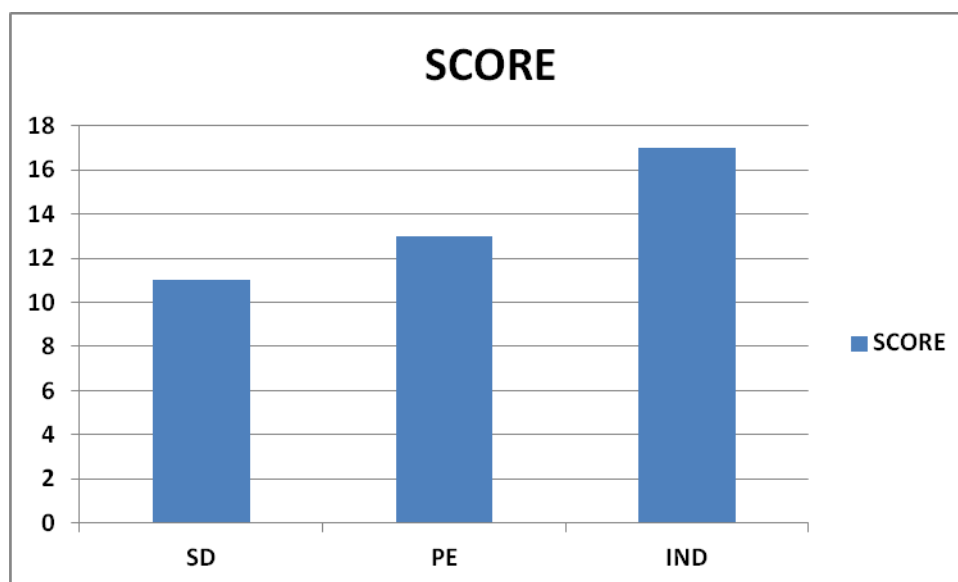


**GRAPH: 4**





**GRAPH: 5**



## वेदोमे निहित आचार - तत्व

विपुल जे जादव

विद्यावारिधि शोधछात्र

श्री सोमनाथ संस्कृत विश्वविद्यालय

भारतीय संस्कृति के इतिहास में वेदों का स्थान बहुत गौरव का है। श्रुति (वेद) की दृढ़ नींव के ऊपर ही भारतीय धर्म तथा सभ्यता का भव्य भवन टिका है। मानवी के आचार-विचार, रहन-सहन, धर्म-कर्म को भली-भाँति समझने के लिए वेदों का ज्ञान विशेष आवश्यक है। हमारे महाजानी ऋषियों द्वारा अनुभूत आध्यात्म तत्वों की विशाल राशि का नाम ही वेद है। स्मृति तथा पुराणों में वेद की बड़ी प्रशंसा की गई है। मनु के कथनानुसार जिस प्रकार संसार की वस्तुओं को देखने के लिए आँखों की जरूरत है उसी प्रकार पारलौकिक और आध्यात्मिक तत्वों को जानने के लिए वेद की आवश्यकता है। वेद का विशेष महत्व इस बात से है कि वह बड़े-बड़े कठिन और गुह्य विषयों का रहस्य प्रकट कर देता है। उदाहरणों के लिए ज्योतिष्टोम यज्ञ के करने से स्वर्ग मिलता है। इसलिए वह करने योग्य है और 'कलंज' भक्षण से हानि होती है, इसलिए वह त्यागने योग्य है। इन विषयों का निर्णय कोई भी विद्वान अपनी विद्या या तर्क के द्वारा नहीं कर सकता। इस प्रकार के अनगिनत प्रश्नों का उत्तर हमको वेद द्वारा ही ज्ञात हो सकता है। वेद का महत्व – अपने असाधारण और अति व्यापक ज्ञान के कारण, अपनी सूक्ष्मेक्षिका से, अपनी सात्विक और निर्मल प्रज्ञा से, अपने उस असीम योगबल से, जिसके आधार पर वह भूत, भव्य और भविष्य को जान गया, मनु ने वेद के अलौकिक ज्ञान – विज्ञान का गीत गाया। मनु का उपदेश है वेदोऽखिलो धर्ममूलम्।

अर्थात् – वेद सम्पूर्ण धर्म का मूल है। धर्म से आचार – मर्यादा स्थिर होती है। धर्म से स्वामी – सेवक, गुरु शिष्य, सेनापति – सेना, पिता – पुत्र, पति – पत्नी, व्यापारी – व्यापार बँधे हुए हैं। धर्म – विहीन राजा – प्रजा गहरे गर्त में गिर जाते हैं।

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अर्थात् जो कुछ किसी का भी धर्म मनु ने कहा , वह सब वेद में कहा गया है । वेद सर्वज्ञानमय है ।भारतवर्ष के कल्याण के लिए तथा इसकी पूर्व – प्रतिष्ठा को स्थापित करने के लिए वेदज्ञान के उपार्जन और प्रसार का अभूतपूर्व आन्दोलन होना चाहिए । अंग , उपांग और ब्राह्मण ग्रन्थों के शतशः जाननेवाले , सदाचार की सुदृढ़ नींव पर खड़े होकर यह कठिन काम कर सकेंगे ।

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### • पारिवारिक आचार

परिवार में शिशु के रूप में जन्म लेकर व्यक्ति पहले अधिकार प्राप्त । करता है और धीरे-धीरे बड़ाहोकरकर्तव्य कर्मों की ओर प्रेरित होता है प्रारम्भिक अवस्था में माता-पिता के अपने शिशु के प्रतिकुछ कर्तव्य होते हैं। यदि इन कर्तव्यों के पालन में माता-पिता कुछ लापरवाही बरतते हैं तो जीवन की शुरुआत से ही बच्चा अपने कर्तव्यों और अधिकारों को समझने में अनभिज्ञ रहता है और यहीं से अव्यवस्था उत्पन्न हो जाती है। इसीलिये माता-पिता के कर्तव्यों के साथ-साथ पुत्र-पुत्री के भी कर्तव्यों का विधान किया गया है। भाई। के अपनी बहन के प्रति और बहन के अपने भाई के प्रति भी कुछ अधिकार और कर्तव्य होते हैं। इस प्रकार संतान अपने अधिकारों को प्राप्त करते हुए और कर्तव्य के पथ पर अग्रसर होते हुए युवावस्था में पदार्पण करता है। तब वह वैवाहिक बंधन में बंधकर एक नए जीवन का आरम्भ करता है और पुनः नवीन कर्तव्यों के- प्रति उत्तरदायी हो जाता है। एक ही गृह में रहने वाले सदस्यों के परस्पर आचार-व्यवहार को पारिवारिक-आचार के रूप में व्यक्त किया जा सकता पिता के प्रति आदर की भावना पिता के परिवार का मुखिया माना जाता है और उस मुखिया को परिवार में सम्मानित सदस्य माना जाता है।

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### समाजिक आचार

सामान्य रूप से मनुष्य किसी न किसी परिवार से सम्बन्धित रहता है। और कई परिवारों के सम्मिलन से एक समाज का निर्माण होता है। एक व्यक्ति जो परिवार में नैतिक आचरण की शिक्षा प्राप्त करता है, वही परिवार से बाहर निकलकर अन्य दूसरे मनुष्यों के साथ समाज में अपने नैतिक आधारों का व्यावहारिक परीक्षण करता है। नैतिक गुण वास्तव में मानव को समाज से ही प्राप्त होते हैं अतः उन गुणों के विपरीत कार्य करने से समस्त सामाजिक व्यवस्था प्रभावित होती है। मनुष्य समाज का एक आवश्यक अंग है अतः उसके समाज के प्रति तथा उसके प्रति समाज के कुछ कर्तव्य होते हैं जिनके पालन के आधार पर ही श्रेष्ठ समाज की कल्पना की जा सकती है। ब्राह्मण ग्रन्थों में भी समाजिक नैतिकता के परिचायक अनेक उद्धरण मिलते हैं। श्रेष्ठ समाज के निर्माण हेतु ब्राह्मण ग्रन्थों में व्यक्ति के लिये कुछ मर्यादाओं का भी निर्धारण किया गया है। यथा-

दूसरे के घर पर नहीं रहना चाहिये; किसी को उसके उचित भाग से ही समृद्ध करना चाहिये, किसी स्थान विशेष में वहाँ के स्वामीकी आज्ञा लेकर ही प्रवेश करना चाहिये, योगक्षेम विचारपूर्वक ही कार्य का प्रारम्भ करना चाहिये, आचार्य का अनुगमन शिष्य को करना चाहिये एवं गुरु के प्रति द्रोह नहीं करना चाहिये; सबके प्रति समान एवं विमल दृष्टि रखनी चाहिये इत्यादि। इन सबके सम्यक् परिपालन के द्वारा मनुष्य के अन्दर वैयक्तिक श्रेष्ठ आचरिक गणों का विकास होता है तथा समृद्ध एवं सुखी समाज के निर्माण में सहायता मिलती है।

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### राजनीतिक आचार

ब्राह्मण ग्रंथों के अंतर्गत राष्ट्र के सुचारु रूप से संचालन के लिये नीति को अनिवार्य रूप से महत्वपूर्ण स्थान प्रदान किया गया था और राजनैतिक नियमों के क्रियान्वयन-हेतु ऐसे व्यक्ति को चुना जाता था जिसे 'राजा' 'एक सम्राट' आदि कहा जाता था। विभिन्न यज्ञों जैसे अश्वमेध, राजसूय, सर्वमेध, सोमयाग आदि यज्ञों से सम्बन्धित ऐसे मन्त्र भी मिलते हैं जिनका सम्बन्ध राजा से होता है। अपने राष्ट्र के प्रति श्रेष्ठ भावना रखने के कारण ऐ..ब्रा.

में यह विधान भी कहा गया है कि ऐसा व्यक्ति ही राजा बनने का उचित पात्र है जो शक्ति सम्पन्न हो, इस तथ्य को ऐन्द्र-महाभिषेक के प्रसंग में बतलाया गया है-(अभिषेक के लिए देशों के मध्य विवाद होने पर) प्रजापति के सहित उन देवों ने कहा-"देवों के मध्य यह (पुरोवर्ती) इन्द्र अत्यन्त ओजस्वी (अर्थात् शरीर के आठवें धातु से युक्त) है, अत्यन्त शारीरिक बल से युक्त है। शत्रु की पराजय में समर्थ है अर्थात् अभिनव समर्थ और अपने भक्तों के लिये अत्यन्त साधु पुरुष है। आरम्भ किये हुए कार्य को अतिशय रूप से पार लगाने वाला है, इसलिये (इन्द्र) को हम लोग (राज सिंहासन पर) अभिषिक्त करें। इस पर अन्य सभी देवों ने कहा-"ऐसा ही हो।" और उसी समय उन इन्द्र को अभिषिक्त किया।" इस विवरण से हमें ऐसा ज्ञात होता है कि उस काल में भी यह धारणा विद्यमान थी कि शक्तिशाली को ही राजा बनाना चाहिये।

#### • **ब्रह्मचारी के आचार**

ब्राह्मण ग्रंथों में स्त्री, पुरुष, याज्ञिक, यजमान इत्यादि की भांति ही ब्रह्मचारी के आचरण एवं व्यवहार के विषय में विस्तार से वर्णन किया गया है। जो शतपथ ब्राह्मण के एकादश काण्ड के अनुसार इस प्रकार है। याज्ञवल्क्य ने एक आख्यायिका के माध्यम से ब्रह्मचारी के धर्माचार का प्रतिपादन करते हुए प्रारम्भ में ही यह निर्देश किया है कि ब्रह्मचारी को समिधा अवश्य लेनी चाहिए क्योंकि "जिस रात को ब्रह्मचारी समिधाएँ नहीं लाता, उस रात को उसका उतना ही- भाग उसकी आयु से कट जाता है इसलिए ब्रह्मचारी को समिधा अवश्य लेनी चाहिए। इसी क्रम में आगे भी ब्रह्मचारी के आचारों का विशद वर्णन है और ब्रह्मचर्य को धारण करना विराट यज्ञ अनुष्ठान माना गया है। इस प्रकार वह चारों भूतों में प्रवेश करता है। एक पद से अग्नि में, एक से मृत्यु में, एक से आचार्य में और चौथा भाग उसका उसमें ही रह जाता है। "जब वह अग्नि के लिये समिधा लाता है तो उसका जो पाद अग्नि में था उसको वापस होता है, उसका संस्कार करके आत्मा में धारण करता है। वह उसमें प्रवेश करता है। अपने को दरिद्र मान करके लज्जा छोड़कर भिक्षा मांगता है, उससे जो पाद मृत्यु को दिया था, उसे वापस लेता है। उसका संस्कार करके आत्मा में धारण करता है, उसमें प्रवेश करता है। जब आचार्य के वचन का पालन करता है या उसके लिए करता है जो पाद आचार्य को दिया था वापस लेता है, उसका संस्कार करता है उसे आना में धारण करता है।

उसमें प्रवेश करता है।" बनातक होकर भिक्षा न मांगे। स्नातक होकर भिक्षा को पराजित कर देता है। अपने वंश वाले और पितरो को भूख को दूर भगा देता है। कहते हैं कि को उसी से भिक्षा मांगनी चाहिये जिससे उसे मिलने की पूरी आशा है और जो इस बात को जानता है कि सब वेद उसमें आ जाते हैं। जो इस प्रकार का आचरण करता है, वह स्नातक होकर प्रज्वलित अग्नि के सदृश चमकने लगता है। उपनयन धर्म के निरूपण के प्रसंग में भी ब्रह्मचारी को नैतिक नियमों से परिचित कराया गया है जैसे कि वह वीर्य का उपार्जन करे (कर्म कुरु), अपनी आत्मा को तेज और ब्रह्मवर्चस से प्रज्वलित करे (समिधा मेही)। ब्राह्मण को ब्रह्मचारी बनकर स्त्री प्रसंग न करे।

### • पाप-पुण्य

मनुष्य के पापमय जीवन का प्रारम्भ कुसंगति से होता है। कुसंगति के कारण ही उसकी बुद्धि भ्रष्ट हो जाती है और निकृष्ट कर्म करने लगता है जिन्हें ही पाप की संज्ञा दी जाती है। ताण्ड्य ब्राह्मण में इस प्रकार के व्यक्तियों को व्रात्य कहा गया है जो अपने कुल क्रमागत आचार-व्यवहार से भ्रष्ट और पतित व्यक्ति हैं और जो विहित आचरणों से रहित और निषिद्ध कर्मों में लिप्त हैं। कृषि और वाणिज्यादि कर्मों को किये बिना ही बलपूर्वक भोजन आदि लेने वालों को भी इसी श्रेणी में रखा गया है। सायणाचार्य के मत में व्रात्य यज्ञों का प्रयोजन ही इनकी व्रात्यता का निर्हरण बतलाया गया है। इन याज्ञिक कृत्यों के अनुष्ठान से और स्तोत्रपाठ करने से उनकी पापराशि भस्म हो जाती है और वे पुनः श्रेष्ठता को प्राप्त कर लेते हैं। यागगत दान-दक्षिणा के अनंतर वे शुद्ध होकर त्रैविद्य वृत्ति को प्राप्त कर लेते हैं। छान्दोग्य ब्राह्मण में ब्रह्मवेत्ता के निष्पाप होने के संबंध में कहा गया है कि पापकर्म से वह वैसे ही असम्पृक्त रहता है, जैसे कमल-पत्र जल से आश्लिष्ट नहीं होता। पापी के विनाश के विषय में छान्दोग्योपनिषद् ब्राह्मण में यह भी कहा गया है कि प्राणोपासक के प्रति पाप करने की कामना वाला वैसे ही नष्ट हो जाता है जैसे मृत्तिकाखण्ड पाषाणखण्ड से टकराकर चूर-चूर हो जाता है। जैमिनियोपनिषद् ब्राह्मण में भी यही पंक्ति प्राप्त होती है। इस प्रकार पंचाग्नि-विद्यावेत्ता के पुण्य-प्राप्ति के सम्बन्ध में वर्णन मिलता है कि पंचाग्नि का वेत्ता पतितों से सम्पृक्त होने पर भी पापलिप्त नहीं होता और पुण्यलोक का

भागीदार होता है।

**मनुस्मृति** अंतमे हम कह सकते है की वेदोमे निहित आचार तत्त्व से हमें आज भी हमारे जीवनमे प्रेरणा प्रदान होतीहे, वेद का महत्त्व अनेक दृष्टियों से माना जाता है। वेद तो धर्म और भारतीय संस्कृति की आधार शिला हैं। भारतीय जनमानस में ईश्वरीय ज्ञान के रूप में वेदों में परम आस्था देखी जाती है। पारम्परिक मत में आस्तिक वह है जो वेद की प्रामाणिकता में विश्वास रखता है, और 'नास्तिक वह है जो वेद की निन्दा करता है। हम वेदों में निहित ज्ञान का स्वीकार करे ओर सदाचार से जीवन व्यतीत करे.

## મહાકવિ ભાસ રચિત 'સ્વપ્નવાસવદત્ત' પ્રકૃતિ નિરૂપણ

શોધછાત્રા— વાસંતી મકવાળા

एच.एन.जी.यु. पाटन

शरणं करवाणि शर्मद ते चरणं चराचरोपजिव्यं ।

करुणामसृणैः कृपाकटाक्षैः कुरु मामम्ब कृतार्थसार्थवाहम् ।।

અતીતના અંધકારમાં અટવાયેલું એક અનોખું વ્યક્તિત્વ ભાસનું છે. સંસ્કૃત કવિતા કામિનીના હાસ ભાસનું નામ સંસ્કૃત સાહિત્ય જગતમાં પ્રખ્યાત છે. ભાસને સંસ્કૃત નાટ્ય સાહિત્યના પિતા માનવામાં આવ્યાં છે. નાટ્યકારના રૂપમાં એમનું નામ અત્યંત પ્રાચીનકાળથી જ અત્યંત પ્રસિધ્ધ રહ્યું છે. કાલિદાસ પછી બાણભટ્ટે પોતાના 'હર્ષચરિત' માં ભાસનાં નાટકોની વિશેષતાઓની ગાથા ગાઇ છે. જેનાથી એમને યશસ્વિતા પ્રાપ્ત થઇ-

सूत्रधार क तारंभै नाटकैर्बहुभूमिकैः ।

सपताकैर्यशोलभे भासो देवकुलैरिव ।।'

મહાકવિ ભાસના રૂપકોમાં અનેકવિધ પ્રાકૃતિક વર્ણનોના આધારે આપણો એમનો પ્રકૃતિ તરફનો નિખાલસ પ્રેમનો ખ્યાલ મેળવી શકીએ છીએ. કાલિદાસની જેમ પ્રકૃતિ ભાસની શૈલીનું એક અવિભાજ્ય અંગ નથી. જેમ કે કાલિદાસ કૃતિઓમાં મનોભાવો અને પ્રકૃતિનું જે સંયોજન જોવા મળે છે. અને સ્થાને સ્થાને પ્રકૃતિની ભવ્યતાનો જે સ્વાભાવિક વિનિયોગ થયેલો જોવા મળે છે. એવું ભાસના રૂપકોમાં નથી પણ એક પ્રતિભાવંત કવિ તરીકે ભાસ એનાં રૂપકોમાં પ્રકૃતિને સ્થાન આપ્યા વિના રહી શક્યો નથી. એમના રૂપકોમાં પ્રસંગ, સ્થળ અને સમયને અનુરૂપ જ્યાં જ્યાં શક્ય બન્યું ત્યાં એમણે પ્રકૃતિના તત્વોનું મનોહર વર્ણન કર્યું છે. ભાસના પ્રકૃતિ વર્ણનોનો અભ્યાસ કરતા આપણને જણાય છે. કે, એમણે પ્રકૃતિને કલ્પનારંગી દ્રષ્ટિએ નિહાળી છે. એમનું પ્રકૃતિ નિરૂપણ સૂક્ષ્મ હોવા છતાં સહૃદય રહ્યું છે. 'મહાભારત' ના કથાનક ઉપર આધારિત એના રૂપકોનું કથાવસ્તુ જ એ પ્રકારનું છે કે એમાં પ્રાકૃતિક વર્ણનોને વધારે અવકાશ રહેતો નથી. ત્યાં યુદ્ધ, યજ્ઞ વગેરેના વર્ણનોમાં એનું કૌશલ્ય ઢંકાયેલું રહેતું નથી પણ એના લોકકથા પર અધારિત રૂપકોમાં પ્રકૃતિના મનોહર વર્ણનની છટા તરી આવે છે. પ્રકૃતિ અને ભાસનો ધનિષ્ઠ સંબંધ રહ્યો છે. મહાકવિ ભાસે પ્રકૃતિનું વર્ણન બાહ્ય અને અભ્યાન્તર બન્ને પ્રકારની દ્રષ્ટિએથી કર્યું છે. એનાથી એમનો પ્રકૃતિ પ્રત્યેનો પ્રેમ જલકતો દેખાય છે. એમને હંમેશા પ્રકૃતિને શુદ્ધ આલેખવાનો



પ્રયાસ કર્યો છે. જે કથાનકને ઔચિત્ય પ્રદાન કરીને કથાને આગળ વધારવાનો સહયોગ આપે છે. ભાસના પ્રકૃતિ નિરૂપણમાં ખાસિયત એ છે કે આધુનિક માનસશાસ્ત્રીય પરિભાષામાં જેને વૃત્તિમય ભાવાભાસ કહેવામાં આવે છે તે પ્રકારનું એટલે કે ‘દ્રષ્ટિ એવી સૃષ્ટિ’ તે પ્રકારનું વર્ણન ભાસની નોંધપાત્ર વિશેષતા છે.

‘સ્વપ્નવાસવદત્ત’ના પ્રથમ અંકમાં લાવણ્યક ગામથી આવેલો બ્રહ્મચારી કેવી રીતે આશ્રમના સ્થળની પરીક્ષા કરે છે.

વિસ્રબ્ધં હરિવાશ્ચરન્ત્યચકિતા દેશાગત પ્રત્યયા  
વૃક્ષાઃ પુષ્પફલૈઃ સમૃદ્ધવિટપાઃ સર્વેદયાક્ષિતાઃ ।  
ભૂયિષ્ઠં કપિલાનિ ગોકુલધનનયક્ષેત્રવત્યોદિશો  
નિઃસંદિગ્ધમિદં તપોવનમયં ધૂમો હિ બહવાશ્રયઃ ।।<sup>૨</sup>

અર્થાત્ સ્થળ પરના વિશ્વાસના કારણે નિર્ભય બનેલા હરણાઓ વિશ્વાસથી ભય મુક્ત ફરે છે. પુષ્પ અને ફળોથી સમૃદ્ધ ડાળીઓ વાળા બધા વૃક્ષો દયાથી રક્ષાયેલા છે. કપિલ ગાયોની સમૃદ્ધિ સારા પ્રમાણમાં છે. દિશાઓ ખેડેલી જમીન વિનાની છે. અને આ અનેક સ્થળોથી નીકળતો ધુમાડો છે. તેથી ચોક્કસ આ તપોવન છે.

ભાસનું પ્રકૃતિવર્ણન અભિવ્યંજનાત્મક છે. જે ચિત્રનું વર્ણન કરે તેનું પૂર્ણ પ્રતિબિંબ ગ્રહણ કરાવવાનો પ્રયાસ કરે છે. પ્રથમ અંકમાં કવિએ સાયંકાળનું વર્ણન અતિ મનોહર રૂપમાં પ્રદર્શિત કર્યું છે. રાજગૃહના વનપ્રદેશ તપસ્વી (પવિત્ર) આશ્રમમાં યૌગન્ધરાયણ અને વાસવદત્તા પોતાની યોજના પુરી કરવા ઉપસ્થિત થયા છે. વાસવદત્તા તાપસીઓને પ્રણામ કરે છે. તાપસીઓ શીઘ્ર પતિ-પ્રાપ્તિના આશિર્વાદ આપે છે. બરાબર આ જ સમયે સંધ્યા પોતાનું રૂપ ધારણ કરે છે. આ સંધ્યાનું કવિએ જીવંત વર્ણન કર્યું છે. કવિએ અહીં અનુમાન અલંકારની યોજના દ્વારા અંધકારના આગમનની સુચના તો આપે છે પણ સાથે સાથે તે વાસવદત્તા અને યૌગન્ધરાયણને પણ પોતાની આગળ આવનારી યોજનાને ફલિતાર્થ કરવા માટે પણ પ્રેરિત કરે છે.

ખગાઃ વાસોપેતાઃ સલિલભવગાદો મુનિજનઃ  
પ્રદીપ્તોઽગ્નિર્ભાતિ પ્રવિચરતિ ધૂમો મુનિવનમ્ ।  
પરિભ્રષ્ટો દૂરાયુ રવિરપિ ચ સંક્ષિપ્તકિરણોઃ  
રથ વ્યાવર્ત્યાસૌ પ્રવિશતિ શનૈરસ્તશિખરમ્ ।।<sup>૩</sup>

અર્થાત્ પક્ષીઓ માળામાં પાછા ફર્યા છે. મુનિજનો પાણીમાં સ્નાન કરવા માટે પાણીમાં ઊતર્યા છે. ધુમાડો તપોવનમાં ફેલાય રહ્યો છે. દૂરથી કિરણો સંકેતી લઇને સૂર્ય પોતાનો રથ વાળીને ધીમે ધીમે અસ્તાચંડના શિખર તરફ વધી રહ્યો છે. અહીં સંધ્યાકાળનું ખૂબ જ નૈસર્ગિક વર્ણન કર્યું છે કે અહીં સર્વદા શાંતિ અને નિશ્ચિતતા વર્તાય રહી છે. ભાસે સંધ્યાનું અત્યંત સૂક્ષ્મ, હૃદયગ્રાહી વર્ણન સરસ, સરળ અને અર્થ બોધગમ્ય ભાષામાં કર્યું છે. અસ્તાચળ તરફ વધતા જતાં સૂર્યનું ખૂબ જ સ્વાભાવિક ચિત્રણ કવિએ કર્યું છે.

ચતુર્થ અંકના પ્રારંભમાં પ્રમદવનમાં હરસિંગારના કુલોની શોભાનું વર્ણન કરવું ભાસનો પ્રકૃતિ પ્રેમ પ્રદર્શિત કરે છે. પદ્માવતી પુષ્પોની સમૃદ્ધિ દર્શાવીને ઉદયન દ્વારા સમ્માનિત થવા માંગે છે. આકાશમાં ઉડતી સારસ-પંક્તિનું અત્યંત મનોહારી વર્ણન કવિએ પ્રસ્તુત કર્યું છે.

ઋજ્વાયતાં ચ વિરલાં ચ નતોન્નતાં ચ  
સપ્તર્ષિવંશકુટિલા ચ નિવર્તમેષુ ।  
નિર્મુચ્યમાન ભુજગોદરનિર્મલસ્ય  
સીમામિવામ્બરતલસ્ય વિભજ્યમાનમ્ ।।<sup>૪</sup>

અર્થાત્ પાતળી, દૂર સુધી ફેલાયેલી, ક્યાંક નીચી વા ઉપર વાળવામાં સપ્તઋષિ મંડળના જેવી વાંકી, કાંચળીના જેવી નિર્મળ અને આકાશને બે ભાગમાં વહેંચતી સીમા રેખાની જેમ સારસ-પંક્તિ દેખાય છે.

આ ઉપરથી કહી શકાય કે ભાસે પ્રકૃતિનું વર્ણન ભલે વિસ્તારથી ન કર્યું હોય પણ કથાનુસાર જે કંઈ પણ પ્રસ્તુત કર્યું હોય તે નિઃસંદેહ ઉચ્ચ કોટિનું છે. સૂક્ષ્મ પર્યવેક્ષણ, વર્ણનોની સજીવતા, ઉપમાઓ દ્વારા પ્રકૃતિને ઉપાદાન સંચિત કર્યું છે. આ એમની પ્રકૃતિ ચિત્રણની આગવી વિશેષતાઓ કહી શકાય ભાસના વર્ણનો એની અકૃત્રિમતા અને વાસ્તવિકતાને કારણે અલગ નવી ભાત ખડી કરે છે.

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# **A Study of Contribution of Rural Indian Economy in India's Journey towards \$ 5 Trillion Economic Vision**

**Tejas M Shastri**

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## **Abstract:**

**Key Words:** Rural Economy, India's Economic Vision, \$ 5 trillion Economy, Rural Growth & Development

### **1. Introduction**

### **2. Contribution of the rural economy to the development of India.**

#### **3 .1 Agricultural sector**

#### **3 .2 Food Processing**

#### **3.3 Non-agricultural sector: transformation of rural India**

#### **3 .4 Small and national industries**

#### **3 .5 Village and industry of Khadi**

#### **3 .6 Regeneration of traditional industries**

### **4. Conclusion**

### **5. References**

## **Abstract:**

India has a vast potential of opportunities that lies in the rural markets which have not been explored to its full potential so far. As the global economic system is characterized by increased protectionism and trade wars, it is imperative to harness the potential of the rural economy of India for the industry to grow in the coming times. India's rural economy has a huge footprint as it provides employment to about 53% of the workforce and supports 66% of the population residing in rural areas. In this regard, it is expected that the rural population will drive the growth rate of GDP in the coming times and help the Indian economy to become a US\$ 5 trillion economy by 2025. This paper aimed to understand and analyse the role of Indian rural economy towards India's Dream of \$5 trillion economy.

**Key Words:** Rural Economy, India's Economic Vision, \$ 5 trillion Economy, Rural Growth & Development

### **1. Introduction**

World growth increased to 3.8% in 2017, with world trade picking up significantly. A value of

3.9% is expected in 2018 and 2019, backed by strong momentum and a favorable market climate. In Canada, the overall economic situation is positive, industrial growth is recovering and inflation remains under control. The outlook for the 2018-19 fiscal year looks promising. In addition, normal monsoon behavior is a good sign for agricultural production and for future clarification of market sentiment.

Several international organizations are optimistic about the growth of India; The World Bank forecasts 7.3% growth for India. The IMF expects India to grow 7.4% and 7.8% respectively in fiscal years 2018-19 and 2019-2020, with growth that increases gradually due to the structural reforms recently implemented. Increase the prospects of production potential. The RBI forecasts a GDP growth of 7.4% for fiscal year 2018-19. In the coming years, the Indian economy will have a huge margin of \$ 5 billion.

In the future, the growth of the rural economy will be crucial for the overall growth and inclusive development of the country. The rural economy of India has a large footprint as it employs around 53% of the workforce and supports 66% of the rural population. In this regard, the rural population is expected to increase the GDP growth rate in the times to come will surely grow more and also help the Indian economy to stimulate an economy of 5 billion dollars in 2025.

India has enormous potential for opportunities in rural markets that have not yet been fully exploited. With the global economic system characterized by growing protectionism and trade wars, it is imperative to exploit the potential of the rural economy of India for the industry to develop in the coming times.

Rural development is the process of improving the quality of life and economic well-being of people in rural areas. According to the 2011 census, 68.84% of the population lives in villages. The backwardness of the rural sector would significantly hinder the overall progress of the economy. India is primarily an agricultural country and agriculture is its main occupation. According to the 2011 agricultural census in India, about 61.5% depends on agriculture. Technological advances in agriculture have widened the gap between the rich and the poor, with farmers adopting modern agricultural technology to a greater extent than small farmers. The Rural Credit Review Committee of All India warned in its report: "If a large part of

the rural population is denied the fruit of development, while some economic and social tensions may not prosper only to interrupt the process of order and peace in the rural economy, which, however, nullifies national difficulties in establishing agricultural production. "The report of the Indian Committee of Rural Credit, New Delhi, 2003, rightly pointed out that a purely agricultural country is also lagging behind in agriculture . in India, most of the working population depends on agriculture, not because it is paid, but because there is no alternative employment. it is a major cause of the backwardness of Indian agriculture. Some of the workers currently employed in agriculture will be relocated to non-agricultural jobs. Until the 1970s, rural development was synonymous with agricultural development and therefore focused in increasing agricultural production. Today, including rural development is more specific than the concept of rural development in the past, in a broader sense, including rural development has as objective to improve the quality of life of all inhabitants of rural areas . In particular, inclusive rural development has three different but interdependent dimensions: the economic dimension, the social dimension and the political dimension. The economic dimension includes providing capacity and opportunities to poor and low-income households that benefit from economic growth. The social dimension supports the social development of poor and low-income households, promotes gender equality and the empowerment of women and provides social safety nets for vulnerable groups . The political dimension improves opportunities for poor and low-income people in rural areas to participate effectively and also in village-level political processes.

## **2. Contribution of the rural economy to the development of India.**

India is mainly a rural country. According to the 2011 census, 66% of the population and 53% of the workforce live in rural areas. However, the constant transition to urbanization over the years has resulted in a decrease in the country's participation in the rural population, labor force and GDP.

It is often said that there are two India: Bharat, which exists in the villages, and India, which thrives in urban areas. If our country wants to make real progress and stand out on the world stage , these two Indies must converge. Prosperity must come from our towns, cities and communities. We have made good progress in recent years.

The rural economy is an undeveloped source of employment, growth and development. There is a new hope and a new sense of energy that drives rural India. With the increase in demand and consumption, the rural interior becomes the epicenter of our growth history.

### **3. Government initiatives for rural development in India:**

The various initiatives taken by the Indian government for the integral development of rural India are: National Food for Work Program, Rurban (Mission to Transform Rural Areas and Reduce the Gap between Rural and Urban Areas), Gramoday (focus) on development work in the villages), Ujjawala Yojana (to provide LPG bottles in each household), Gram Swaraj Abhiyan (to promote social harmony, reach poor rural households, get feedback on the programs in progress, participate in new initiatives, target areas) have the double farm)

The sectors where progressive intervention will lead to the growth of the rural economy are listed below.

#### **3.1 Agricultural sector**

The country's development is traditionally associated with agriculture. India is primarily an agricultural society with 66% of the population living in rural areas. The performance of the agricultural sector, therefore, plays a crucial role in the economic growth of our country.

However, over the years, the economic contribution of agriculture has declined considerably, from a peak of around 44% of GDP in independence to around 15% today. However, the overall growth of the Indian economy depended heavily on the performance of agriculture, as it is one of the industries that employs about 53% of the total population.

India is the largest producer of spices, legumes, milk, tea, cashews and jute and the second largest producer of wheat, rice, fruits and vegetables, sugarcane, cotton and oilseeds.

**Table 1: Agricultural growth versus growth in India**

year	1980-1981	1990-1991	2000 01	2010-11	2017-18
Agricultural growth rate	14.4%	4.3%	-0.6%	6.5%	3.4%
GDP growth rate	6.7%	5.5%	3.8%	10.3%	6.7%

Source: PHD Research Bureau, data from the Ministry of Statistics and Program Delivery.

Table 1 shows the growth rate of the agricultural sector in relation to the growth of the Indian economy. In fiscal year 1981, the growth rate of the agricultural sector was approximately 14% and contributed to India's GDP. GDP of India during the same period It was 6.7%.

In the future , India's GDP growth rate only fell to 3.8% in 2000-01, when growth in the agricultural sector (-) was 0.6%. This clearly shows that India's growth depends heavily on the agricultural sector, which employs 53% of the workforce. Pres is constantly growing agricultural sector's 3.4% compared to the growth of the GDP , which in 2017-18 was 6.7% annually.

### **3.2 Food Processing**

India is the largest producer of milk and the second largest producer of fruits and vegetables. The government expects food processing increase by 25% of the production overall by 2025.

The food industry is one of the largest industries in India and fifth in terms of production, consumption and export . For fiscal 2015, the food processing sector was of 258 billion dollars . In fiscal year 11-16, exports of processed foods and related products (including animal products) to India increased by approximately 12% to reach \$ 16.2 billion.

According to the 2018-2019 budget announcement, the allocation of the Ministry of Food Processing will double, from Rs 715 billion (RE) in 2017-18 to Rs 1400 billion (BE) in 2018-19. The government will also encourage the creation of specialized financial institutions for the processing of agricultural products in this sector.

Several political initiatives have been taken in India to promote the food industry:

1. Exemption of all processed foods from the scope of approval under the Industries (Development and Regulation) Act of 1951 .
2. Automatic debt approval up to 100% for most processed foods, except alcohol and beer under certain conditions.
3. 100% foreign direct investment under state commercial license, including through electronic commerce, with food produced or manufactured in India
4. Reduction of special taxes on food processing and packaging machines from 10% to 6%.

This is an area that offers entrepreneurs, businesses and farmers of the modern mind , with excellent opportunities to start an agricultural industry and agriculture. The potential for job

creation in the food sector is much greater than in any other sector.

With 66% of the population living in rural India, this population can be effectively absorbed in the food sector to allow the sector to grow faster in the coming times.

### **3.3 Non-agricultural sector: transformation of rural India**

One of the best known laws in the field of development studies is that an indicator of growth and development is the sectoral composition of the economy. As the economy grows, the participation of the agricultural sector will decrease and the participation of manufacturing and services will increase. Traditionally, rural areas of India also have certain manufacturing activities, such as hand knitting, oil pressing, bidding, etc.

Moreover, the growing demand for milk, meat and eggs has led the livestock to play a role increasingly important in the rural economy of India. Another factor related to employment and income in rural areas is the small national industry and the textile industry.

### **3.4 Small and national industries**

The domestic sector is an important occupation in Indian villages other than agriculture in India. This industry has become over time an important source of employment in Indian villages. A large part of the rural population of India, which acts as one of the most important economic sources, has the support of small and small industries.

The village and small industry (VSI) sector includes small traditional and modern industries. India is one of the most populous countries in the world with almost one billion people. Small and small industries are of great importance for the Indian economy and its rural counterpart.

### **3.5 Village and industry of Khadi**

Khadi was the livelihood of more than ten rural lakhs, both directly and indirectly, in 2016-2017, which included spinners, weavers and other artisans scattered throughout the country. At a time when job creation has become the main privilege of policy makers, Khadi can play an important role in increasing rural growth in the future.

Similarly, village industry programs have made significant progress in the production record of Rs 41,101.26, which employed 131.84 Lakhs in 2016-2017. The Khadi and Village Industries



sectors employed a total of 136.40 lakh. The Khadi Village and Industry Commission (KVIC) offers skills-based training to entrepreneurs of the Micro Village Industries units in India through its 38 training centers.

### **3.6 Regeneration of traditional industries**

Some of India's traditional industries, namely coconuts, looms, handicrafts, sericulture, leather, ceramics and other handicraft industries, not only offer great growth and development potential. 'exports, but they are also a critical factor for people to change jobs in agriculture with low productivity in other sectors and provide them with food and improve their standard of living.

With the growing participation of the rural sector in these areas, the rural sector will experience significant growth, thus stimulating economic growth in the future. At this stage, the government's initiative to double farmers' incomes by 2022 will have a direct positive impact on the growth of agricultural production.

Focusing on the rural market food industry can be a good strategy that can increase the country's presence in the international food industry and, therefore, benefit farmers in terms of higher incomes.

### **4. Conclusion**

Given the ever-increasing economic pace worldwide, the International Monetary Fund forecasts a global growth of 3.9% for 2018.

IMF forecasts that India's economic growth will accelerate in the current fiscal year and next fiscal year with 7.4% in fiscal year 2018-19 and 7.8% in fiscal year 2019-20, while It will be in fiscal year 2017-2018 due to high private consumption and temporary weakness. The impact of the demonstration and application of the national tax on goods and services will be 6.7% .

During the first 40 years of its independence, the country has hardly progressed by 4% and today the growth of 7 to 8% is the norm that can be achieved to a large extent. With the tireless efforts of our government so that the rural sector strongly participates in the economy, so that the economy by 2025 will grow by more than 5 billion dollars and by 2030 to reach about 10 billion can grow dollars . The main reform The measures taken by the Indian government in the agricultural and rural sector will strengthen the country's economic reputation and one of the strongest economies in the world do so along the way d.

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