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ભારતના આર્થિક વિકાસમાં માઇક્રોફાઇનાન્સની ભુમિકા

પ્રસ્તાવના

માઇક્રોફાઇનાન્સનો ખ્યાલએ ભારત માટે કોઇ નવો ખ્યાલ નથી. ૧૯ મી સદીમાં સહકારી ધોરણે માંગ થતા જ માઇક્રોફાઇનાન્સનો ખ્યાલ અસ્તિત્ત્વમાં આવ્યો હતો. સ ગૃપ પાણીની વ્યવસ્થા,પ્રથમિક શિક્ષણમાં સુધારો, રહેવા માટે ઘરની વ્યવસ્થા વગેરે સ્વમદદનાં ઉત્કર્ષ માટે મેસુરમાં પુનઃ વસવાટ અને વિકાસ સંસ્થા બિન સહકારી સંસ્થાઓની શરુઆત થવાની સાથે સાથે પ્રથમ સ્વમદદ સમૂહની સ્થાપના ભારતમાં ૧૯૮૫ માં કરવામાં આવી હતી.

છેલ્લા ૪૫ વર્ષમાંઓછી આવક ધરાવતા વર્ગને મળતી નાંણાકિય સહાયમાં વધારો થતા સમગ્ર જનતાને ધ્યાનમાં રાખતા નાણાંકિય સહાયના ક્ષેત્રેમાં વિસ્તરણ થયુ. નાણાંકિય સહાયમાં એટલો વધારો થયો છે કે સંશોધન કરવા માંગતા લોકો માઇક્રોફાઇનાન્સ સહાયની નિમ્ન આવક ધરાવાતા વર્ગનાં લોકો ઉપર શુ અસર પડી છે. તેના ઉપર સંશોધન અંગેનો અભ્યાસ કરવા વ્યકિતગત સંશોધકો જેવા કે સુધાન,એકસેસની સાથે સરકારી સંસ્થાઓ જેવી કે “નાબાર્ડ” અને આંતરરાષ્ટ્રીય સંસ્થાઓ પણ જોડાઇ. આર્થિક વિકાસમાં નાણાંકિય સહાયનું મહત્ત્વ જાનવા માટે “નાબાર્ડ” દ્વારા પૂરા પાડવામાં આવેલી છેલ્લા ચાર વર્ષની માહિતી ખરેખર મૂલ્યવાન અને ભરોસા પાત્ર છે.

ભલે સ્વમદદ વર્ગ અને નાણાં ધિરનારની પ્રવૃતિમાં વધારો થયો હોય પરંતુ કેટલાક મખ્ય પ્રશ્નોનું સમાધાન સાધી શક્યા નથી. એવી સમસ્યા જે તેમાં જોડાયેલા લોકોનાં જીવન, તેમની રેહણીકરણી, ગરીબી નિવારન માટે તેમનો ફાળો , આર્થિક વિકાસમાં તેમનાં હિસ્સાને અસર કરે છે. પરંતુ ગરીબ તેવા લોકોને માઇક્રોફાઇનાન્સ નાનાંકિય સહાય પુરી પાડી તે ખ્યાલને નજર અંદાજ અને જરૂરીયાત મંદ લોકો કે જેમને કોઇ નાણાંકિય સંસ્થા નાણાં ધિરતી નથી ન કરવો જોઇએ. ગરીબી નિવારણની સાથે સાથે સ્ત્રી સસકિતકરણ માટે ચાવીરૂપ વ્યૂહરચના સ્વરૂપે માઇક્રોફાઇનાન્સ નાનાંકિય સહાયનાં કાર્યક્રમને આગળ વધારવામાં આવ્યો છે. યુ એન સેક્રેટરી તેને અસહય ગરીબી તેમાં પણ સ્ત્રી ગરીબી તરીકે ઓળખાવે છે.માટે જ છેલ્લા કેટલાક દશકાથી ગરીબી નિવારણ એમા પણ સ્ત્રીઓની ગરીબી નિવારણ નીતિ પર માઇક્રોરો ફાઇનાન્સ દ્વારા વિશેસ ભાર મુકવામા આવ્યો છે. અન્ય મદદલક્ષી કાર્યક્રમોની પણ શરૂઆત કરવામાં આવી છે, કારણ કે સરકારી મદદલક્ષી કાર્યક્રમ સંભવીત પરિણામ હાંસલ કરી શકયા નહી. માઇક્રો ફાઇનાન્સ કાર્યક્રમ દ્વારા તેનું લક્ષ્ય ગરીબી, બેકારી જેવી સમસ્યાઓમાં ઘટાડો લાવ્યો તથા સ્ત્રી સશકિતકરણમાં વધારો થાય તેવુ હતું.

Table-1

Amount of savings, loans, disbursed and loans outstanding

Year	No. of SHGs	Average savings per capita (in Rs)	Amount of savins (Rs, in crores)	Amt,of loans disbursed (Rs. In crores)(a)	Amt.of outstanding (Rs. In crores) (b)	Loans outstanding with MFI
2006-07	4160584	8442.81	3512.70	6570.50	12366.49	1584.48
2007-08	5009794	7555.98	3785.39	8849.26	16999.91	2748.84
2008-09	6121147	9059.77	5545.62	12253.51	22679.84	5009.09
2009-10	6953250	8914.84	6198.71	14453.30	28038.28	10147.54
2010-11*	7460000	----------	7016.00	14547.00	31221.00	(NA)

Source :authors calculations from nabard data

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Table-2
Recovery performance

year	No.of bank recovery data	95 percent	Recovery performance 80-90 percent	50-79 percent	<50 percent
2008/09	267	79(29.5%)	102(38.2%)	59(38.2%)	27(10.1%)
2009/10	302	103(34.1 %)	100(33.1%)	70(23.2%)	29(9.6%)

Table -3
Brief snapshot of microfinance sector (amount in Rs.crores)

Year Variables	No.of SHGs	2006/07 amount	No.of SHGs	2007/08 amount	No.of SHGs	2008/09 amount	No.of SHGs	2009/10 amount
Saving with SHG	4160584	3512.71	5009794 (20.4%)	3785.39 (7.8 %)	6121147 (22.2 %)	5545.62 (46.5 %)	6953250 (13.6 %)	6198.71 (11.6 %)
Loan disbursed with SHGs	11005749	1411.02	1227770 (11 %)	8849.26 (34.7 %)	1609586 (31.1 %)	12253.51 (38.5 %)	1586822 (12.5 %)	14453.3 (17.9 %)
Loan outstanding with SHGs	2894505	12366.49 (25.3 %)	3625941 (37.5 %)	16999.91 (33.4 %)	4224338 (33.4 %)	22679.84 (1.4 %)	4851356 (23.6 %)	28038.28
Loan disbursed to MFIs	334	1151.56	518 (55.1 %)	1970.15 (71.1%)	581 (12.2 %)	3732.33 (89.4 %)	691 (18.9 %)	8062.74 (116 %)
Loan outstanding with MFIs	550	1584.48 (101.6 %)	1109 (73.5 %)	2748.84 (72.7 %)	1915 (82.2 %)	5009.09 (21 %)	1513 (102.6 %)	10147.54

• હેતુઓ :-

ભારતીય અર્થતંત્રના વિકાસમાં માઇક્રોફાઇનાન્સની ભૂમિકા એ આ અભ્યાસનો મુખ્ય હેતુ છે.

૧.સુક્ષ્મ ધિરાણ ક્ષેત્રો દ્વારા એકત્રિત થતી બચતોનો અભ્યાસ કરવો.

૨.નાણાં લોન સ્વરૂપે ધિરવા અને તેની વસુલાત અંગેની જોગાવઇની ચકાસણી કારવી.

૩.ભરપાઇ થયેલ ના હોય લોન અને બિન-કાર્યશીલ નિલકતોની ચકાસણી કરવી.

૪.માઇક્રોફાઇનાન્સ કાર્યક્રમ દ્વારા કેટલી નવી રોજગારીનું સર્જન થયુ તેની ચકાસણી કરવી.

• બચતો,લોન સ્વરૂપે ધિરેલ નાણાં અને નહિ ભરપાઇ થયેલ લોનનાં નાણાં :-

આપણે અગાઉ કોષ્ટક-૧ માં બચતો,લોન સ્વરૂપે ધિરેલ નાણાં અને નહિ ભરપાઇ થયેલ લોનનાં નાણાં અંગેની પરિસ્થિતિ રજુ કરેલ છે.નાબાર્ડ દ્વારા સૌ પ્રથમ વખત છેલ્લા ૧૫ વર્ષમાં સ્વમદદ વર્ગની બચતો કોર્મશિયલ બેંકમાં રિઝર્વ બેંકમાં અને કો-ઓપરેટિવ બેંકમાં છે. તેની ગિત રજૂ કરવામાં આવી છે.૩૧/૩/૨૦૧૧ ના રોજ કુલ ૭૪૬૦૦૦ સ્વમદદ વર્ગોનુ જોડાણ જુદીજુદી બેંકો સાથે થયું હતું જેનો સરેરાસ વૃદ્ધિ છેલ્લાંચાર વર્ષમાં ૧૮.૭૩ ટકા જોવા મળ્યો છે. એટલે કે ૨૦૦૬/૦૭ થી ૨૦૦૯/૧૦ અને ૨૦૧૦/૧૧ માં ફરીથી વૃદ્ધિ વાર્ષિક ૭.૨૮ ટકા છે. છેલ્લાં ૫ વર્ષમાં બચતોનું પ્રમાણ ૩૫૭૨.૭૦ કરોડથી વધીને ૭૦૧૬ કરોડ, સરેરાશ ૧૯.૬૪ ટકા થયું છે. સ્વમદદ વર્ગોનું બીજી બેંકો સોથેનું જોડાણ નાણાંકિય સહાય ના ક્ષેત્ર માટે વર્ષ ૨૦૦૭/૦૮ અને ૨૦૦૮/૦૯ માટે ખુબ જ નોંધનીય વધોરો દર્શાવતું જોવા મળ્યું છે. ભરપાઇ ના થઇ હોય તેવી લોનની રકમ ૧૨૩૬૬.૪૯ કરોડ થી બદલાઇને વધીને ૩૧૨૨૧ કરોડ થઇ છે. જયાં, નહિ ભરપાઇ થયેલ લોનનું પ્રમાણ છેલ્લાં ચાર વર્ષમાં ૨૦૦૬/૦૭ થી ૨૦૦૯/૧૦ માં સરખુ જોવા મળ્યુ છે અને ન ભરપાઇ થઇ હોઇ તેવી લોનનુ પ્રમાણ ૨૦૧૦/૧૧ ના પાછળના વર્ષો સાથે સરખામણી કરતા તુલનાત્મક રીતે ઘટાડો જોવા મળ્યો છે. વધુમા સમગ્ર સમય ગાળા દરમીયાન ના ભરપાઇ ન થઇ હો તેવી લોન કોષ્ટકમાં દર્શાવ્યા મુજબ ૨૦૦૬/૦૭ થી ૨૦૧૦ દરમિયાન ૧૩૯૫૦.૯૭ થી વધીને૩૮૧૮૫.૮૨ થઇ છે. કોષ્ટકમા સ્વબચત વર્ગોની સરેરાશ બચતો અંગેની માહિતી દર્શાવેલ છે. વર્ષ ૨૦૦૬/૦૭ થી૨૦૦૯/ ૧૦ માં આ રકમ ૮૪૪૨.૮૧ થી બદલાઇ ને ૮૯૧૪.૮૪ ચયેલ છે.

• વસુલાત અંગેની કામગીરી :-

કોષ્ટક નં ૨ માં વસુલાત અંગેની કામગીરીદર્શાવવામાં આવી છે. વર્ષ ૨૦૦૯/૧૦ માં કુલ ૩૦૨ બેંકો કે જેમણેલોની વસુલાત અંગે અહેવાલ આપ્યો હતો, તેમાથી ૧૦૩ બેંકો દ્વારા વસુલાત અંગેની કામગીરીમાં ૯૫ ટકા સફળતા મળી હતી જે દર્શાવે છે કે વર્ષ ૨૦૦૮/૦૯ ન૦ તુલનામાં લોની વસુલાતમા. વધારો થયો છે. વર્ષ ૨૦૦૮/૦૯ માં ૨૯.૫ ટકા બેંકોએ લોન અંગેની વસુલાતનો અહેવાલ ૯૫ટકા જણાવેલ છે. પંરતુ વર્ષ ૨૦૦૯/ ૧૦ માં ૩૪.૧ ટકા બેંકોએ લોન અગેંની વસુલાતો અહેવાલ ૯૫ ટકા ,જયારે ૩૩.૧ ટકા બેંકોએ લોન અગેંની વસુલાતનું

પ્રમાણ ૮૦ થી ૯૪ ટકાની વચ્ચે છે. તેમ તેમના અહેવાલમાં વષ ૨૦૦૯/૧૦માં જણાવેજ છે. જયારે ૩૮.૨ ટકા બેંકોએ પણ વસુલાત અગેંની સ્થિતિવર્ષ ૨૦૦૮/૦૯ ની તલિનામાં સરખી જ છે. તેમ જણાવેલ છે,જે જણાવે છે કે લોનની વસુલાતમાં ૫ટકા ઘટાડો થયો છે.

• સમગ્રલક્ષી તુલનાં :-

કોષ્ટક-૩ માં માઇક્રોફાઇનાન્સમાં શુ ફેરફાર થયા છે તેની રજુઆત કરવામા આવી છે.જે તે વર્ષની પાછલા વર્ષો સાથે સરખામણી કરતાં ટકાવારીમાં શું ફેરફાર આવ્યો તે કોષ્ટકમાં દર્શાવેલ આંકડા જણાવે છે. નાબાર્ડ દ્રારા આપવામાં આવેલી માહિતી જણાવે છે કે બહુ મોટો વર્ગ છે કે જેમની લોનનુ વિતરણ અને નહિ ભરપાઇ થયેલ લોનની સરખામણીમાં તેમના બચત ખાતાઓ વધારે છે. વર્ષ ૨૦૦૯/૧૦ માં સ્વબચત વર્ગોની કુલ બચતખાતા ૬૯૫૩૨૫૦.ધિરેલ લોનના ખાતા ૧૫૮૬૮૨૨ અને નહ્રિ ભરપાઇ થયેલ લોન ખાતા ૪૮૫૧૩૫૬ છે. આ માહિતી જણાવે છે કે તેવધુને વધુ લોકોને આવરી લે છે, અને ઓછી આવક ધરાવતાં લોકોને પુરી પાડવામાં આવતી નાણાંકીય સહાયમા. વધારો થયો છે. જો આપણે નાણાંકિય સહાયના અહેવાલોને ધ્યાન ગૃહલક્ષી ગ્રહકોની સંખ્યાર.૨ કરોડ છે. તેથી કહી શકાય કે બધીજ નાણાંકિય સહાય આપતી સંસ્થાઓ દ્રારા લોકોની જરૂરીયાતને ધ્યાનમાં રાખીને તેમને નાણાંકિય સહાય પુરી પાડવામાં આવી છે.

• માઇક્રોફાઇનાન્સ અને આર્થિક વિકાસ :-

પ્રાપ્ત માહિતી મુજબ માઇક્રોફાઇનાન્સ દ્રારા વધુને વધુ ગરીબ અને ઓછી આવકવાળા લોકોને નાણાંકિય સહાય જેવી કે નાની બચતો, લોનખાતા, નાનો વિમો વગેરે સ્વરૂપે નાણાંકિય સહાય પુરી પાડવામાં આવી છે. ઇકોનોમિક રીર્પોટ પણ જણાવે છે કે આર્થિક વૃદ્ધિનો દર ૧ વર્ષમાં ૧ ટકા હતો જે ૧૦ વર્ષ બાદ ચદીને ૧૧ ટકા થવા પામ્યો છે. એટલા માટે કહી શકાય કે ગૃહસ્થની આવકમાં નહિવત ફેરફાર થાય તો તેની અસર લોકોની આવક અને તેમની રહેણીકરણી પર પડે છે. જો રોજગારી વધે તો તે ચોકકસ આર્થિક વિકાસનું કારન બન(, પરંતુ માઇક્રોરોફાઇનાન્સની ચોખ્ખી અસર જાણવી મુશ્કેલ છે. કારણ કે ઘણી બધી સંસ્થાઓ ગરીબી નિવારણ માટે કાર્યરત છે. કોઇ પણ સંસ્થાની સફળતાનો આધાર તે સમયસર નાણાંકિય સહાય મળી રહે તેના પર છે, તેવુ અહેવાલ વ્યકત કરે છે.

• ઉપસંહાર :-

કોઇપણ દેશના આર્થિક વિકાસમાં નાણાંકિય સહાય કેટલી ઉપલબ્ધ છે, તેના ઉપર આધાર રાકે છે. અસરકારક નાણાંકિય નીતિની રચના કરવાની જરૂર છે, અને મૂડીસર્જનનો ચધારો થાય તો તે ઔદ્યૌગિકરણનાં તબક્કાના પ્રમાણને અસર કરે છે. એક સુવિકસિત નાણાંકિય પદ્ધતિથી સંભવિત ધંધામાં રોકાણ અંગેની તકોમાં વધારો થાય છે, બચતોનું એકત્રીકણ વેપારને આગળ લાવવામાં મદદ કરે છે. તથા જોખમને ઘટાડે છે. એક ખુબ સારી નાણાંકિય પદ્ધતિ એને જ કહેવાય કે જેનાથી નાણાંકિય નિર્ણયોમાં સુધારો થાય ,ઉપલબ્ધ નાણાંકિય સ્ત્રોતનું યોગ્ય વિતરણ થાય અને જેના અમલથી દેશની આર્થિક વૃદ્ધિ ઝડપી બને.

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Commerce

Research Zone India
Vol. 10 Issue - (3)
June.- 2022 Page - 4 - 7
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INTERNATIONAL FINANCIAL REPORTING STANDARDS (IFRS) AND IT'S CHALLENGES IN CONVERGENCE IN INDIA

INTRODUCTION

International Accounting Standards Committee was formed in June 1973. The main objective of IFRS is to uniform setup accounting language to conduct international business smoothly and raise finance in global market. IFRS stands for International Financial Reporting Standards. It is a set of International Accounting Standards stating how particular types of transaction and other events should be reported in financial statement. IFRS is a set of accounting standards which are accepted worldwide.

Many of the standards forming part of IFRS are known as the older name "International Accounting Standards (IAS)". IASs were issued between 1973 and 2001 by the board of International Accounting Standards Committee (IASC). The International Financial Reporting Standards (IFRS) issued and approved by International Accounting Standards Board (IASB) are known as Global Reporting Standards. The Council of the Institute of Chartered Accountants of India, while appreciating the emerging diversities and complexities in the world of accounting and the need for knowledge of IFRS in relation to the convergence of the Indian Accounting Standards with IFRS. IFRS stands for "**International Financial Reporting Standards**" and includes International Accounting Standards (IASs).

IFRS has numerous disclosure requirements and would provide a lot of more information than Indian GAAP (generally accepted accounting principles). The objective financial statements is to provide information about the financial position, performance and changes in the financial position. These are standards for reporting financial results and are applicable to general purpose financial statements and other financial reporting of all profit-oriented entities. Profit-oriented entities includes those engaged in commercial, industrial, financial and similar activities, whether organized in corporate or in other forms also includes mutual insurance companies, other mutual co-operative entities, etc.

CHALLENGES IN THE CONVERGENCE WITH IFRS FACED BY INDIA

Looking at the various benefits, the policy makers in India have now realized the need to follow IFRS and it is expected that a large number of Indian companies would be required to follow IFRS from 2011. But, there are a number of challenges that India is likely to face while dealing with convergence with IFRS. Institute of Chartered Accountants of India (ICAI) established a task force in 2006 to study and suggest a path for adoption of IFRS in India. As per recommendation of task force, phase wise programme (already discussed in this paper) has been initiated to adapt to IFRS in India. Accounting Professionals in India and across the world

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have listed various benefits of adopting IFRS. In spite of these benefits, adoption of IFRS in India is difficult task and faces many challenges. Few of these are given below:

1. Successful Training Successful training is necessary for smooth implementation of IFRS. India lack training facilities to train IFRS. Professional Accountants, Government officials, Chief Executive Officers, Chief Information officers are also responsible for a smooth adoption process. It has been seen that India does not have enough number of fully trained professionals to carry out the task of adoption of IFRS in India.

2. Awareness of International Financial Reporting Practices The awareness of IFRS is still not there among the stakeholders like Firms, Banks, Stock Exchanges, and Commodity Exchanges etc. To bring a complete awareness of these standards among these parties is a difficult work.

3. Taxation IFRS adoption will also affect most of the items in the Financial Statements. Hence, the tax liabilities would also be changed. Tax laws should be changed as per IFRS. So, necessary changes are to be made in Taxation laws otherwise it will duplicate the administrative work for the Firms. A complete overhaul of Tax laws is the major challenge faced by the Indian Law Makers.

4. Amendments to the Existing Laws Existing laws such as Securities Exchange Board of India regulations, Indian Banking Laws & Regulations, Foreign Exchange Management Act also provide some guidelines for preparation of Financial Statements in India. In India, Accounting Practices are governed mainly by Companies Act 1956 and Indian Generally Accepted Accounting Principles (GAAP). Indian Lawmakers will have to make necessary changes/amendments to ensure a smooth transition to IFRS.

5. Financial Reporting System IFRS provide complete set of reporting system for companies to make their Financial Statements. Various laws and acts provide the financial reporting system in India but, that is not as comprehensive as provided by the IFRS. Indian Firms should make amendments in existing business reporting model to suit the requirements of IFRS. Enough control systems have to be put in place to ensure the minimum business disruption at the time of transition.

6. Use of Fair Value as Measurement Base IFRS is based on FAIR VALUE approach in measurement of various assets and liabilities. Indian Companies are preparing its Financial Statements on Historical Cost Basis. IFRS uses fair value to measure majority items in financial statements. The use of Fair Value Accounting can bring a lot of volatility and subjectivity to the financial statements. Adjustments to fair value will result in gains or losses which are reflected in the Income Statements and valuation is reflected in Balance Sheet.

7. Hardship in Conversion Sudden convergence with IFRS may cause hardships to the Indian industry. The industry therefore requires to be prepared for adoption of IFRS for which modifications are required to be made in the Accounting Standards. For example the revised version of AS 15 permits deferment of expenditure incurred on account of termination of services arising in a voluntary retirement scheme for transitional period in view of the fact that the Indian industry was undergoing structural changes at the time when this standard was introduced. As against this, IAS 19 does not allow the deferment of such expenditure even as a transitional measure.

8. Cost Companies also need to budget for the enterprise wide accounting conversion costs, including the audit effort and other external consulting costs.

Similarly implementation challenges also crop in the convergence with IFRS because of complexities of the recognition and measurement requirements and the extent of disclosures required by IFRS on different types of entities that are public interest and other than public interest entities. There are significant differences between IFRS and Indian-GAAP. In fact, Indian Accounting Standards have not kept pace with changes in IFRS. This is because Indian Standards remain sensitive to local conditions, including the legal and economic environment. All the challenges mentioned here can be worked out by bringing a proper Internal Control & Reporting system in place. Firms, Regulators and Stock Exchanges in India should take some guidelines from the countries which have adopted the IFRS and have similar economic, political and social conditions.

RISKS INVOLVED IN INTRODUCING IFRS IN INDIA

· Implementing IFRS has increased financial reporting risk due to technical complexities, manual workarounds and management time taken up with implementation.

· The biggest risk in converging Indian GAAP with IFRS is the fact that the accounting entities underestimate the complexity involved in the process. Converting to IFRS will increase the complexity with the introduction of concepts such as present value and fair value. Similarly there are some recognition and measurement issues that would create quite a lot of controversy

· The treatment of expenses like premium payable on redemption of debentures, discount allowed on issue of debentures, underwriting commission paid on issue of debentures etc is different in IFRS framework than the present method used. This would bring change in financial statement (income statement) leading to enormous confusion and complexities.

· Another risk involved is that the IFRS do not recognize the adjustments that are prescribed through court schemes and consequently all such items will be recorded through income statement

· There will be changes as per IFRS in the very concepts and definitions of in a few areas like change in the definition of 'equity'. This would result in tax benefits of hybrid instruments where 'interest' is treated as receiving a dividend.

· It will be difficult for the small firms and the accounting companies to keep pace with the process of convergence with IFRS. It will be more challenging at the ground level. Basic idea is that it should be made mandatory for the companies to prepare consolidated financial statements which provide information about their unlisted companies as well under IFRS. This may be resulted in increased challenges to the small and medium firms in the country.

· Every Laws and pronouncements are always country specific and no country can give up wholly its own laws altogether. It will always be checked that the IFRS pronouncements fit for application in a particular country and its environment.

· The financial statements as per IFRS are more complex than financial statements based on Indian GAAP. This complexity threatens to undermine the usefulness of IFRS financial statements in making decisions. The problem is that the preparation of financial reports will become just a technical compliance exercise rather than a mechanism for communicating performance and the financial position of companies.

SUGGESTIONS FOR SUCCESSFUL IMPLEMENTATION OF IFRS

We cannot escape or avoid from converging or accepting IFRS. There is a strong case for convergence and harmonizing accounting principles and standards at the international level. This goes more strongly with India as we have witnessed a good growth with globalization. This will help Indian companies to raise funds from offshore capital market. Therefore, India should go along and face the challenges, study the likely risks and accordingly get prepared for IFRS. In view of various challenges and difficulties it seems to be more appropriate to adopt all IFRSs from a specified future date as it is. This method has been successfully adopted by many countries. ICAI has also decided to adopt IFRS for public interest entities from accounting periods commencing on or after april1 2011.

Tax authorities should consider IFRS impact on direct and indirect taxes and provide appropriate guidance from a tax perspective. The Institute of Chartered Accountants of India should make an all effort to train and upgrade the professionals engaged in IFRS. It should be made mandatory or compulsory for the companies to prepare IFRS compliant statements along with Indian GAAP compliant statements so we can trace likely problems in advance and corrected as far as possible.

The researchers point out some suggestions for successful implementation of IFRS and to enable harmonization in published company annual reports at the international level.

1. IASB should make publicity of standards developed by it and get support from the accounting professionals, member countries and corporate management all over the world.
2. Political pressure should be avoided on International Accounting Standards Board (IASB) from various interest groups, private sector and government agencies.
3. IASB should motivate to adopt IFRS and formulate and reformulate their rules that they are in line with IFRS.
4. Governing bodies of the various accounting profession can also be used to apply disciplinary procedures in case of non-convergence with IFRS.
5. Legislation should be passed to the effect that in case of any changes or amendments in IASB, the local standards, if any, should be brought in line with these.
6. Local stock exchange can be used for co-operating in taking action against companies that fail to comply with the IFRS.
7. The high degree of mutual international understanding about corporate objectives to implement IFRS successfully and smoothly.

CONCLUSION

In the era of Liberalization, Privatization and Globalization (LPG), convergence with IFRS is the need of this era. In India, it is necessary to adopt the provisions of IFRS in order to develop consistency with the regulatory and economic environment. IFRS is set to become universally acceptable. On a worldwide basis, Accounting Standards (AS) are used as necessary rigid mechanism tool for grounding purpose for the preparation of financial report, as well as audit purposes. The Institute of Chartered Accountants of India should make an all out effort to train and upgrade the professionals in IFRS. These milestones need to be achieved at the earliest otherwise, the whole convergence exercise could be a hopeless tangle and waste of time, resources, capital and cause inconvenience for Indian entities. Indian entities should not take things lightly and should implement IFRS immediately.

The vision of a harmonized accounting world may lubricate the issue and establish hinges to strengthen it, to make it more practical. Looking at the present scenario of the world economy and the position of India convergence with IFRS can be strongly recommended. But at the same time it should be painless process. All parties concerned with financial reporting also need **to** share the responsibility of international harmonization and convergence. A continuous research is in fact needed to harmonize and converge with the international standards and this in fact can be achieved only through mutual international understanding both of corporate objectives and rankings attached to it.

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Commerce
Research Zone India
Vol. 10 Issue - (3)
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UNORGANIZED RETAIL IN INDIA

Indian apparel retail is divided between two sectors: organized and unorganized. Organized retail involves the sale of merchandise by licensed retailers. The unorganized retail sector in India refers to the traditional retailing formats of pavement vendors, mobile vendors, and traditional local kirana shops. Unorganized retail generally involves the sale of unbranded merchandise. Sales through the unorganized retail sector are predominant in India with the organized retail sector being a lot smaller. It is estimated that over 95% of retail in India is done through the unorganized channel. However, as the employment rate and disposable income levels have risen over the years, consumers in India have begun to turn increasingly towards branded products and there has been a shift towards the organized retail channel.

Key Words: organized and unorganized retail, consumer, Quality levels of manufacturing, global brand, FIFO (first in, first out system)

Though, we are in 21st Century, still in retailer is behaving in an organized way. There is some saying by the big retailers,

· In business, today, nothing is stable. Either you are growing or you are perishing. There is no place in between.-**Kishor Biyani**

To be satisfied with whatever you have & to think that it will last forever is the biggest hurdle on the way to success.-**Sam Walton**

So, As a retailer, If we want to change, then we should change our self from unorganized to organized. Because If I am talking from 1995, then there are lots of changes is happening like,

10 major changes between 1995 and now in India

1. Indian consumer has changed –

a) Indian consumer is value conscious. They are constantly moving targets. It keeps you on the edge and forces you to constantly innovate. We have young generation/now generation. They want to use now better products. We have no tolerance for poor quality. Even the poor or rural people are willing to pay, But can't tolerate bad quality.

b) Young people are decision makers in the family and in business. They are well informed. They ask why I pay more. They will challenge the company.

2. The size of the project has changed.

3. We are getting global reach.

4 Quality levels of manufacturing, especially in components and in pharma sector. We are as good as anybody else in the world.

5 Managerial compensation has gone up.

6 Amending capabilities have changed dramatically.

7 Governance has improved

8 Entry of many global brands

9 World has recognized our potential and ability.

10 Divide between urban and rural is past.

So, India is changing very fast but there was a no change in a small retailer mindset. If I am talking about the growth of retail sector then, there are two major reasons for the growth of

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organized retailers is.
1) Constant changing customers. &
2) Retailers commitment for not to change.
A small retailer even today wants to treat the new customers with old methods & succeed. In India, there are 1 crore retail outlets approx, out of which few are branded showrooms & franchise stores, rest are family owned small or medium size stores. Most of the stores are operated by the family members. Very few stores have staff of 1, 2 or 3 max. & they think if customer's wants to buy he/she will come, we don't need to do anything for that. (Ignorance of marketing and branding)
The idea of periodically renovating the store, decorate it with new colors, to create attractive display is almost unacceptable to them. Especially to the small grocery retailers. Surprising fact is that they color their house every year on Diwali. (Ignorance of new changed customer & their changing needs)
Never thought about making the business customer centric, providing better service to the customers & providing unique shopping experience to the customers and make them happy. (Ignoring the competition)
Often they don't have the proper stock of the required goods & the surprising fact is that they realize this when the customers has gone back disappointed due to lack of the stock. (With help of computer and proper software they can manage this easily or they can keep manual stock but they ignore all such techniques)
Majority of the time the goods in their shops are not placed properly. You can compare these shops with go-down or ware house. The goods purchased recently is stocked ahead of the old goods & is sold first & the old goods behind the fresh stock corrupts. (Ignoring the systems like FIFO – first in, first out system)
Majority of the retailers have joined the business without much formal education & those who are fortunate enough to complete their graduation are lacking the professional knowledge of retailing such as: retail management, display & merchandising management, marketing and sales promotion skills. Etc. on the other hand the professional knowledge about retailing is the biggest strength of big organized retailing companies. They make payments to their suppliers only if they have money in their cash counter. No formal standard system of payments to the suppliers because of which good quality suppliers don't do business with them or if they do, they do it in limit. Worst if they have marriage or other similar expensive function in house they stop payment of all the suppliers & give priority to their family occasions against the business. (Lack of professionalism)
If the business is running good they often don't invest the profit back into their business for its growth but rather they milk their own business & invest in property, stocks of other company or buy ornaments.
Treating the customers with old style, not changing yourself & not changing the store layout, not renovating it, not learning and implying the latest and professional systems of retailing, ignoring the changed customers & ignoring the importance of marketing and branding. By doing the above practice how can one expect to succeed or survive in today's highly competitive & new business environment?

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Commerce

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AN EMPIRICAL STUDY ON CAPITAL STRUCTURE AND ITS IMPACT ON BANK'S PERFORMANCE: WITH SPECIAL REFERENCE TO SBI

Financing decisions are one of the most critical areas for finance manager. It has direct impact on capital structure and financial performance of the organization. It has always been an area of interest for researchers to understand the relationship between capital structure and financial performance of the organization. This paper analyse the impact of capital structure on the performance of Bank's with special reference to the SBI, using data from the financial year 2008 to 2012. The data were analysed on the basis of correlation between profitability ratio i.e. return on long term fund, return on net worth, return on assets, & EPS & capital structure ratios i.e. total debt to owners fund ratio. Results of our study demonstrated that capital structure influences financial performance.

Keywords: Capital structure, performance, SBI.

Introduction

Given the objective of maximisation of shareholders' wealth, the need for an optimum capital structure cannot be over emphasised. In operational terms, every firm should try to design such capital structure. But the determination of an optimum capital structure is formidable task. It should be clearly understood that identifying the precise percentage of debt that will maximise price of shares is almost impossible, however to determine the proportion of debt to use in the financial plan in conformity with the objective of maximising the share price. The key factors governing the capital stricter decision are profitability & liquidity.

The growth in the Indian Banking Industry has been more qualitative than quantitative and it is expected to remain the same in the coming years. Based on the projections made in the India Vision 2020" prepared by the Planning Commission and the Draft 10th Plan, the report forecasts that the pace of expansion in the balance-sheets of banks is likely to decelerate ". The total assets of all scheduled commercial banks by end-March 2010 is estimated at 40,90,000 crores. That will comprise about 65 per cent of GDP at current market prices as compared to 67 per cent in 2002-03. Bank assets are expected to grow at an annual composite rate of 13.4 per cent during the rest of the decade as against the growth rate of 16.7 per cent that existed between 1994-95 and 2002-03. It is expected that there will be large additions to the capital base and reserves on the liability side.

The Indian Banking Industry can be categorized into non-scheduled banks and scheduled banks. Scheduled banks constitute of commercial banks and co-operative banks. There are about 67,000 branches of Scheduled banks spread across India. As far as the present scenario is concerned the Banking Industry in India is going through a transitional phase.

The Public Sector Banks (PSBs), which are the base of the Banking sector in India account for more than 78 per cent of the total banking

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industry assets. Unfortunately they are burdened with excessive Non Performing assets (NPAs), massive manpower and lack of modern technology. On the other hand the Private Sector Banks are making tremendous progress. They are leaders in Internet banking, mobile banking, phone banking, ATMs. As far as foreign banks are concerned they are likely to succeed in the Indian Banking Industry.

The State Bank of India, the country's oldest Bank and a premier in terms of balance sheet size, number of branches, market capitalization and profits is today going through a momentous phase of Change and Transformation – the two hundred year old Public sector behemoth is today stirring out of its Public Sector legacy and moving with an agility to give the Private and Foreign Banks a run for their money.

The bank is entering into many new businesses with strategic tie ups – Pension Funds, General Insurance, Custodial Services, Private Equity, Mobile Banking, Point of Sale Merchant Acquisition, Advisory Services, structured products etc – each one of these initiatives having a huge potential for growth.

2. Overview of literature

The real debate on the capital structure was started after the publication of the celebrated paper of Modigliani and Miller (MM) in 1958. With the assumptions of perfect market and no tax world MM proposed that the selection of debt-equity was independent of the value of the firm. Modigliani and Miller provide path and guidelines for the researchers to analyze the financing patterns and later several hypotheses have been put forward or considerable work has been done by researchers to analyze the determinants of capital structure. In 1963, Modigliani and Miller wrapped up the corporate tax assumption and intended that the value of the firm or cost of capital varied with the variation in the utilization of debt capital due to tax benefits (Baral 1996).

Since Modigliani and Miller's (1958) irrelevance proposition, firm's capital structure decisions have been intensely investigated. The irrelevance proposition states that under strict assumptions, among which are the absence of corporate taxes, the structure of capital is irrelevant to the determination of a company's value. The assumption on taxes proved to be crucial for the irrelevance proposition. In fact, a few years later, Modigliani and Miller (1963) concluded that the introduction of corporate taxes and the possibility of deducting interest on debt from taxable profits would induce firms to be completely financed by debt. However, as this is not usually observed, several authors, including Modigliani and Miller themselves in Modigliani and Miller (1963), argued that bankruptcy costs, and other costs associated with debt, could explain why firms were not totally financed by debt. This discussion on the benefits and costs of debt is central to the trade-off theory of capital structure. According to this theory, there are forces leading firms to less leverage, for instance bankruptcy costs, and forces leading to more leverage, among them the above mentioned tax benefits of debt and the agency costs of free cash flow. The combination of these forces results in the existence of a target leverage at which the value of firms is maximized. The main predictions of this theory on leverage ratios are related with the profitability of firms. Profitability should have a positive impact on leverage, as it contributes to a decrease in bankruptcy costs. In addition, more profitable firms benefit more from the tax benefits of debt (DeAngelo and Masulis, 1980).

As these firms have freer cash-flow, the existence of debt payments also helps to reduce agency costs of equity, by aligning the interests of managers and shareholders (Jensen and Meckling, 1976, and Jensen, 1986). Besides profitability, there are other characteristics of firms that help to explain target leverages.

According to theory, bankruptcy costs are expected to be lower for firms with more tangible assets, as these could be used as collateral. In addition, the existence of depreciation expenses helps to explain less leverage, as these expenses result in tax benefits.

Studies showed contradictory results about the relationship between increased use of debt in capital structure and firms performance. Some studies (Taub, 1975; Roden and Lewellen, 1995; Champion, 1999; Ghosh *et al.*, 2000; Hadlock and James, 2002, Berger and Bonaccorsi di Patti, 2006) showed positive relationship and some (Kester, 1986; Friend and Lang, 1988, Fame and French, 1998, Gleason *et al.*, 2000; Miserly and Li, 2000, Booth *et al.*, 2001 Ibrahim, 2009) showed negative or weak/no relationship

3. Research methodology

3.1 Research design : "A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure." For this research purpose, the research design is analytical and descriptive design.

3.2 Unit of analysis :- Unit of analysis means the study of variables associated with the research problem. There are several variables under the study but the main variables have to be studied. For this research, a unit of analysis is SBI.

3.3 Sampling design :- When some of the elements are selected with the intention of finding out something about the population from which they are taken, that group of elements are referred to as sample and the way in which sample is selected is referred to as 'sample design. 'The sampling design for this research "convenience based non – probability sampling." The non – probability sampling means wherein items for the sample are deliberately selected by the researcher leading to personal bias.

3.4 Data collection method :- For this research purpose, the data have been collected through annual reports of the SBI. The present study is done for the last five Accounting Years i.e. 2007-08 to 2011-12. The secondary data will be very helpful in evolving an appropriate methodology for the study and in formulating a conceptual framework for the study. For these purposes, various secondary sources like customer satisfaction index, annual reports of banks, books and periodicals, research articles, seminar reports, working papers, study reports of government agencies, news papers, study reports of expert committees, plan documents, web sites etc.

3.5 Objective :- The purpose of this paper is to demonstrate the impact of defining the main variables of capital structure and performance on experimental results. Therefore, the following hypotheses are extracted:

1. There is a significant relation between total debt to owners fund & return on long term fund of SBI.
2. There is a significant relation between total debt to owners fund & return on net worth of SBI.
3. There is a significant relation between total debt to owners fund & return on assets of SBI.
4. There is significant relation between total debt to owners fund & total income to capital employed of SBI.

3.6 Data analysis & Interpretation:- After gathering necessary data, they were analyzed by Excel and the variables were calculated. Then the variables entered in SPSS software and then correlation between dependent and independent variables were measured by using Pearson correlation coefficient. The four profitability ratios of five years & one capital ratio for those five years were analysed for finding correlation. Correlation is denoted by r. if r =1 then its correlation is positive & perfectly correlated. If r=-1 then its correlation is negative. If r=-0 then it's known as there isn't any correlation. The following data were collected for research purpose.

Year	R	2007-08	2008-09	2009-10	2010-11	2011-12
Total debt to owners fund ratio		10.96	12.81	12.19	14.37	12.43
Return on long term fund	0.57	86.83	100.35	95.02	96.73	96.84
Return on net worth	-0.20	13.73	15.75	13.89	12.71	13.94
Return on assets	0.00	1251.05	1023.40	1038.76	912.73	776.48
Total income to capital employed	-0.23	8.96	8.99	8.62	8.48	9.40
Earning per share	-0.065	106.56	143.67	144.37	116.07	174.15

The table shows the performance ratios of Return on long term fund, Return on net worth, Return on assets, total income to capital employed & earning per share & capital structure variable ratio of total debt to owner's fund. The correlation between long term debt to owners fund & Return on net worth, Return on long term fund, Return on assets, total income to capital employed & earning per share were defined by taking five years ratios of SBI.

3.7 Findings & conclusion :- Tests on coefficient of correlation demonstrated that there is a meaningful link between one variables of capital structure and four variables of performance except the link between return on assets that is not meaningful. As per the above table the ratios of profitability i.e. return on long term fund, Return on net worth, Return on assets, total income to capital employed & earning per share is found.

1. The table shows that there is a positive correlation between total debt to owners fund & return on long term fund as the value of r is positive. But that's not perfectly positive as its value is less than one i.e. 0.57. So the null hypothesis is rejected & alternative hypothesis is accepted as there is significant relation between these two variables of SBI.

2. There is a negative correlation between total debt to owners fund & return on net worth as the value of r is negative. But that's not perfectly negative as its value is more than minus one i.e. -0.20. So the null hypothesis is rejected & alternative hypothesis is accepted as there is significant relation between these two variables.

3. There isn't any correlation between total debt to owners fund & return on assets as the value of r is zero. So the null hypothesis is accepted & alternative hypothesis is rejected as there isn't any significant relation between these two variables.

Conclusion

Financing decisions are one of the most critical areas for finance managers. It has direct impact on capital structure and financial performance of the companies. It has always been an area for interest for researchers to understand the relationship between capital structure and financial performance of the company. The research defined that the capital structure decision affects the profitability of any companies. The capital structure of SBI is having some negative & positive effects on different profitability ratios over the period. When there is change in capital structure it will also make changes in performance of bank.

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Commerce

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MICRO FINANCE INSTITUTES FOR WOMEN EMPOWERMENT

Any economy would develop when planning would be benefited to all caste and creed with out any sort of gender differentiation. Under the drip down theory in the planning process it was expected that women will equally benefit along with men. This has been belied by actual development. The ninth plan document recognizes that inspire of development measures and constitutional legal guarantees- women have lagged behind in almost all sectors. In early 1990's the problem of women workers in unorganized sectors aggravated. Women workers in unorganized sector exploited by the owner with the intent to have contemptible labor availability. Their valence contribution is consider as small or ignored task and remains nonmonetised. Micro finance is emerging as a powerful instrument for poverty alleviation in the lower economic zone and provides sense of self dependency through SHG's. Main target of micro finance is to promote self reliance and strengthen collective self help capacities of poor and leading empowerment among them. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country. With economic empowerment, women ability to influence or to take relative decision increased and which would uplift social development. Social exploitation, inequalities among caste would be reduced by that. This paper puts thoughts of how MFI's has received recognition as a strategy for economic development and try to empowerment women. This paper also examines the impact of MFI's with respect to poverty alleviation and socioeconomic empowerment of rural women. **What is Micro Finance**? "Provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards". Micro finance means provide small credit to a person who intends to become self reliant

MFI AS TOOL FOR WOMEN UPLIFTMENT:

New emerging side would be developed by economy through MFI. In this SHGs gives special attention as already researchers focus on that which is based on divided liability. With MFI it is possible to focus on the sector which is negated by State and public institutions. focus on the women employment and livelihood needs for the poor .

Till 1990 women gender is highly ignored by society with the view to development. higher level discrimination faced by them and it would be compulsion for them to live below standard life and this would increase the perceptible gap among society and particularly in ruler sector.

Government different schemes not reach to the targeted people and due to this condition of women become most terrible. Lower success rate of government scheme not provide hopes to the large segment of India . in this time development of MFI comes as RAY OF HOPE.

While study this some difficulties for women development are reflected and they are

· Lower education rate
· No sound knowledge about business
· Lack of confidence about own self

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· Lack of accountancy knowledge
· No capital resources
· Lack of ownership of own resources
· In a group many are relative which increase social pressure
· Payment norms not clarity
· Time management
· Traditional roles
· Group collateral programs

OPPORTUNITY FOR THE WOMEN:

With MFI new world would be developed for women. A self dependant and self reliant gives boost up energy to them self. Saving form business give a new edge to them for development which never would achieve by house hold work. With the investment they can take their own decision for their business, for children better future, social development, society better off and able to protect domestic violence. They act as joint decision maker and self worth who is not depending on other. Their contribution, uplift their status and improve domestic relation in their society.

At the world glance after the upliftment of women status opportunities also derived by them for social and political empowerment.

"It is likely that changes at the individual, household and community levels are interlinked and that individual women who gain respect in their households then act as role models for others leading to a wider process of change in community perceptions and male willingness to accept change." (Lakshman, 1996). Women outside their immediate family there have sometimes been significant changes. Micro-finance has also been strategically used by some NGOs as an entry point for wider social and political mobilization of women around gender issues. For example SEWA in India, CODEC in Bangladesh and CIPCRE in Cameroon, indicate the potential of micro-finance to form a basis for organization against other issues like domestic violence, male alcohol abuse and dowry. With their work at MFI it is possible

· They can concentrate on their own need
· Work pressure would be help them to not concentrate on their social issues
· Reduce their penury for life.

SUGGESTIONS:

Women feminism is not possible till women empowerment. To give women empowerment it is essential to reduce gender base differentiation among society. Before MFI gender discrimination is totally negated by the society but it comes to focus with MFIs. Intense efforts make to maintain power with in their hand and reduce financial crunch. MFI provide ruler sector women their own identity and also provide them income for survival. With loan they are able to start business and also change their life looking scenario.

But at the same time it should be remember that with a small loan it is not possible to give them totally self reliance. Authority always keeps close watch over all the business deals. At the time of chronic poverty it is more beneficial to save service rather then offer credit.

CONCLUSION:

In India advance level development for banks NFOs and MFIs should recorded. Nevertheless ensuring that the micro-finance sector continues to move forward in relation to gender equality and women's empowerment will require a long-term strategic process of the same order as the one in relation to poverty if gender is not to continue to 'evaporate' in a combination of complacency and resistance within donor agencies and the micro-finance sector. [1] In MFIs operating margins becomes tighter and this is the main reason for smaller loans delivered and due to this risk of lending to men to be too high. But in that one negative side shown by the World Bank report that while investing in to the business of male averaged return would be 11% while in women oriented business it would be very negligible or no returns.[2] The SHGs have helped the members to strengthen their financial positions

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Commerce
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ETHICS IN MEDIA

Code of ethics in media to me would be when the newspapers or journalists start behaving more responsible towards journalism and when they would be accountable for what they depict or show to the public. The idea is, whoever enjoys a special measure of freedom, like a professional journalist, has an obligation to society to use their freedoms and powers responsibly. This would be useful so that people in power are able to be held liable in case their actions are not professional. People that have high media attention should not abuse the power. The second idea is society's welfare is paramount, more important than individual careers or even individual rights. The basic intention to make media responsible is also because of the following factors: 1. Present meaningful news which is accurate, 2. Serve as a forum for the exchange of comment and criticism and to expand access to diverse points of view. , 3. Clarify the goals and values of society, 4. Give broad coverage of what was known about society. All the above factors are important because the press is needed to maintain a neutral viewpoint, providing the basic facts and allowing readers to come up with their own opinions from the news that is reported.

Ethics is the practice of discerning right and wrong, based on societal standards, and studying the development of those standards. An analysis of the print media's ethical practices involves studying how the media cover stories and make coverage decisions, and the consequences of those decisions. To understand media ethics, journalists often look at case studies.

Duties & Responsibilities of Journalists:

A journalist writes professionally about world issues, local events, people and trends. There is a great amount of responsibility a journalist faces when presenting material to the public. Professional journalists follow a standard of conduct and ethics when working in mass media settings such as broadcast, newspapers, magazines and Internet.

Legal Responsibility:

Journalists face important legal responsibilities. They should know their rights and the rights of each individual, and they should be sure they are compliant with legal issues. This will ensure there is no intrusion on matters of confidentiality and privacy. Slanderous remarks can result in legal action against journalists.

Social Responsibility:

Media relate current events to the rest of society. These events are presented in the form of pictures and articles. It is the duty of a journalist to make sure the information is presented in a fair, balanced and truthful manner. Relating current events helps keep the general public informed and provides it with entertainment. It is a journalist's duty not to sensationalize any media event for her own benefit.

Professional Responsibility:

A journalist has a professional responsibility to present an accurate portrayal of events as they occur. This usually is accomplished

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through excellent and thorough research. A professional journalist will present only the facts, leaving out her own opinions.

Ethical Responsibility:

Journalists are bound to a code of ethics. An ethical journalist will provide the audience with meaningful information, but she also will know when information is too sensitive to be reported. For example, when reporting a crime or a death, journalists should be aware of family members who are involved or who have not yet been notified of the tragedy.

Media ethics consists of other issues as well. Let us take a look at them.

Plagiarism:

A writer commits plagiarism when he copies the work of another and claims it as his own. Newspapers and magazines have fired many writers for plagiarism. Some writers commit acts of plagiarism for years before they are discovered. The consequences include damage to the publication's reputation, possible lawsuits, loss of credibility and ultimately loss of readership.

Photo Manipulation:

The use of photo editing software creates a number of ethical issues for print media. Photo editors can change a subject's skin tone and clothing, and even trim her hips or change her facial features. Ethical issues that arise include the credibility of the photographer and the publication. Studies also address the prevalence of photo editing software, ethics training for photographers and editors, and how managers can spot photo manipulation.

Conflict of Interest:

News reporters can run into ethical dilemmas regarding conflicts of interest when they report on something or someone they are close to outside of their journalism career. For example, it's considered unethical for a reporter to cover the mayor if the reporter and mayor are related. It's also considered unethical for a reporter to cover a company's business dealings if he has relatives who work for the company. Ethical issues also arise when an advertising executive seeks news coverage because of an ad purchase.

Multimedia:

Many print publications now publish online as well, with audio and video as part of their content. Especially when news is breaking, editors must make quick decisions about what to post, including ethical decisions about appropriate coverage and audience standards. Posting video, audio and photographs can also present issues of copyright and fair use.

Journalism's top priority is to ensure that information provided is truthful and accurate, that professional ethics is understood and practiced. This is achieved by making ethical decisions that apply to the media.

Why is being ethical so important? Why does it even matter?

Many people who don't quite grasp the function of ethics in print media may ask these questions. But the answer is simple.

Ethics in print media is used to establish credibility and to distinguish between what is "right" and what is "wrong," whatever the case may be.

According to the book, "Media Ethics: Issues and Cases," "[e]thics takes us out of the world of 'This is the way I do it' or 'This is the way it's always been done' into the realm of 'This is what I should do' or 'This is the action that can be rationally justified.'"

Being ethical allows you to combine your values with your responsibilities to decide what to do in questionable situations. For example, a journalist who sees it as his responsibility to produce a true and factual story for the public will place a high value on getting the truth and will not sacrifice doing something illegal to get it.

Significance:

Because being a credible source in the world of journalism is so important, so is ethics. At every college that has a journalism program you will find at least one course on ethics that is required for students to take early in their undergraduate programs. This shows how huge of a role ethics plays in the field of journalism.

Ethical Elements:

"Media Ethics: Issues and Cases" lists in several ethical news values believed to be as equally important as the qualities journalists use most that define what is newsworthy, such as timeliness and prominence. On the list is accuracy (combining correct facts with correct words), reciprocity (the Golden Rule) and diversity (covering every aspect of the population fairly).

Combining these ethical elements with the more familiar elements,TIPCUPS = timeliness, interest. prominence, conflict, unusualness, proximity, significance, makes for a more well-rounded and credible story.

The Clear Effect:

The results ethics in print media bring are there for the world to see. For example, if there is a specific newspaper or magazine you are loyal to, it is most likely because it has proven itself to be credible and accurate in your eyes. You believe what they produce because over time they have not steered you wrong. That particular medium has probably been faced with all types of ethical decisions, but has stayed true to journalism's biggest priority—being truthful and accurate above all else.

Conclusion:

From the above, I have tried to explain the larger issues of ethics in media. To conclude, I would say that **"Ethics in Media"** to me would be when the newspapers or journalists start behaving more responsible towards journalism and when they would be accountable for what they depict or show to the public. The idea is, whoever enjoys a special measure of freedom, like a professional journalist, has an obligation to society to use their freedoms and powers responsibly. This would be useful so that people in power are able to be held liable in case their actions are not professional. People that have high media attention should not abuse the power. The second idea is society's welfare is paramount, more important than individual careers or even individual rights. The basic intention to make media responsible is also because of the following factors:

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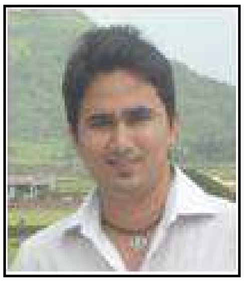
All the above factors are important because the press is needed to maintain a neutral viewpoint, providing the basic facts and allowing readers to come up with their own opinions from the news that is reported.



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Commerce

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EFFECT OF REALITY SHOW ON YOUTH

The following paper describes the **EFFECT OF REALITY SHOW ON YOUTH.** Reality shows are the trump cards of the producers of the television Industry. Common audience have become bored watching the never ending melodramatic daily soaps. From the urge for something new the idea of reality shows sprang up. Simultaneously they generate good revenues for Television Industry and create a very good platform for thousands who want to achieve great things in their field of interests.

The popularity of the Indian reality shows lies in the fact that these are short termed yet these present the perfect dose of entertainment. However, not all the shows have been equally successful. Whilst some of the Indian reality shows achieved unprecedented success, others were rejected by the viewers despite being hosted by the celebrities. Another reason for the popularity of the reality shows is that these are the only alternatives to the melodramatic daily soaps.

The rising popularity of the reality shows on television channels has added a new dimension to the production of TV programs. These shows give opportunities to the prodigies residing in the interiors of the country to showcase their talent. These shows have not only changed the destinies of many television channels but also of many ordinary people. Celebrity reality shows are another aspect of reality television that has become extremely popular with the audience

Research Questions

1. What is the perception of the viewer's towards reality shows and daily soaps?
2. What is the behaviour of the viewer's towards reality shows?
3. What is the future of reality shows?

Research Objectives.

The main objectives to do this research are as following:

1. To study the perception of the viewer's towards reality shows and daily soaps.
(That is to know whether the viewers see reality shows as an opportunity.)
2. To study the behaviour of the viewer's towards reality shows.
(That is to study how do viewers related their life with reality shows. Do they relate their characters or their dreams with reality shows? Do they prefer voting for these reality shows or do they think that voting is fair in reality shows.)
3. To know the future of reality shows.
(Whether it should be banned or encouraged.)

Research Objective.

Primary objective:

i. To study the behaviour of the viewer's towards reality shows.
ii. To know the future of reality shows.
iii. To study the perception of the viewer's towards reality shows and daily soaps.

Secondary objective:

I. To know the effect of reality shows on TRP.
II. To know how reality show owners are earning via votes and sms.

Type of data required.

For doing this research we have used both

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secondary and primary data.

Primary data in the form of questionnaire and secondary data in the form of journal, literature and data from internet.

Data collection method.

Data was collected through different means some of them are as following:

1. Personal administration of questionnaire.
2. Secondary data collected from websites and journals.
3. Informal inter5view, survey with individuals who use to watch T.V regularly.

Target population.

Due to the nature of our research title we had focused for youth between 15 to 30 years of age as target population.

Sampling method.

Non probability convenience sampling.

Sample size.

The sample size for our research was 100 respondents.

Data Analysis.

The total number of respondent for our research was 100 respondents out of which 53 were male and 47 were female

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	53	53.0	53.0	53.0
	Female	47	47.0	47.0	100.0
	Total	100	100.0	100.0	

Out of these 100 respondent majorities of them that's 79% were watching televisions from 1 to 3 hours.

		Comedies		Total
		No	yes	No
gender	Male	22	31	53
	female	28	19	47
Total		50	50	100

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4-6 hrs	21	21.0	21.0	21.0
	1-3 hrs	79	79.0	79.0	100.0
	Total	100	100.0	100.0	

Most of respondent that is 37% preferred watching MTV channel may be due this channel offers both music and reality shows.

Multiple responses for best channel

		Responses		Percent of Cases
		N	Percent	N
best channel	Colors	8	7.9%	8.0%
	star plus	5	5.0%	5.0%
	zee tv	19	18.8%	19.0%
	Sony	27	26.7%	27.0%
	Mtv	37	36.6%	37.0%
	channel V	5	5.0%	5.0%
Total		101	100.0%	101.0%

Out of these 100 respondent 7 male and 5 female that is a total of 12 respondent were not watching reality shows and rest 88 respondent were watching reality shows.

Multiple responses for best type of shows

		Responses		Percent of Cases
		N	Percent	N
type of show	Dramas	11	3.9%	11.2%
	Music	67	23.8%	68.4%
	Animated	13	4.6%	13.3%
	Documentaries	11	3.9%	11.2%
	reality shows	88	31.2%	89.8%
	Comedies	50	17.7%	51.0%
	quiz shows	24	8.5%	24.5%
	daily soaps	18	6.4%	18.4%
Total		282	100.0%	287.8%

		Sony		Total
		No	Yes	No
gender	Male	40	13	53
	Female	33	14	47
Total		73	27	100

		Mtv		Total
		No	Yes	No
gender	Male	34	19	53
	female	29	18	47
Total		63	37	100

		star plus		Total
		No	Yes	No
Gender	Male	49	4	53
	female	46	1	47
Total		95	5	100

		zee tv		Total
		No	Yes	No
gender	Male	43	10	53
	female	38	9	47
Total		81	19	100

Cross tabulation for gender and channel

Gender	Male	49	4	53
	female	46	1	47
Total		95	5	100

Chi-Square Test for daily soaps and gender.

The value of Pearson Chi-square is 8.348 and associated significance value is 0.004 (which is less than 0.05) therefore, the null hypothesis is rejected and we say there is association between daily soaps and gender.

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	8.348(b)	1	.004		
Continuity Correction(a)	6.909	1	.009		
Likelihood Ratio	8.666	1	.003		
Fisher's Exact Test				.004	.004
Linear-by-Linear Association	8.264	1	.004		
N of Valid Cases	100				

Chi-Square Test for reality shows and gender.

The value of Pearson Chi-square is 0.156 and associated significance value is 0.693 (which is greater than 0.05) therefore, the null hypothesis is accepted and we say there is no association between reality shows and gender.

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.156(b)	1	.693		
Continuity Correction(a)	.007	1	.931		
Likelihood Ratio	.157	1	.692		
Fisher's Exact Test				.765	.468
Linear-by-Linear Association	.154	1	.695		
N of Valid Cases	100				

Conclusion.

Consider the scenario of the Indian television around seven-eight years before. What comes to our mind when we think of that time? I think Simplicity and yet pure entertainment was the main focus of Indian television of that time. Each channel provider had something different to provide according to variety of tastes of different people. With limited number of providers and limited number of serials, the quality of both was maintained at its best.

Reality shows emerged as the new found idea that interested many who despised Serials. Many got a fresh lease of life from the boring and repetitive serials .But now the situation has even got worse. The number of reality shows in the television has even gone past the number of serials.Reality shows to find the best singers, best dancers, best comedians, best quizzers and even shows to find the luck of a person has captured the minds of persons. Almost all the languages in India and almost every channel in the country will have their own reality shows.

The need for special boards to stop such vulgarities in the television seems to be the need of the hour. Let us make our old Mahabharata and Ramayana to come back. Though boring, it can instill values amongst the youth and children. The acceptance of western culture among the youth can be widely being attributed to these shows which dignify the western culture.

The time slots to watch educational reality shows are generally later in the evening.These prime time shows for non educational reality shows target youth, but they do not teach lessons. In fact, they do the opposite, since many young people think it okay to emulate these reality show stars.

TV is the greatest gift of science and technology. Our ancestors used to get the information from the radio or newspaper, but today's generation can get that information more clearly by watching it or even live telecasting. But in our opinion, whatever our surroundings, we learn to adapt it in our daily life. Same happens with us while watching TV. Television has both its pros and cons. It depends on us how we use it.

There are many serial which shows bad things like crime, glamour etc which has very bad impact on our society. While watching these shows they get involved in the fantasy of that character and try to be like that in their day to day life. Television is considered as a source entertainment rather than source of knowledge.So it misleads our youth they are diverting from their study specially the school going children. So parents should have a check on them so that their child will learn to have a balance between his studies and entertainment. The young people must understand that watching is one thing and implementing what you've seen on the screen is a totally different one. And it has bad results too.

In the past the glamour industry has seen many cases of stars suffering from depression after them loose their stardom. Even these kids achieve instant but brief fame by participating in reality shows, but have we really analyzed the after effects of it.

"Here the parent's role is of uttermost important. They are the ones who can understand and groom their kids in a way that the success doesn't affect them. I have seen once the kids achieve fame participating in these competitions they start doing various stage shows which in a way affects their voice due to excessive singing," feels Bappi Lahiri.

"See these kinds of things happen in every industry and that's all I want to say," says Tarun Mehra in an angry tone. It may be happening in every industry, but children don't work in those industries. Are these small kids matured enough to cope up with downfalls of life at such tender age when it's even difficult for us adults to cope up with.

Well, we too want to see these kids performing, but we feel that certain measures should have to be taken so that their education doesn't gets affected and also the limelight doesn't take over their innocent mindset.

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" Measuring Customer based Brand Equity of Airtel "

Today's marketers need to efficiently and effectively apply an increasing number of tactical options to an increasing number of product variations for the brand. In order to help manufacturers and marketers formulate the best possible approach, the concept of brand equity provides assistance. Building brand equity must be a top priority for firms due to the fierce competition in today's industry. In essence, brand equity consists of six components, and this study has looked at Airtel's brand equity in relation to Gujarat state's Vadodara city .

This study uses empirical data to assess Airtel's customer-based brand equity in relation to Vadodara city of Gujarat state. A survey of 100 consumers has been conducted and result indicated that the majority of the respondents have said that they like, admire and respect Airtel customers. They are also satisfied and stated that Airtel offers reliable service and also take into the consideration the feedback and ideas of its customers towards the service.

Key words : Brand, Brand Equity, reliable

1.About Tele communication Industry in India:

The word telecommunication is derived from Greek word. Tele means far off and the latin word communicare means 'To share'. The transfer of user-selected information between or among user-designated places without changing the information's form or content during transmission and reception is known as telecommunications.

In terms of the number of phone subscribers, India has the second-largest telecom sector globally. Mega telecom operators and intense competition among them have made it possible for it to have one of the lowest call rates in the world.

The telephone, internet, and television broadcast industries are the main pillars of the Indian telecommunications sector, which is currently evolving into a next-generation network. It uses a vast array of contemporary network components, including digital phone exchanges, mobile switching centers, media gateways, and signaling gateways at its core, and is connected by a wide range of transmission systems using fiber-optics or microwave radio relay networks.

Telecommunications in India began with the introduction of the telegraph. The Indian postal and telecom sectors are one of the world's oldest. In 1850, the first experimental electric telegraph line was started between Calcutta and Diamond Harbour. In 1851, it was opened for the use of the British East India Company.

1.2.About Bharti Airtel:

Bharti Airtel Limited (shortened to Airtel) is an Indian global telecommunications services company based in New Delhi, India. It has operations in 20 South Asian and African nations. Depending on the nation in which it operates, Airtel offers voice, fixed line Internet, GSM, 3G, and 4G LTE mobile services. It is the third-largest mobile network operator globally and the second-largest operator in India.

In 1995, Bharti Cellular Limited (BCL) was formed to offer cellular services under the brand name AirTel. Within a few years, Bharti became the first telecom company to cross the 2 million mobile subscriber mark.

1.3.About Brand Equity:

According to the American Management Association, a brand is a name term, sign, symbol or design or a combination of all of them, intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competition.

The Brand Equity, is defined as the differential effect that brand knowledge has on consumer response to the marketing of the brand. A brand has positive customer based brand equity

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when the consumers react more favorably to a product and it might result in consumers being more accepting of a new brand extension, less sensitive to increased price and with drawl of advertising support, or more willing to seek the brand in a new distribution channel. On the other hand, a brand is said to have negative customer based brand equity if the consumers react less favorably to marketing activity for the brand compared with an unnamed or fictitiously named version of the product (Keller, 2004).

1.4.Customer Based Brand Equity:

The customer based brand equity is clearly based on the several components which are mentioned are as under :

1. Salience
2. Performance
3. Imagery
4. Judgement
5. Feeling
6. Resonance

1.Brand Salience:

Brand salience, which relates to aspects of the awareness of the brand. The brand awareness, which refer to, the customer's ability to recall and recognize the brand, as reflected by their ability to identify the brand under different conditions.

2.Brand Performance :

The product itself is at the heart of brand equity, because it is the primary influence on what consumers experience with a brand, what they hear about a brand from others, and what the firm can tell customers about the brand in their communications. Brand performance related to the way in which the product or service attempts to meet customer's more functional needs.

3.Brand Imagery:

Brand imagery, deals with the extrinsic properties of the product or service, including the way in which the brand attempts to meet customer's psychological or social needs.

4.Brand judgment:

Brand judgment focus on customer's personal opinions and evaluation with regard to the brand.

5.Brand feeling :

Brand feelings are customer's emotional responses and reactions with respect to the brand. Brand feelings also relate to the social currency evoked by the brand.

6.Brand resonance:

Brand Resonance refers to the nature of this relationship and the extent to which customers feel that they are "in sync" with the brand.

2.Literature Review

- Ahmad & Sherwani (2015) , conducted a study on the effect of Brand Equity of Mobile Phones on Customer satisfaction. Data was collected from 245 university students in New Delhi through self administered questionnaires using convenience sampling technique. Two implications can be derived from the finding of this study. The first that, constructed their efforts primarily on brand loyalty that help for construct brand equity and secondly that inter corelations among all four dimensions i.e. brand loyalty, perceived quality, brand awareness and brand association affects brand equity and customer satisfaction.
- Sabiha Matin(2016), conducted a study on Customer based brand equity and measurement: A case study of Grameenphone Ltd. This study conducted on 208 respondents of user or non user of Grameenphone. The objectives of the study to measure CBBE of Grameenphone and also study the awareness, brand knowledge, brand image and components of brand equity. It was found from the study that judgement of the consumer bases on rational perspectives of the brand performance has enormous influence in building brand equity. It also found that the marketing and branding strategy based on judgemental approaches of its customers.

3.Statement of the problem

Now a days, research on Customer Based Brand Equity (CBBE) is very crucial because it helps in attracting new customers and keeping hold of current ones.

Businesses need to concentrate on increasing their brand equity because of the fierce competition in the market today. So, maintaining brand equity is a significant task that requires constant attention from the organization.

4. Objectives of the study

The research objectives of the study with respect to consumers of Airtel brand are as under:

- To study Salience of Airtel
- To study Performance of Airtel
- To study Imagery of Airtel
- To study Judgements of Airtel
- To study Feelings of Airtel
- To study Resonance of Airtel

5. Hypothesis of the study

1. There is no significant difference between calculated sample mean and hypothesized population mean of Salience of Airtel.
2. There is no significant difference between calculated sample mean and hypothesized population mean of Performance of Airtel.
3. There is no significant difference between calculated sample mean and hypothesized population mean of Imagery of Airtel.
4. There is no significant difference between calculated sample mean and hypothesized population mean of Judgement of Airtel.
5. There is no significant difference between calculated sample mean and hypothesized population mean of Feeling of Airtel.
6. There is no significant difference between calculated sample mean and hypothesized population mean of Resonance of Airtel.

6.Research Methodology

Sampling unit Respondents from Vadodara city.
Sample size : 100 respondents
Sampling method : Non probability convenience sampling method
Sources of data : Primary & Secondary (Primary data collected through respondents & secondary data collected through books, websites , etc.)
Data collection method : Survey
Data collection tool : Questionnaire
Research design : Descriptive research design

7. Limitations

1.The sampling done in this study was non- random sampling due to time and cost constraints. Consequently, it is not possible to extrapolate the findings to the entire population.
2. Questionnaire was in English, which not all customers may be familiar with, there may have been bias in the responses provided by customers.

8. Data Analysis Tools

t-test

The main objective of taking a sample from a population is to get reliable information about the population. From the information obtained from the sample, conclusions are drawn about the population. This is called statistical inference. It mainly consists of two parts:
1.Estimation of parameter (calculated mean)
2.Test of Statistical hypothesis (hypothesis mean)
That means, a constant obtained from all the observations of population is called parameter population or also called calculated mean.
In order to estimate the parameter of a population a sample is drawn from the population. The constant obtained from a sample is called a statistic or hypothesized population mean.

9. Data Analysis & Interpretation

Profile of the respondents			
Variables		**Total No. of respondents**	**Percentage (%)**
Gender	Male	70	70
	Female	30	30
	Total	100	100
Age	Below 18 years	02	02
	18-25 Years	15	15
	26-35 Years	18	18
	36-45 Years	23	23
	46-55 Years	30	30
	55-62 Years	10	10
	Above 62 Years	02	02
Educational Qualification	Up to S.S.C	08	08
	Up to H.S.C	26	26
	Graduate	51	51
	Post Graduate	15	15
Occupation	Students	10	10
	Salaried	46	46
	Businessman	24	24
	Professional	06	06
	Housewife	14	14
Annual Family Income	Below Rs. 1 Lac	03	03
	Rs.100000 To 199999	16	16
	Rs.200000 To 299999	30	30
	Rs.300000 To 499999	42	42
	Rs.500000 To 699999	08	08
	Rs.700000 To 899999	01	01
	Rs.900000 & above	00	00

Component wise data analysis

Sr. No.	Component wise analysis	N	Mean	Std. Deviation	Sig. (2-tailed)	95% Confidence Interval of the Difference Lower	Upper
1.	Performance	100	4.1635	.52028	.001	.0603	.2768
2.	Imagery	100	4.2250	1.2296	.059	.0080	.4680
3.	Judgement	100	4.0826	.65387	.149	-.0359	.2321
4.	Feeling	100	4.1800	.79682	.018	.0317	.3373
5.	Resonance	100	4.2033	.66342	.002	.0815	.3341

Inference:

Performance: At 95% confidence level, the significance value is 0.001and therefore we reject the null hypothesis and accept the alternative hypothesis . Also, the t-value is positive, so that, we can infer that the customers more than do not greatly agree that they find the performance aspect of the Airtel brand to be favourable.

Imagery: At 95% confidence level, the significance value is 0.059 and therefore we accept the null hypothesis. Therefore, we can infer that customers find the brand imagery to be favourable.

Judgement: At 95% confidence level, the significance value is 0.159 and therefore we accept the null hypothesis. Therefore, we can infer that the customers exactly agree that they find the judgment output to be favourable.

Feeling: At 95% confidence level, the significance value is 0.019 and therefore we reject the null hypothesis and accept the alternative hypothesis. Also, the t-value is positive, so we can infer that the customers more than definitely not agree that they find the feeling aspect of the Airtel brand to be favourable.

Resonance: At 95% confidence level, the significance value is 0.002 and therefore we reject the null hypothesis and accept the alternative hypothesis. Also, the t-value is positive, so we can infer that the customers more than greatly/definitely not agree that they find the Resonance aspect of the BSNL brand to be favourable.

10.Findings

The findings of the research are presented below:

1. It was found that all respondents of Vadodara city are fully aware of the Airtel.
2. Airtel satisfies the basic requirement of the customers, has specific feature, provide good serviceability ,take care about the customer's needs and they also admire and respect the other customers who used Airtel brand of the product.
3. Customers agree to recommend Airtel to others and also agree that Airtel provides the feeling of social and also feeling that this brand is especially for them.
4. Customers do not agree that they are always interested in knowing more about Airtel.
5. The customers perceive that performance component of C.B.B.E is less than favorable.
6. The customers perceived that judgment component of C.B.B.E of Airtel is favourable.
7. The customers perceived that imagery component of C.B.B.E of Airtel is favourable.
8. The customers perceived that resonance component of C.B.B.E of Airtel is less than favourable.

11.Conclusions

- Most customers are happy and satisfied after purchasing it and believing that these product created just for them.
- Most customers love this product, tell others about it, and respect and admire its users.

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દામ્પત્યની દાહક સમસ્યાઃ અંતર

રઘુવીર ચૌધરીએ ગુજરાતી સાહિત્યમાં ત્રીસેક નવલકથાઓ આપી છે, તેમાં સામાજીક સમસ્યાઓનું ઝીણવટપૂર્વક નિરૂપણ થયું છે. રઘુવીર ચૌધરીની નાયિકાઓ નિમ્નવર્ગની, મધ્યમવર્ગની તથા ઉચ્ચવર્ગ છે. સામાજિક વાતાવરણ, સમાજિક પરિવેશ, સર્જકનું દૃષ્ટિબિંદુ અને શિક્ષણ આદિના આધારે નવલકથાના પાત્રોની માનસિકતાનું અવલોકન એક અભ્યાસનો વિષય બને છે.

રઘુવીર ચૌધરીએ 'અંતર' નવલકથામાં જીવનમાં કેટલાક નિર્ણયો દૂરગામી હોય છે અને એ નિર્ણય એવા સમયે લેવાય છે જયારે માનવીને જીવન વિષેની પૂરી સમજ હોતી નથી. માનવી ની વિવેક બુધ્ધિનો અભાવ વર્તાય છે. કૃતિનું શીર્ષક, સૂચક, સાર્થક છે. પતિ–પત્ની બંન્ને વચ્ચે ભીતર ને ભીતર ધુંધવાય છે. નવલકથા મુખ્યત્વે દામ્પત્યની દાહક સમસ્યાને સ્પર્શે છે. લગ્ન પછી પતિ–પત્નીના સૂક્ષ્મ અહમ દામ્પત્યના તાણવાણા ને શિથિલ કરી મૂકે છે. પતિ–પત્ની વચ્ચેના વૈચારિક મતભેદ, જીવનદૃષ્ટિના ભેદ પણ વિસંવાદ માટે જવાબદાર છે. લગ્ન જીવનના ચાર પાયા છે. પ્રેમ, ત્યાગ, વિ વાસ અને સમર્પણ. આજે લગ્ન જીવન જન્મો જન્મના સંબંધ રહયા નથી, સંબંધોના સમીકરણો બદલાયાં છે. દામ્પત્ય જીવનની મુખ્ય સમસ્યાની સાથે એકલતાની, હતાશાની વૈશ્વિક સમસ્યાઓ સામાજિક જીવનમાં ઉમેરાતી
જાય છે.

લેખકે 'અંતર' નવલકથામાં દામ્પત્યજીવનને આલેખવાનો પ્રયત્ન કયો છે. સ્થૂળ અર્થમાં નહિં પણ સૂક્ષ્મ સ્તરે એકધિક પ્રણયત્રિકોણ કૃતિમાં જોઈ શકાય છે. લગ્ન જીવનનો આરંભનો તબકકો સામાન્ય રીતે વીતી જાય છે. પરંતુ દસ વર્ષ પછી પરસ્પરના સ્નેહમાં ઓટ આવે છે. પતિ–પત્ની વચ્ચે નાની બાબતોમાં મતભેદ ઉભા થાય છે. પરસ્પરની ભૂલો શોધવાની પ્રક્રિયાના બદલે પરિસ્થિતિને અનુરૂપ એકબીજાને સહકાર આપે તો 'અંતર' શબ્દનો પ્રવેશ નહિવત છે. કયારેક પતિ–પત્ની એકબીજાથી દૂર ગયા પછી તેમના પ્રેમમાં ભરતી આવે છે. અહીં નિર્હતુક પ્રીતિના અનુભવમાંથી પસાર થતાં પાત્રોનો મનોસંઘર્ષ નવલકથામાં નિરૂપાયો છે.

નવલકથાના આલેખનમાં નાયક ખેડૂતપુત્ર પ્રો.કેવલ તત્વવિજ્ઞાનનો લેખક છે અને નાયિકા નાગર કન્યા નયનતારા કલાકેદ્રની સંચાલક છે. કેવલ–નયનતારાને જોડતી કડી ગરીમા છે. ગરીમા નયનતારાની માસિયાઈ બહેન તથા કેવલની વિદ્યાર્થીની છે. આ આંતરજ્ઞાતિય લગ્ન છે. પ્રેમનાપ્રતીકરૂપે નંદ દીકરો છે. તેમના જીવનમાં લગ્નના બાર વર્ષ પછી વિસંવાદની શરૂઆત થાય છે. પતિ–પત્ની એકબીજાની સાથે છે, પરંતુ મનથી દૂર છે.

કેવલના ગ્રામ્ય સંસ્કારો અને નયનતારાના શહેરી સંસ્કૃતિ બન્ને વચ્ચે બાંધરૂપ બને છે. તેથી કેવલના માતા–પિતાની વિચારસરણી અપનાવી શકતી નથી. ગામ છોડી શહેરમાં વસે છે. નંદને જન્મ આપે પરંતુ માં નો વાત્સલ્યભાવ આપી શકતી નથી. બાળકનો ઉછેર ગૌણ અને કારકિર્દીને મુખ્ય બનાવતાં કેવલ નયનતારા બન્ને વચ્ચે દિવસે–દિવસે આત્મીયતા ઘટતી જાય છે. બન્ને વચ્ચે સંઘર્ષ વધતાં કેવલ નંદને ગામડે મોકલી દે છે. નંદ ગામડાના સંસ્કારો આત્મસાત કરતાં નયનતારાને પોતાનું સંતાન ગમાર લાગે છે. તેની રીત ભાત નયનતારાને ખૂંચે છે. નંદના કૂમળા મગજ પર અસર થાય છે.

"માં, હું હવારે ગામ જતો રૈશ ને કદી પાછો નઈ આવું." (પૃ.૬૦ 'અંતર')

પતિ–પત્ની વચ્ચે અંતર હતું હવે મા–દીકરા વચ્ચેનું અંતર વધે ત્યારે કેવલ પરિસ્થિતિ સુધારવાના પ્રયત્ન જરૂર કરે પરંતુ સફળતા મળતી નથી. નયનતારા પત્ની તરીકે નિષ્ફળ રહી, માતા તરીકે પણ અવગણના થયેલ છે. બન્નેના મતભેદના કારણે ગરિમાનો પ્રવેશ શકય બનતો જાય છે. તન–મનથી વિખૂટા પડતાં જાય છે. નયનતારા કેવલ–ગરિમા પર વહેમાય છે. માનસિકરૂપે હતાશા નયનતારાના મનમાં એટલી હદે વ્યાપી જાય છે કે ગરેમાના વ્યવહાર વર્તનમાં કેવલ માટે પ્રેમ દેખાય છે. મનમાં કેવલ–ગરિમાનું ચોકઠું ગોઠવી દે છે. બન્ને એક ઘરમાં નથી રહતાં માનસિક રોગના દવાખાનામાં રહે છે, જેમાં દાદી છે, પરંતુ ડોકટર નથી. બન્ને પોતાની જાતને વ્યસ્ત રાખવાનાં નિષ્ફળ પ્રયત્ન કરે છે. અહમને છોડી સમસ્યાનું સમાધાન કરવાં તૈયાર નથી. બન્નેનો સુવા માટે રૂમ પણ અલગ છે, સ્પર્શની અભિલાષા વરાળ થઈને ઉડી ગઈ છે. ન સમજાયા તેવી અકળ ામણ અનુભવે છે. કેવલ તત્વજ્ઞાની છે તેથી પરિસ્થિતિ

* એસો.પ્રો.શ્રિ.એસ.પી.પટેલ.આર્ટસ કોલેજ.સીમલિયા.તા.ઘોઘંબા.જી.પંચમહાલ

સમજે પરંતુ વર્તનમાં લાવી શકતો નથી.

''પણ હું સ્ત્રી–પુરુષભેદ વિશે જે કંઈ જાણતો હતો એ ભૂલી ગયો. સ્ત્રી હાથ લંબાવતી નથી, એ પ્રતિભાવ દાખવે છે. એ અર્પણ થાય છે. સ્ત્રી જયારે યાચના કરતી થાય ત્યારે એનામાં વિકૃતિ શરૂ થાય છે.'' (પૃ. ૧૪૭)

કેવલની માતાનું મૃત્યુ થતાં નયનતારા રાજીપો દાખવે ત્યારે પત્ની તરીકેનું કેવલના મનમાં રહેવું લાગણી વિલન થઈ જાય છે. સુશિક્ષિત પુત્રવધુને તમામ મર્યાદાઓનો ભંગ કર્યો છે. નયનતારા કેવલ–ગરિમા વચ્ચે પ્રેમનો અંકુર વિસ્તરે માટે યુરોપની યાત્રાએ જવાનું નકકી કરે છે. નયનતારાની યોજના સફળ ન થાય માટે પોતે મુરતિયો શોધવા લાગે છે. કેવલનું પુસ્તક લેખનનું કાર્ય પૂર્ણ થતાં શહેર છોડી નંદ પાસે ગામડે જતો રહે છે. આ ઉપરાંત કોલેજમાં રાજીનામું આપી દે છે. ગરિમા નયનતારાની યોજના સફળ ન થાય માટે લગ્ન કરવા ઉતાવડી બને છે, અંતે કનુભાઈ સાથે લગ્નગ્રંથિથી જોડાઈ જાય છે. ફોન ધ્વારા નયનતારાને સમાચાર આપી, તેના આગમન પછી સતકાર સમારંભ યોજના જાહેર કરે છે. નયનતારાના મન પરથી વહેમનાં વાદળ ખસી જાય છે. પુત્ર–પુત્રવધુ વચ્ચે સમાધાન કરવાં સસરાં વડીલ ભૂમિકા ભજવે છે. જુદી–જુદી પરિસ્થિતિમાં ઉછરેલી વ્યકિત લગ્નગ્રંથિથી જોડાઈ જાય છે, પરંતુ જોખમકારક સંસ્કારોના પ્રશ્નો ઉભા થાય ત્યારે ગૂંચને ઉકેલવી પડે છે. અસાધારણમાંથી સાધારણ બનવાનો સંઘર્ષ છે જે બુધ્ધિવાદ પર નિર્ભર કરે છે.

દરિયામાં ભરતી પછી ઓટ આવતી હોય છે. તેવી રીતે કેવલ–નયનતારા એકબીજાથી દૂર ગયાં પછી સંબંધોની સમીક્ષા કરે છે. પોતાની જાત સાથે વાર્તાલાપ કરતાં કેવલને નયનતારાના ગુણોની સંખ્યા અવગુણો વધે છે. તે જ રીતે નયનતારાને પોતાની ભૂલ શોધે છે. બન્ને ખુલ્લાં મનને સ્વીકારે છે અહંકાર સર્વ શ્રેષ્ઠ રહયો છે. વિદેશ પ્રવાસ ટૂંકાવી પરત ફરે છે. ''મેં આ પ્રવાસ દરમિયાન જે કંઈ વાંચ્યુ–વિચાર્યુ છે એમાંથી એવું તારણ નીકળ છે કે લેખનના એ તબકકાએ તમે માત્ર મારાથી જ નહીં, બહારની સમગ્ર સૃષ્ટિથી વિમુખ હતાં. એ એક તબકકા જ હતો, કોઈ કાયમી વસ્તુ ન હતી. એટલુ સમજવાને બદલે હું તમને શંકાથી જોવા લાગી. કોઈક બીજું છે માટે તમને મારી જરૂર નથી એવો રૂઢ માનસશાસ્ત્રીય ખ્યાલ મને અકળાવી રહયો હતો – જયારે તમે તમારી વિચારસૃષ્ટિમાં જ રામમાણ હતાં.'' (પૃ.૨૪૨ 'અંતર')

લગ્ન તો ઘર બનાવવા માટે થાય છે. એકબીજાના સ્વભાવને અનુરૂપ થઈ સાનિધ્ય કેળવવાનું છે, બૌધિક અનુકૂળતા, ભાવનાત્મક અનુકૂળતા, સામાજિક અનુકૂળતા, શારીરિક અનુકૂળ તા, આધ્યામિક અનુકૂળતા આ પાંચેય બાબતો જો મળતી હોય તો લગ્નજીવન સફળ રહે છે. માત્ર અહંમ ના સંતોષ માટે નહીં નમું : એવી કસમ ન ખાવો. લગ્નજીવનમાં અસમતુલા સર્જાય, વહેમના વમળ પેદા થાય, નાવ ડગમગ થાય પણ પરસ્પરની હૂંફ છોડવી જોઈએ નહીં.

સંદર્ભ

➪ **'અંતર' – રઘુવીર ચૌધરી, આર. આર. શેઠની કંપની પ્રથમ આવૃત્તિ–૧૯૮૮.**

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***ડો દિલીપસિંહ આર ચાવડા**

वेदो में पर्यावरण - संरक्षण

महान दार्शनिक ऐरिस्टोटल ने कहा है कि तन्दुरस्त शरीर में ही तन्दुरस्त मन होता है । स्वामी विवेकानंदजी ने अपने भाषण में कहा है कि ''विकास के लिये सशक्त शरीर है और सशक्त मन की महती आवश्यक है ।'' सशक्त मन का आधार सशक्त शरीर है और सशक्त शरीर के लिये सार्वत्रिक शुद्धता और पवित्रता बहुत ही जरुरी है । इसके लिये समग्र रुप से पर्यावरण की शुद्धि और पवित्रता परम आवश्यक है । हमारे प्राचीन ॠषि ये बात अच्छी तरह से समझते थे । अत: वेदो में पर्यावरण-संरक्षण का चिन्तन हमें देखने को मिलता है ।

पर्यावरण अर्थात् परि + आवरण । याने की हमारे आसपास जितनी भी चीजे है उन्हे पर्यावरण कहा जा सका है । 'परि' का अर्थ चारों ओर से, और आवरण अर्थात् कवच । जिसका अर्थ है जो हमें चारों ओर से आवश्त किये हुए है अथवा समग्र और से हमारा जो रक्षण करता है, वही पर्यावरण है । संक्षेप में पर्यावरण याने पश्थ्वी का कवच, पश्थ्वीवासियों का कवच । शुद्ध पर्यावरण हमारे लिये इश्वर का मनुष्य को दिया हुआ सबसे बड़ा और अनमोल उपहार या आशिर्वाद है।

वेब्सटर्स शब्दकोष में - Environment का अर्थ है - "All the physical, social cultural factor & condition influencing the existence or development of an organism of assemblage of onganism."

संस्कश्त में कहा गया है 'परित:आवश्णोतीति' - जो चारों और से घेरे, वही पर्यावरण है । अत: पर्यावरण का विशाल अर्थ होता है - समग्र ब्रह्मांड । वास्तव में 'यह ब्रह्मांड एक सुव्यवस्था है, एक विधिसन्चालित व्यवस्था । मनुष्य में विवके इस ब्रह्मांड में समन्वयकी प्रतिध्वनि है ।'

प्रकश्ति का सानिध्य और संरक्षण ही हमारे जीवन का आधार है । अत: हमारे ॠषि-मुनियों ने प्रकश्ति के सानिध्य और संरक्षण को ही महत्व दिया है । वास्तव में प्रकश्ति का सानिध्य और संरक्षण का ख्याल वैदिक संस्कश्ति में इस कदर समाया हुआ है किं प्रकश्ति से अपने अलग अस्तित्व की कल्पना भी हम नहीं कर सकेंगें मानो हम प्रकश्ति के अविभाज्य अंग है । इसके कारण ही वेदो में प्रकश्ति का विपुल वैभव एवं मानव के मज्जुल सहयोग का अद्‌भूत सामरस्य मिलता है ।

वर्तमान में अपने नीजी स्वार्थ में डूबा मनुष्य पर्यावरण के विभिन्न तत्वों का अविकारी और अनर्थकारी उपयोग करने लगा है, जिसके कारण इन तत्वों में असंतुलन की स्थिति पेदा हो गई है । प्रकश्ति के असिमित दोहन, वनो एवं वश्क्षों की कटाई, औद्योगिक यन्त्रीकरण एवं महाविनाशक शस्त्रों की होड ने विश्व के पर्यावरण को जो क्षति पहुंचायी है, उससे मानव-जीवन के विनाश की आशंकाएं उत्पन्न हो गयी है । मात्र प्रकश्ति का ही सन्तुलन नहीं बिगडा है, बल्कि भौतिक, औद्योगिक एवं भोगवादी संस्कश्ति के प्रभाव के कारण मानव, मानव न रहकर, यन्त्र ही बन गया है । परिणाम स्वरुप मानव का केवल प्रकश्ति से ही नहीं, बल्कि मानव मानव के परस्पर के सम्बन्ध में भी विच्छेद होने लगा है । औद्योगिकरण एवं भौतिकीकरण अन्धी दौडने पर्यावरण के असन्तुलन की इस समस्या को ओर भी गंभीर बना दिया है । अपने स्वार्थ में डूबे हम यह भी भूल गये की सश्ष्टि की सभी वस्तुएं परस्पर अनिवार्य सम्बन्धों से बंधी हुई है । अत: हमें जीवन की सुरक्षा तभी प्राप्त होगी, जब हम सश्ष्टि के सभी अस्तित्वों से सामजजस्य प्राप्त कर लेंगे । यजुर्वेद में कहा है -

पर्यावरण समस्या के समाधान के लिये सरकार, सामाजिक संस्थान एवं वैज्ञानिक संस्थान की तरफ से महत्वपूर्ण कार्य हो रहा है । लेकिन अभी भी हम प्रकश्ति को जड़ मानकर ही पर्यावरण-संरक्षण के उपाय ढूंढ रहे है । प्रकश्ति के प्रति हमारी संवेदना सो गई है, प्रतिबद्धता मौन हो गई है । इसलिये जब एक समस्या का समाधान मिलता है तो इस समाधान से एक और समस्या खड़ी हो जाती है । अत: परम आवश्यकता है कि हम प्रकश्ति को हमारा एक आवश्यक एवं अभिन्न अंग समझे, उसके विनाश का चिन्तन छोड़ उसके चेतनत्व को देखे । प्रकश्ति के साथ अतूट सम्बन्ध बान्धे, अपने हृदय और दृष्टि में विशालता धारण कर, प्रकश्ति की सहभागिता का अनुभव करे तब ही पर्यावरण संरक्षण होगा ।

पर्यावरण की इस समस्या के समाधान के विषय में हमारे वेदों में जो चिन्तन प्राप्त है, उससे अनेक महत्वपूर्ण उपाय हमें मिलते है । वेदों ने समूची प्रकश्ति ही नहीं, सभी प्राकश्तिक शक्तियों को देवता स्वरुप माना है । वेदो में पर्यावरण सम्बन्धी सन्तुलन बनाये रखने के लिये तथा अखिल ब्रह्मांड में पर्यावरण में जो शान्ति है, उसे अवस्थित एवं धारण करने के लिये अनेक स्थानों पर प्रार्थना की गई है । वेद में कहा गया है

द्यौ शान्तिरन्तरिक्ष शान्ति पृथिवी शान्तिराप: शान्तिरोषधय शान्ति: ।
वनस्पतय: शान्ति र्विश्वेदेवा शान्तिब्रह्म शान्ति रेव शान्ति: सामाशान्तिरेधि: ।।

वेदो ने धुलोक एवं पश्थ्वी को पिता एवं माता माना है । वेदिक ॠषियों ने प्रार्थना की है कि भूमि माता ! में तुमसे जो भी प्राप्त करु वह शीध्र ही पुन: उत्पन्न हो जाये । हे माता ! में तेरे मर्मस्थल पर कोई चोट न पहुँचाऊं, तेरे हृदय को कभी दु:खी न करुं । वेद ॠषि का ये उत्तम चिन्तन है । पर्यावरण संरक्षण के लिये ये उत्तम प्रार्थना है कि पर्यावरण के संतुलन को बनाये रखने के लिये ये जरुरी है कि हम प्रकश्ति से जितना प्राप्त करते है, हमे उसे इतना वापस देना भी चाहिये ।

हमारी संस्कश्ति में मनुष्य के लिये प्रकश्ति के जो जो तत्व जीवनप्रदाता है, उसे देवता स्वरुप माना गया है । जिसको हम ऊर्जा का अपरिमित स्त्रोत मानते है, जिसके बिना सश्ष्टि के सभी जीवों का अस्तित्व संभव नही है वह सूर्य को हम देव मानते है । ॠग्वेद में कहा है । - न: सूर्यस्य सन्द्रशे मा

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युयोथा । सूर्य को स्थावरअजंगम की आत्मा कहां गया है । - सूर्य: आत्मा जगतस्वस्थुषश्च ।

ऋग्वेद में दिव्य ज्योति से प्रकाशमान सूर्य को ऋषियों ने अलग अलग नाम से पूजा है, इसका आदरपूर्वक गुणगान किया है । - ''प्राणेन विश्वतो वीर्य देवा: सूर्य समैश्यन'' अर्थात् देवता सब प्रकार के गुणों से युक्त सूर्य को अपने प्राणों से सम्बन्धित करता है ।

अथर्व वेद में ही आगे 'जल' को 'उदक' नाम से शोभित करते हुए उसे तेज बढ़ानेवाला और मधुरता से परिपूर्ण बताया है । शुद्ध और पवित्र जल हमारे लिये ऊर्जा प्रदान करनेवाला हो, सुखाकारी हो एसी कामना ऋग्वेद में मिलती है । अत: यह आवश्यक है कि हम जल को प्रदूषण से मुक्त करे, ऋग्वेद में कहां है -

यासु राजा वरुणो यासु सोमशै विश्वेदेवा या सूर्ज मदन्ति ।
वैश्वानरो यास्वग्नि: प्रविष्टस्ता: आपो देवीरिह मामवन्तु ।।

ऋग्वेद में 'दिव्या आप:' कहकर नदी के देवत्व को स्वीकार किया है । नदी सूक्त का ऋषि नदियों से यही प्रार्थना करता है कि वे भरतवंशियों का उद्धार करें ।

अग्नि को भी हमने देव माना है । ऋग्वेद में अग्निसूक्त है । अग्निदेव को कल्याणकारी बने रहने की प्रार्थना करते हुए कहा है । -' स न: पितेव सूनवेडग्ने सूयायनो भव । सवस्व न: स्वस्तये । वेदो में अनेक स्थानों पर अग्नि को पावक, अमीप, चातन, पावपशोचिषु, सपत्नदम्भप आदि विशेषणों से अभिभूषित' करके उसकी महत्ता स्थापित की है ।

इन सभी देवताओं के प्रति अपनी कश्तज्ञता प्रकट करने के लिये ही हमारी संस्कशति में यज्ञ - संस्कशति विकसित हुई है 'यज्ञ' शब्द संस्कश्त धातु 'यज' से बना है । जिसका भाव यही है की हम अगर किसी से कुछ प्राप्त करते है तो हमें उसको भी कुछ देना चाहिए । यज्ञ में उचित मात्रा में प्रयुक्त हवना सामग्री एवं धश्त के प्रयोग से वायु शुद्ध होता हैं, जिससे पर्यावरण स्वयं ही शुद्ध हो जाता है । उच्चरित मंत्रो से ध्वनि प्रदूषण भी कम होता है । वेद में कहा है कि - 'आ जुहोताहविष मर्जयध्वम्' अर्थात् तुम अग्नि में शोधक द्रव्यों की आहुति देकर वायुमन्डल शुद्ध करो । आज हमारी स्थिति यह है कि हम सब कुछ प्राप्त तो करना चाहते है, परन्तु कुछ भी देना नहीं चाहते ।

भारतीय जीवन-दर्शन के अनुसार मनुष्य का अधिक जीवन प्रकशति की गोद में ही बितता है । हमारी संस्कशति में जो चार आश्रम की व्यवस्था है उनमें से गश्हस्थाश्रम को छोडकर शेष तीनों आश्रमों, ब्रह्मचर्याश्रम, वानप्रस्थाश्रम और सन्यासश्रम को अगर हम सही मायने में समजे तो हमें प्रकशति के बिच ही यह जीवन व्यतित करना होता है । प्रकशति के सानिध्य को पाकर ही हम संस्कशति को जीवीत रख सके है । आज प्रतकशति से विमुख होने के कारण ही हम मनोरोगी बन चुके है । आरोग्य जीवन की उन्नति का महत्वपूर्ण आयाम है । हमारे जीवन में जो चार पुरुषार्थ माने गये है - धर्म, अर्थ, काम एवं मोक्ष । ऋग्वेद में कहां है -

हमारे आसपास जो वनस्पतियाँ है उससे भी हमें स्वास्थ्य प्राप्त होता है । वनस्पतियों के द्वारा वायुशोधन होता है, अत: शुद्ध वायु प्राप्त होता है । हम जानते है कि वनस्पति, पेड़-पौधे कार्बन-डायोक्साइड को ग्रहण कर ऑक्सिजन को छोडते है । ऋग्वेद में कहा है - वने आस्थाप्यध्वम् । अर्थात् वन में वनस्पति लगाओ । यजुर्वेद में कहा है ।

अयं हि त्वा स्वधितिस्तेतिंजान: प्रणिणाय महते सौभाग्याय ।
अतस्तवं देव वनस्पते शान्त वल्शोविशेह सहस्त्र वलसाविवलं रुहेम्

वैदिक ऋषि कामना करता है कि पश्थ्वी पर जितनी भी सहस्त्रों पत्तों वाली औषधियाँ है, वे सब हमें प्रदूषणजनित मश्त्यु से मुक्ति दिलये -

यावती: कियतीश्चेमा: पशथिव्यामध्योषधि: ।
ता मा सहस्त्र पर्ण्यो मश्त्युमुँच्चन्तत्वहस: ।।

वैदिक ऋषि पर्यावरण से मधु की कामना करते है -

मधु वाता ऋतायते मधु क्षरन्ति सिन्धव: ।
माध्वीर्न: सन्तोषधी: ।।
मधु नक्तमुतोषसो मधुमत्पार्थिवं रज: ।
मधु द्यौरस्तु न: पिता ।।
मधुमान्नो वनस्पतिर्मधुर्मा अस्तु सूर्य: ।
माध्वीर्गावो भवन्तु न: ।।

अन्तत: हमें वैदिक साहित्य में निहित प्रकशति के प्रति जो आत्मीय भावना है उसे उजागर करना होगा । तभी हम अपने आपको बचाये रखने में सफल होंगे । हमें इतना स्वार्थी तो बनना ही पडेगा की हमारे सुखी जीवन के लिये, हमारी आनेवाली पीढी को सुखी रखने के लिए प्रकशति के तत्वों को आत्मवत स्वरुप समजकर उसको अपनाना होगा, तभी पश्थ्वी पर स्वर्ग का निर्माण होगा ।

संदर्भ सूचि

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Before & After COVID-19, Retroviral Evolutionary Effect On Human DNA: A Review.

Retroviruses are RNA viruses that integrate a copy of their genome into the host's DNA, enabling hijacking of the host's transcriptional machinery for viral protein synthesis. Retroviral pandemics are not new to human history; evidence suggests that humans have coexisted with viral elements for 15 to 30 million years. Endogenous retroviruses (ERVs) represent the earliest documented retroviruses and have left substantial genomic footprints throughout evolution.The human genome comprises approximately 2% coding and 98% non-coding regions. While the coding region governs essential biological functions, the non-coding region—once considered "junk DNA"—is now known to harbor remnants of ancient viral insertions. Notably, ERV-Fc elements constitute nearly 8% of the human genome's non-coding sequence and are increasingly utilized as tools in genomic research.Several modern pandemics, including those caused by influenza viruses, SARS-CoV, HIV, H1N1, and most recently SARS-CoV-2, have been linked to RNA viruses—many exhibiting retroviral-like characteristics. These viruses often originate from zoonotic sources, with over 70% of emerging human pathogens arising from animals. Their high mutation rates, coupled with mechanisms such as genetic recombination and reassortment, facilitate rapid evolution and cross-species transmission.This review explores the evolutionary integration of viral genomes into human DNA and examines the broader genomic consequences of recurring viral pandemics. By identifying common evolutionary patterns among diverse RNA viruses, this work aims to inform future strategies for developing broad-spectrum antiviral therapeutics and universal vaccines.

The recent viral pandemic caused by SARS-CoV-2 has shaken the world. Despite a good amount of relevant research and even after the invention of the vaccine, we are not able to accurately predict accurate consequences of this virus. This review is focused on predicting further genetic consequences of SARS-CoV-2. If we make a list of the deadliest events in human history, the first one was the Influenza pandemic, the second was the plague, and the third was AIDS. Nowadays, we are suffering from the COVID-19 pandemic. However, the common thing about all listed pandemics is that they are accrued due to different retroviruses.

Pandemic due to retroviruses is not a very new thing. Recent research proves that there was one retrovirus pandemic that occurred 30 million years ago. The virus responsible for it was the Endogenous retrovirus (ERV-Fc). Same as the above-mentioned viruses it was infectious among many species of mammals, and it was noted that it travelled among more than 20 mammalian species. Surprisingly, it disappeared. In the same way,influenzahas disappeared in the current time. Further research proved that the human genome (entire genetic material present in a cell) has 99% non-coding region, 8% of this non-coding region has a gene sequence which is inherited from ERV-Fc. However, only 1% of genes (coding region) are responsible in humans to code for all required day-to-day functions and protein synthesis.

Considering above mentioned facts, 8% presence of the ERV-Fc sequence in the human genome is a significant amount. In this review with help phylogenetic data of mammalian genes and current clinical data regarding COVID-19. The aim of this review is to compare all other retroviruses and specifically ERV-Fc with SARS-CoV-2 and predict the most probable further genetic consequences of SARS-CoV-2. This will help to take preventive measures against COVID-19. This review

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also contributes to the Sustainable Development Goals of the United Nations by bringing good health to the community.

History of viral pandemic

Since time immemorial, mankind has been in a constant quest to overcome the threat of infectious diseases. The last 40 years has been no exception, as the world witnessed the emergence and re-emergence of viral outbreaks, of which Human Immunodeficiency Virus (HIV) in 1981, Severe Acute Respiratory Syndrome Coronavirus (SARS-CoV) in 2002, H1N1 influenza virus in 2009, Middle East Respiratory Syndrome Coronavirus (MERS-CoV) in 2012, Ebola virus in 2013 and the Severe Acute Respiratory Syndrome Coronavirus-2 (SARS-CoV-2) in 2019-present, are noteworthy. [1,2.3,4]

ERV-Fc

Earth has been facing viral pandemics since the start of evolution among species. One of the oldest and longest pandemics recorded in history was caused by the ancient retrovirus ERV-Fc.[5] This pandemic affected 28ancestors out of 50 of modern mammals some 15 to 30 million years ago. [5] The viral structure is very similar to modern virus HIV and Leukemia.[6] Getting information about ancient viruses is not an easy task because viruses don't leave fossils. However, with modern bioinformatics tools, it is now possible to analyze. For discovering presentence of ERVs,researchers have used Phylogenetic analysis methods with available viral DNA sequences, which worked on a modern statistical model HMM, and it's very accurate to find conserved domains among various species. [1] In reference to ERVs,it's discovered that the human genome contains 99% of non-coding regions. 8% of these as sequencesthat are inherited from ERVs.[7]In my opinion,this result is very strong evidence to discover further consequences of modern retroviruses like SARS-CoV-2.

SARS-CoV-2 & Covid-19

SARS-CoV and MERS-CoV belong to the Coronaviridae family and ß-Coronavirus subtype, and thus, they have fairly similar patterns of host cell invasion. The first step of virus entry is the interaction between viral spike proteins and receptors on the cell. If this entry issuccessful, the virus will cause an illness known as COVID-19. The receptor-binding domain of these coronaviruses resides in the C-terminus of the spike protein subsegment S1 [8]. Different coronaviruses use different cellular receptors for their entry: for example, as cell surface receptor proteins, SARS-CoV uses angiotensin-converting enzyme 2 (ACE2), which is expressed in vascular endothelial cells, renal tubular epithelium and various other organs, while MERS-CoV utilizes dipeptidyl peptidase 4 (DPP4), which is expressed on the surface of most cell types [9,10,11]. Acid-dependent proteolytic cleavage of viral spike proteins leads to the fusion of viral and host cell membranes in the acidic environment of the endosome. Ultimately, an anti-parallel six-helix bundle is formed from the cleaved spike protein, which allows for the mixing of viral and cellular membranes, leading to the release of the viral genome into the cytosol [12,13].

Mechanism of Host Cell Invasion of SARS-CoV-2 in Comparison with Other Viruses

Viruses possess unique strategies to invade host cells. Although individual viral entities have specific variations in their mechanisms of host cell invasion, the overall process can be somewhat generalized. To gain access to the interior of the cell, enveloped viruses fuse directly with the cell plasma membrane, whereas other viruses need to be endocytosed by the host cells. The introduction of viral genetic material to the host cell soon leads to intracellular disruptions.[17]

Enveloped viruses contain fusion proteins on their surfaces that interact with cell–surface receptor proteins [17]. The process of fusion comprises two major steps. First, the monolayers of the virus and the cell merge in a process called hemi fusion, which is followed by the collapse of unmerged monolayers into each other to create a single bilayer, called the hemi fusion diaphragm. In the second step, the single bilayer is disrupted by a pore created by fusion proteins, through which the viral genome gains entry to the interior of the cell [18]. Once inside the cell, the virus hijacks the cellular machinery to produce virally encoded proteins that replicate the genetic material of the virus [17].

H1N1 influenza A virus, which is equipped with the hemagglutinin protein, initiates the infection process in the respiratory tract. The virus attaches to receptor glycoconjugates of unknown identity with linearly placed terminal a-2,3-linked sialic acid residues [19,20]. Hemagglutinin-mediated binding to the receptor triggers endocytosis of the virion, which can occur in a clathrin-dependent manner or through macropinocytosis[21,22]. This is followed by the opening of the matrix 2 protein ion channel, which acidifies the inside of viral particles and subsequently releases viral RNA [22,23]. The invasion mechanism of the Ebola virus has been partially explored; it infects a variety of cellular targets, such as endothelial cells, fibroblasts, hepatocytes and adrenal cortical cells [24]. The virus has surface glycoproteins that attach to various cell surface receptors in the C-type lectin family of proteins. The family includes asialoglycoprotein receptors, dendritic cell-specific intercellular adhesion molecule (ICAM)-3-grabbing non-integrin, human macrophage galactose, acetylgalactosamine-specific C-type lectin and lymph node sinusoidal endothelial cell C-type lectin, which have all been shown to interact with Ebola virus surface glycoprotein [25]. Following attachment, virus particles are taken up by various endocytic pathways, such as clathrin-dependent and caveolin-dependent pathways and macropinocytosis[25,26]. Recent studies have shown that the endocytic pathway of Ebola virus entry is dependent on the enzyme cathepsin, which cleaves the viral glycoprotein in acidic conditions, thus facilitating the internalization of the viral genome [27,28]. HIV invades the male and female genital tracts through the mucosal epithelial surface. Glycoprotein 120 (gp120) on the surface of HIV interacts with two surface glycosphingolipids—sulfated lactosylceramide and galactosyl ceramide on the vaginal and ectocervical epithelium, respectively—to initiate transcytosis [29,30,31]. Once within the epithelium, HIV encounters and binds directly to CD4+ T cells and dendritic cells [32]. Gp120 and gp41 on the surface of the virus attach to CD4 and chemokine coreceptors, such as C-C chemokine receptor type 5 (CCR5) or C-X-C chemokine receptor type 4 (CXCR4) of the leukocyte, which is followed by endocytosis of the virus, although other non-endocytic pathways of entry also exist [33]. Membrane labeling studies have shown that the viral envelope fuses with the endocytic compartment, releasing the viral genome and enzymes into the cytosol [34].

From this comparative analysis of invasion mechanisms of SARS-CoV-2 and other viruses, SARS-CoV-2 clearly shares similarities with SARS-CoV in the overall pattern of invasion and receptor specificity. Furthermore, evidence of organ-to-organ transmission of SARS-CoV-2 based on the presence or absence of the ACE2 receptor has also been reported. Therefore, in addition to the respiratory system, the virus may infect other organs, including the cardiovascular, gastrointestinal, nervous, renal and reproductive systems.

Inter-species transmission and evolution of virus

About 70% of the emerging pathogens infecting humans originate from animals. Most of these major outbreaks were due to RNA viruses as a result of their higher mutation rates compared with other types of microbes and their capability for unique genetic change, either by genetic recombination in positive-sense RNA viruses or genetic reassortment in RNA viruses with segmented genomes. Those with greatest impact on humans include the severe acute respiratory syndrome coronavirus (SARS-CoV), influenza virus, and HIV.[14] Talking about SARS-CoV, A chronological set of SARS-CoV sequence changes spanning the SARS outbreak provided an unparalleled opportunity to identify the genetic basis for zoonotic virus cross-species transmission and human adaptation during an expanding epidemic. Molecular changes noted at with the end of the early phase and expansion into the middle phase of the epidemic include A3047V, A3072V in the replicase and D778Y and perhaps E1163K in the Spike gene. Transition from the middle to late phase of the epidemic included A2552V in ORF1a, E1389D in ORF1b, D77G and T244I in the S gene, respectively [15]. This both results are strong evidence of interspecies transmission of virus known as zoonotic tranfer.

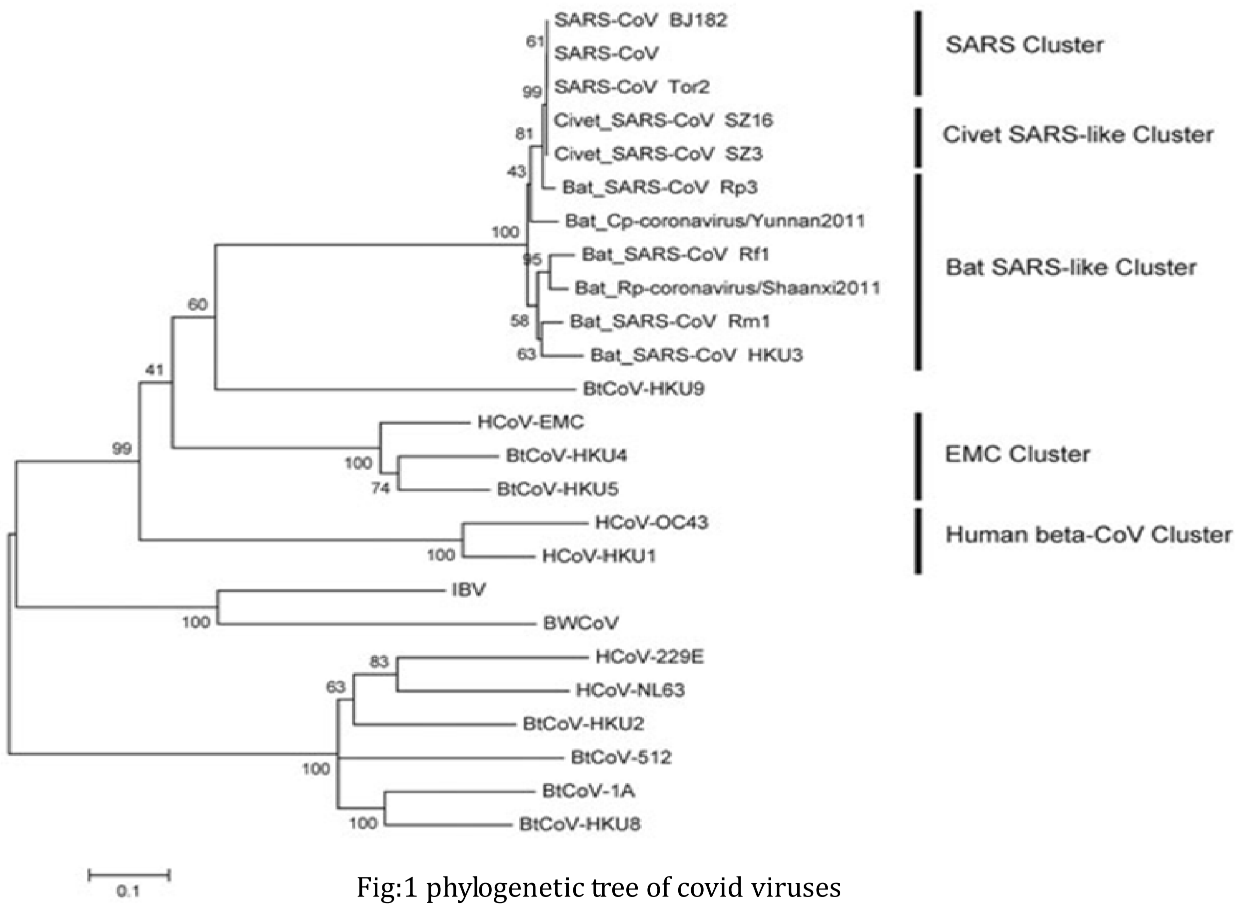

Fig:1 phylogenetic tree of covid viruses

Post SARS-CoV-2 pandemic consequences on human DNA

As per recent CDC report clinical observation made three bullet points.

1) Most newborns of people who had COVID-19 during pregnancy do not have COVID-19 when they are born. [16]

2)Some newborns have tested positive for COVID-19 shortly after birth. We don't know if these newborns got the virus before, during, or after birth. [16]

3)Most newborns who tested positive for COVID-19 had mild or no symptoms and recovered. Reports say some newborns developed severe COVID-19 illness. [16]

Reason for this pattern is still unknown. However, it gives direct indication that this occurrence is due to genetical activity of SARAS-CoV-2. Which is strong evidence to prove that SARS is also following pattern like influenzas and ERVs.

In support to this argument some resent publication drew our attention People who recover from COVID-19 sometimes later test positive for SARS-CoV-2, suggesting their immune systems could not ward off a second attack by the coronavirus or that they have a lingering infection. A study now hints at a different explanation in which the virus hides in an unexpected place. The work, only reported in a preprint, suggests the pandemic pathogen takes a page from HIV and other retroviruses and integrates its genetic code—but, importantly, just parts of it—into people's chromosomes. The phenomenon, if true and frequent, could have profound implications that range from false signals of active infection to misleading results from COVID-19 treatment studies.[35]

The current study only showed this integration in a lab dish, although it also cites published sequence data from humans infected with SARS-CoV-2 that suggest it has happened. The authors emphasize that their results don't imply that SARS-CoV-2 establishes permanent genetic residence in human cells to keep pumping out new copies, as HIV does.[35]

In further support of this argument, reverse engineering has proved it recently.An unresolved issue of SARS-CoV-2 disease is that patients often remain positive for viral RNA as detected by

PCR many weeks after the initial infection in the absence of evidence for viral replication. We show here that SARS-CoV-2 RNA can be reverse-transcribed and integrated into the genome of the infected cell and expressed as chimeric transcripts fusing viral with cellular sequences. Importantly, such chimeric transcripts are detected in patient-derived tissues. Our data suggest that, in some patient tissues, the majority of all viral transcripts are derived from integrated sequences. Our data provide an insight into the consequences of SARS-CoV-2 infections that may help to explain why patients can continue to produce viral RNA after recovery.[36]

Discussion

A retrovirus is a type of virus that inserts a copy of its RNA genome into the cellular DNA of the host genome. This helps them to transcribe the viral protein with the host protein. Pandemics due to retroviruses is not a new phenomenon for humans. According to the report, we are facing a viral pandemic from 15 to 30 million years. First reported retrovirus were ERVs. Other then ERVs we also faced recent pandemics like influenza, SARS, HIV, H1N1 and now COVID-19 due to retro viruses. Human genome is divided in two part. One is coding region (~2%) and another is non-coding region (~98%). Coding region is responsible for making all necessary things for human. Function of no-coding region is still unknown. According to researchers this non-coding region have all viral genomes which we got during evolution. Recent research proved that in Human DNA, ERV-Fc has 8% sequence in non-coding region. Nowadays we use that sequence as a tool in genomic research. SARS-CoV-2 is also a retro virus and flowed pattern of mammalian transfer like all above mentioned virus. When COVID-19 pandemic is about to end this review is focused on understanding further viral consequences on human genome in post pandemic era. This review will help to understand common pattern between all viruses and their evolution. Which can become important source for researcher to develop common viral vaccines in future.

As we discussed viral evolution is much faster in compare to human evolution. The emergence of pandemics has shown that humans are not infallible, and the global population needs to be prepared for outbreaks to act appropriately and restore both the health and economy of affected nations. The past SARS outbreak in 2003, the following H1N1 pandemic, and the Ebola outbreak each caused more than US $10 billion in economic damage. Economic impacts of the current COVID-19 pandemic have already been devastating, and the exact estimate of the loss will be available once the SARS-CoV-2 outbreak is over. Risk of emerging infectious diseases is a key component of sustainable development planning, and the processes that drive disease emergence risk interact with those necessary to achieve multiple societal goals. The appearance and reappearance of such viral outbreaks can compromise the United Nations Sustainable Development Goals (SDGs), too, which are set to be reached by 2030. This review will help to prevent for futter damage due to viral pandemic recently after covid-19 vaccine development researchers are able to developed successful vaccine for HIV in monkey. This research will help to plan better diagnosis, therapeutics and vaccine research for all current viral induce pandemic and upcoming pandemics.

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ciency virus type 1 is neutralized by anti bodies

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A STUDY ON CHROMIUM TOXICITY IN LEAFY VEGETABLES

Chromium (Cr) is phytotoxic in nature and man-made activities increase the level of Cr in the soil, water and air. Mustard, Fenugreek and Coriander are leafy vegetables. The leaves and seeds are economically useful. It was of interest to study the Cr toxicity in these crops. Mustard var Janani 7007, Fenugreek var Guj-1 and Coriander var Guj-1 were raised in pots consisting of 0.0 mM, 0.5 mM, 1 mM and 2 mM kg^{-1} of Sodium dichromate ($Na_2Cr_2O_7.2H_2O$). The plants were grown under natural condition. Reproductive growth was noted. The Cr content was analyzed from seeds of control and treated mustard, fenugreek and coriander. Cr as a soil pollutant inhibited growth and yield. The inhibitory effect was noted even after short duration of treatment. The adverse effect was highly correlated with concentrations of Cr. The Cr toxicity of the crop was in the order of mustard>fenugreek>coriander. The Cr was noted in seeds of all these crops. The amount was increasing with increasing Cr concentration in the soil. The Cr accumulation in the crop was in the range of mustard>fenugreek>coriander. The growth study of very young plants predicts the Cr toxicity of these crops. The determination of Cr in the seeds also indicates the phytotoxic nature of these crops to Cr.

***Key words**:* Chromium, Mustard, Fenugreek, Coriander, Growth, Cr uptake

Chromium (Cr) is the seventh most abundant metal in the earth's crust (Katz and Salem, 1994). It is found in all phases of the environment including air, water and soil. Naturally occurring in soil, Cr ranges from 10 to 50 mg kg{ ^{1} depending on the parental material. Large-scale industrial activities such as mining, leather tanning, and chemical manufacturing have significantly increased chromium contamination in soil and water, posing serious environmental concerns (Sharma et al., 2020).

Cr (VI) is a biological toxin and to date there is no evidence indicating any potential biological role in plants (Von Burg and Liu, 1993). Presence of Cr in the external environment leads to changes in the growth and development pattern of the plant. Cr toxicity inhibits seed germination and degrades pigment status and nutrient balance (Panda and Patra, 1997; Han et al., 2004). Chromium contamination in soil, water, and sediments largely arises from industrial activities and can severely impair plant growth by inducing oxidative stress and reducing crop productivity. Exposure to chromium generates reactive oxygen species in plants, leading to cellular damage such as membrane disruption, enzyme inhibition, and overall physiological decline (Ding et al., 2016). Hexavalent chromium is highly toxic, more mobile, and easily absorbed by plants, thereby entering the food chain and posing significant risks to human health (Sharma et al., 2020).

Mustard, fenugreek and coriander are important leafy vegetables used for various purposes including medicinal uses (The Wealth of India, 1998; Kochhar, 1998). Seeds of all these three crops are economically very important. It was important to study the Cr toxicity in these three crops.

MATERIALS AND METHODS

Earthen pots were filled with garden soil (5 kg per pot). The soil was air-dried, homogenized, and sieved prior to use to ensure uniformity. The graded concentrations, i.e., 0.5 mM, 1 mM, and 2 mM kg{ ^{1} of sodium dichromate (Na, Cr, O‡ ·2H, O), were added separately to the soil before sowing. The treatments included control (0.0 heavy metal), 0.5 mM sodium dichromate, 1 mM sodium dichromate, and 2 mM sodium dichromate. Ten pots were maintained for each treatment. The use of chromium salts for simulating heavy metal stress in pot experiments has been widely adopted in recent studies (Ding et al., 2016).

Seeds of mustard (var. Janani 7007), fenugreek (var. Guj-1), and coriander (var. Guj-1) were sown in the pots. The plants (10 per pot) were

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raised under normal agronomic practices under field conditions. Environmental parameters such as irrigation and exposure to sunlight were maintained uniformly throughout the experimental period. Similar controlled pot culture experiments have been reported for evaluating heavy metal stress in plants (Li et al., 2001).

Study on Chromium Determination

Chromium content in seeds of control and treated plants was estimated using Atomic Absorption Spectrophotometry (AAS). The use of AAS for heavy metal quantification in plant tissues is well established due to its sensitivity and accuracy.

Statistical Analysis

The experimental data were statistically analyzed using the method described by Fisher (1954). Additional statistical validation approaches described by Montgomery (2017) were considered to ensure accuracy and reliability of the results.

RESULTS AND DISCUSSION

Table 1 represents the analysis of variance of growth data of mustard, fenugreek and coriander grown without and with chromium. Single factor effects of growth parameter and treatment were highly significant (1%) for all the growth parameters of all the crops.

The adverse effect was maximum in mustard and minimum in fenugreek. Similar effects were also visible in 90 days old plants. The reduction in fruit number in Cr treated plants was also very clear **(Plate 1)**.

Fig 1 represents the data on chromium uptake (ppm) in seeds of mustard, fenugreek and coriander grown without and with chromium. The amount of chromium was minimum in the seeds of control plants. It was increasing with increasing chromium concentration in the soil. Bhattacharyya *et al*., (2005) reported the presence of chromium in rice grain grown with chromium contaminated soil. The use of chromium contaminated grain may become health hazards (Von Burg and Liu, 1993). As seeds are economically useful, now it is essential to analyze the seeds for occurrence of Cr. The Cr uptake ability of the crops was in the order of mustard>fenugreek>coriander, i.e. at the same concentration of Cr, amount was maximum in mustard seeds followed by fenugreek seeds and than coriander seeds. The most adverse effects of Cr on growth and yield of mustard were related with Cr concentration in the seeds. The data suggest that the Cr toxicity in these crops may be evaluated with Cr concentration in the seeds.

It is concluded that application of graded concentrations of Cr to the soil gradually inhibited growth, flowering, fruiting and yield of mustard, fenugreek and coriander. Cr toxicity was noted even after short duration of Cr application. Root elongation study after short period of Cr treatment predicts Cr toxicity. Toxicity was correlated with amount of Cr in the seeds. The accumulation pattern may be correlated with sensitivity of these crops to Cr, i.e. higher the amount of metal, more the sensitivity and vice versa. It is recommended that these crops should not be cultivated before knowing the status of Cr in the soil and before using the seeds, these must be tested for occurrence of Cr in it.

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Table 1: Analysis of variance of data on growth of mustard, fenugreek and coriander grown without and with chromium contaminated soil.

			MUSTARD			FENUGREE			CORIANDER		
PARA-METER	FACTOR	D F	MSS	F– VALUE	CD (P = .05)	MSS	F – VALUE	CD (P = .05)	MSS	F – VALUE	CD (P = .05)
Root Length	G P	3	17.11	118.90**	0.268	5.48	258.76**	0.103	5.66	134.10**	0.145
	Treatment	3	10.79	74.99**	0.268	6.41	302.82**	0.103	4.00	94.62**	0.145
	Error	9	0.14			0.02			0.04		
Stem Height	G P	3	895.8	52.49**	2.921	1256.2	260.93**	1.552	1019.65	69.12**	2.716
	Treatment	3	395.30	23.16**	2.921	42.97	8.92**	1.552	221.73	15.03**	2.716
	Error	9	17.07			4.81			14.75		
Leaf Number	G P	3	127.73	108.83**	0.766	76.06	34.12**	1.056	81.58	28.51**	1.196
	Treatment	3	18.90	16.10**	0.766	25.23	11.32**	1.056	56.42	19.72**	1.196
	Error	9	1.17			2.23			2.86		
Root Fresh Weight	G P	3	0.004	11.34**	0.013	0.007	85.51**	0.006	0.004	78.57**	0.005
	Treatment	3	0.003	9.68**	0.013	0.004	55.17**	0.006	0.003	57.41**	0.005
	Error	9	$3.1X10^{-4}$			$7.9X10^{-5}$			$4.7 X 10^{-5}$		
Stem Fresh Weight	G P	3	0.76	20.33**	0.137	2.61	146.04**	0.095	9.54	21.17**	0.475
	Treatment	3	0.62	16.51**	0.137	0.28	15.42**	0.095	4.46	9.90**	0.475
	Error	9	0.037			0.018			0.451		
Leaf Fresh Weight	G P	3	0.39	21.75**	0.094	7.42	185.33**	0.142	3.08	26.84**	0.240
	Treatment	3	0.45	25.13**	0.094	0.63	15.84**	0.142	1.58	13.74**	0.240
	Error	9	0.018			0.040			0.115		
Root Dry Weight	G P	3	$3.2X10^{-6}$	26.69	0.0002	$5.5 X 10^{-4}$	49.61**	0.002	0.002	6.88**	0.011
	Treatment	3	$1.2X10^{-5}$	103.98	0.0002	$2.3 X 10^{-4}$	20.76**	0.002	0.004	18.93**	0.011
	Error	9	$1.2X10^{-7}$			$1.1 X 10^{-5}$			$2.3 X 10^{-4}$		
Stem Dry Weight	G P	3	0.01	24.53	0.011	0.09	247.25**	0.014	0.83	93.54**	0.067
	Treatment	3	0.004	15.74	0.011	0.01	19.32**	0.014	0.08	9.19**	0.067
	Error	9	$2.3X10^{-4}$			$3.7 X 10^{-4}$			0.009		
Leaf Dry Weight	G P	3	0.002	24.15	0.006	0.092	141.64**	0.018	0.85	92.95**	0.068
	Treatment	3	0.004	43.68	0.006	0.009	13.70**	0.018	0.09	10.06**	0.068
	Error	9	$8.1X10^{-5}$			$6.5 X 10^{-4}$			0.009		

GP- Germination Period **** Significant at 1%**

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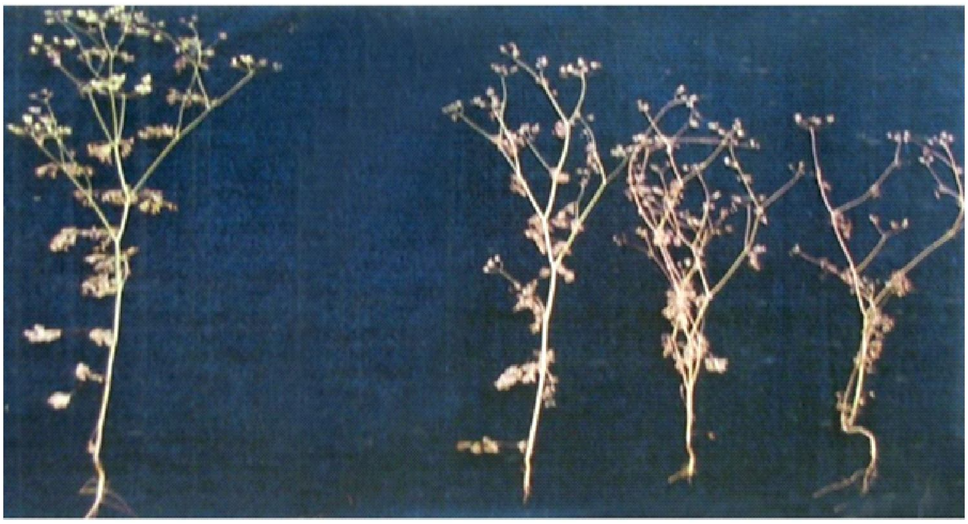
Plate 1: 90 day's old plants of mustard, fenugreek and coriander grown without and with chromium.

MUSTARD

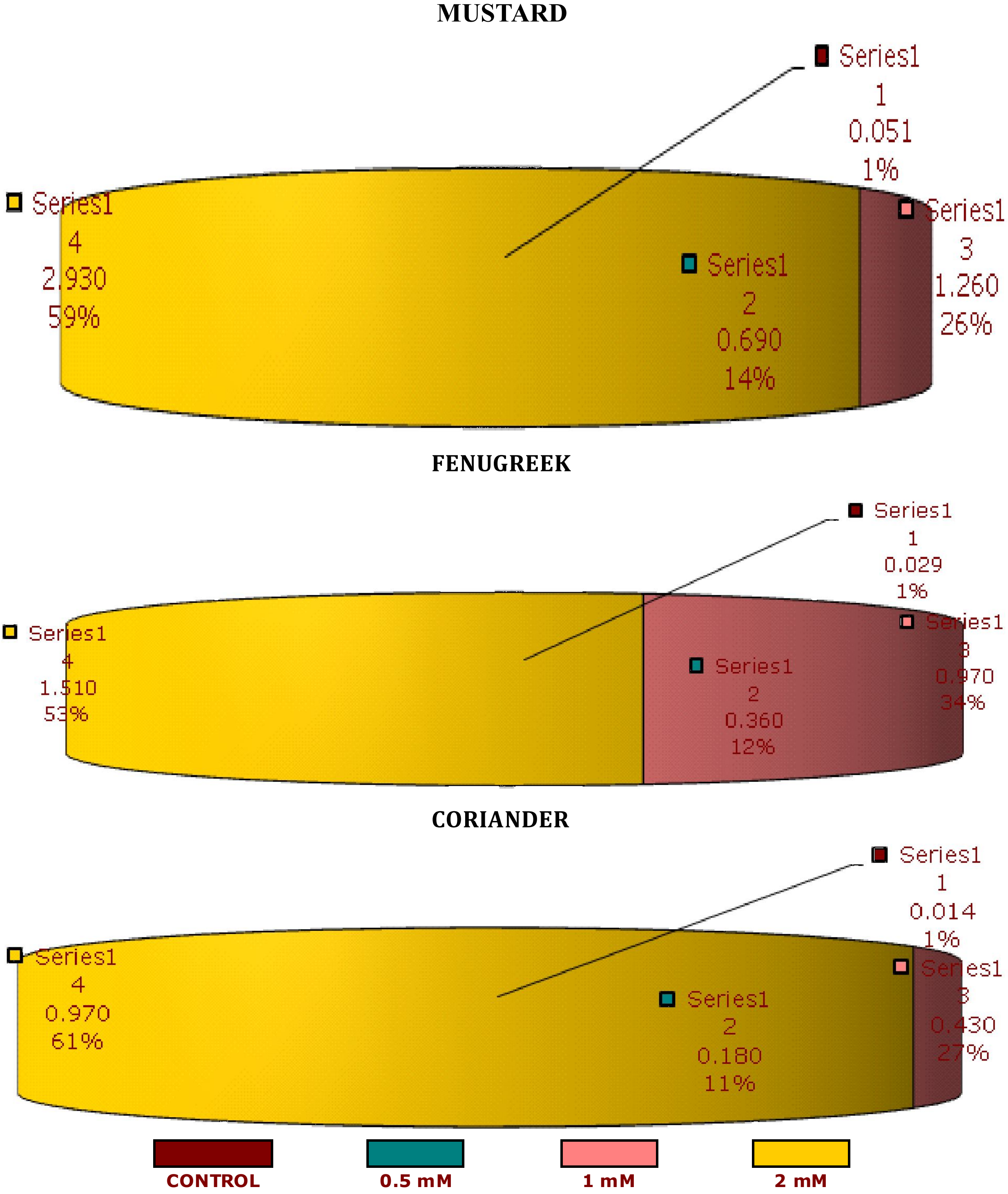
FENUGREEK

CORIANDER



CONTROL 0.5 mM 1 mM 2mM

Fig 1 : Chromium uptake (ppm) in seeds of mustard, fenugreek and coriander grown without and with chromium contaminated soil.



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A Study on the Impact of Short-Form Video Consumption on Brand Engagement Among Gen Z in Surat City

The rapid growth of digital media platforms has significantly changed consumer interaction patterns with brands, particularly among Generation Z (Gen Z). Short-form video platforms such as Instagram Reels, YouTube Shorts, and Snapchat have become dominant sources of entertainment, information, and brand communication. This study examines the impact of short-form video consumption on brand engagement among Gen Z consumers in Surat City. The research adopts a descriptive research design using both primary and secondary data sources. Primary data were collected from 100 respondents through a structured questionnaire. The findings indicate that Gen Z consumers frequently consume short-form videos, with 78% respondents watching such content frequently or very frequently. YouTube Shorts (44%) and Instagram Reels (40%) emerged as the most preferred platforms. The study further reveals that short-form videos significantly enhance brand awareness, recall, interaction, and participation among Gen Z. Most respondents agreed that short-form videos motivate them to engage with brands through likes, shares, comments, follows, and participation in trends. The study concludes that creative, entertaining, and interactive short-form content has become an effective digital marketing tool for increasing brand engagement among Gen Z consumers.

Keywords: Short-form videos, Brand Engagement, Generation Z, Instagram Reels, YouTube Shorts, Digital Marketing, Consumer Engagement.

The digital revolution has transformed the manner in which consumers interact with brands and marketing content. Among various digital formats, short-form videos have emerged as one of the most influential forms of online communication, particularly among Generation Z consumers. Short-form videos generally range from a few seconds to one minute and are widely consumed through platforms such as Instagram Reels,

YouTube Shorts, Snapchat Spotlight, and TikTok, Generation Z, commonly defined as individuals born between the late 1990s and early 2010s, represents one of the most digitally active consumer groups. This generation prefers visually engaging, fast, and interactive content that aligns with their shorter attention span and mobile-centric lifestyle. As a result, brands are increasingly using short-form videos to promote products, create awareness, and establish emotional connections with consumers.

Short-form video marketing combines entertainment, storytelling, music, trends, and influencer participation to capture audience attention quickly. Unlike traditional advertisements, these videos encourage active participation through likes, comments, shares, challenges, and user-generated content. Consequently, short-form videos have become a powerful medium for improving brand engagement among young consumers.

Surat City represents a rapidly developing urban market with a large population of digitally connected youth. Gen Z consumers in Surat actively use social media platforms for entertainment, education, and shopping-related activities. Therefore, studying the influence of short-form video consumption on brand engagement among Gen Z in Surat City is important for understanding changing digital consumer behaviour and designing effective marketing strategies.

2. Review of Literature

Previous studies have highlighted the growing importance of digital and social media marketing in shaping consumer engagement and brand communication.

Kaplan and Haenlein (2010) explained that social media platforms provide interactive environments that enable consumers to actively participate in brand

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communication. Mangold and Faulds (2009) emphasized that social media has become a hybrid element of the promotional mix where consumers interact directly with brands and influence other consumers.

Chu and Kim (2011) found that social networking platforms significantly influence consumer attitudes, trust, and engagement with brands. Their study revealed that visually appealing and interactive content encourages higher consumer participation. Hennig-Thurau et al. (2010) highlighted that user-generated content and online interactions strongly influence consumer perceptions and brand relationships. They argued that entertainment-based content increases customer involvement and emotional connection with brands. Kim and Ko (2012) examined the impact of social media marketing on luxury brands and found that entertainment, customization, and interaction positively affect customer engagement and purchase intention. Ashley and Tuten (2015) observed that interactive digital content creates stronger emotional engagement and improves brand visibility among young consumers. Their findings showed that visually engaging social media campaigns encourage higher audience participation.

Dessart, Veloutsou, and Morgan-Thomas (2015) conceptualized consumer engagement as a multidimensional concept involving emotional, cognitive, and behavioural interaction with brands in online communities.

De Vries, Gensler, and Leeflang (2012) reported that vividness and interactivity of brand posts significantly increase likes, comments, and sharing behaviour on social networking sites.

Smith and Anderson (2018) explained that Generation Z consumers prefer mobile-first and video-centric content formats due to their digital lifestyle and short attention span.

Before 2020, studies mainly focused on social media engagement, online brand communities, influencer marketing, and video-based advertising. However, the rapid emergence of short-form video platforms created a need to specifically examine how short-form video consumption affects brand engagement among Gen Z consumers.

3. Research Methodology

3.1 Objectives of the Study

1. To understand short-form video consumption behaviour among Gen Z consumers.
2. To identify the most preferred short-form video platforms among Gen Z.
3. To examine the influence of short-form videos on brand awareness.
4. To analyse the impact of short-form videos on brand engagement among Gen Z consumers.

3.2 Research Design

The study is based on a descriptive research design. This design helps in understanding the behaviour, opinions, and engagement patterns of Gen Z consumers regarding short-form video consumption.

3.3 Sources of Data

Both primary and secondary sources of data were used in the study.

- **Primary Data:** Structured questionnaire responses collected from Gen Z respondents.
- **Secondary Data:** Research articles, journals, books, reports, and online sources related to digital marketing and social media engagement.

3.4 Sampling Design

- **Sampling Method:** Convenience Sampling
- **Sample Size:** 100 respondents
- **Sampling Area:** Surat City
- **Target Respondents:** Gen Z consumers and students.

3.5 Data Analysis Tools

The collected data were analysed using:

- Percentage analysis
- Frequency distribution
- Mean analysis
- Reliability analysis
- Descriptive interpretation

4. Data Analysis and Interpretation

Demographic and Behavioural Analysis of Respondents

The demographic analysis indicates that the majority of respondents belong to the younger age category of 15–18 years (34%), followed by respondents aged 19–21 years (27%). This highlights strong participation from Gen Z consumers who are highly engaged with digital media and short-form video platforms. The study also ensured balanced gender representation, with equal participation from male and female respondents, thereby reducing gender bias in the analysis. In terms of educational qualification, undergraduate students constituted the largest group of respondents (49%), closely followed by postgraduate students (47%), indicating that educated youth form the primary audience for short-form video content.

The behavioural analysis further reveals that short-form video consumption is highly popular among respondents. A significant proportion of participants reported watching short-form videos either frequently or very frequently, confirming the increasing dominance of platforms such as YouTube Shorts and Instagram Reels among Gen Z consumers. Most respondents spend between 30 minutes and 2 hours daily on these platforms, suggesting continuous exposure to digital content and branded communication. Educational and entertainment videos emerged as the most preferred content categories, reflecting the preference of young consumers for informative yet engaging content. Furthermore, YouTube Shorts and Instagram Reels were identified as the most preferred short-form video platforms, highlighting their growing role in shaping digital engagement and consumer interaction.

Table No. 4.1 Statistical Analysis of Short-Form Video Consumption and Brand Engagement

Analysis	Variables/Indicators	Values
Reliability Analysis	Cronbach's Alpha	0.861
Descriptive Statistics	Short-Form Video Consumption	Mean = 4.12, SD = 0.73
	Brand Awareness	Mean = 4.28, SD = 0.66
	Brand Engagement	Mean = 4.31, SD = 0.71
	Interactive Brand Communication	Mean = 4.35, SD = 0.69
Correlation Analysis	Short-Form Video Consumption & Brand Awareness	0.648
	Short-Form Video Consumption & Brand Engagement	0.712
	Brand Awareness & Brand Engagement	0.694
Regression Model Summary	R Value	0.734
	R Square	0.539
	Adjusted R Square	0.521
ANOVA Analysis	F Value	28.42
	Significance (p-value)	0.000
Regression Coefficients	Frequency of Watching Short Videos	$\beta = 0.286$, p = 0.004
	Brand Awareness through Short Videos	$\beta = 0.431$, p = 0.000
	Interactive Features of Videos	$\beta = 0.359$, p = 0.001
	Platform Preference	$\beta = 0.118$, p = 0.221

Interpretation: The Cronbach's Alpha value of 0.861 confirms a high level of reliability and internal consistency among the questionnaire items. Descriptive statistics reveal that all variables recorded mean values above 4.0, indicating strong agreement among respondents regarding the influence of short-form videos on brand awareness and engagement. Interactive brand communication achieved the highest mean score, suggesting that Gen Z consumers strongly prefer participative and engaging brand communication.

The correlation analysis demonstrates a strong positive relationship between short-form video consumption and brand engagement. The highest correlation coefficient ($r = 0.712$) exists between short-form video consumption and brand engagement, indicating that increased exposure to short-form videos enhances consumer interaction with brands. The regression model explains 53.9% of the variation in brand engagement, confirming the substantial influence of short-form video-related variables on consumer behaviour. Furthermore, the ANOVA results indicate that the regression model is statistically significant.

The coefficient analysis reveals that brand awareness generated through short-form videos has the strongest positive influence on brand engagement, followed by interactive video features and frequency of watching short videos. However, platform preference demonstrates a positive but statistically insignificant relationship with brand engagement.

Table No. 4.2 Hypothesis Testing

Hypotheses	p-value	Result
H01: Short-form video consumption has no significant impact on brand engagement among Gen Z consumers	0.000	Rejected
H02: Brand awareness generated through short-form videos does not significantly influence brand engagement	0.000	Rejected

Interpretation: Since the p-values for both hypotheses are less than 0.05, the null hypotheses are rejected. The findings confirm that short-form video consumption has a significant positive impact on brand engagement among Gen Z consumers. Similarly, brand awareness generated through short-form videos significantly influences brand engagement. These findings establish that short-form video platforms play a vital role in strengthening consumer-brand interaction and enhancing digital marketing effectiveness among Gen Z audiences.

Overall Analysis

The overall analysis indicates that short-form video consumption has a significant positive impact on brand engagement among Gen Z consumers in Surat City. Most respondents regularly consume short-form videos and actively engage with brands through likes, comments, shares, trends, and profile visits.

The findings reveal that short-form videos improve brand awareness through catchy visuals, music, repetition, and trending content formats. Furthermore, interactive features such as polls, comments, challenges, and user-generated content encourage active participation and emotional connection with brands.

YouTube Shorts and Instagram Reels emerged as the dominant platforms influencing Gen Z engagement behaviour. Educational and entertainment-based content generated the highest audience interest, suggesting that brands should focus on informative and creative storytelling strategies.

5. Findings of the Study

1. The majority of respondents belong to the younger Gen Z age group of 15–21 years.
2. Most respondents consume short-form videos frequently, indicating high digital engagement.
3. YouTube Shorts and Instagram Reels are the most preferred short-form video platforms among Gen Z.
4. Educational and entertainment-based short videos attract the highest audience attention.
5. Short-form videos significantly improve brand awareness and product recognition.
6. Catchy visuals, music, repetition, and trending formats strengthen brand recall.
7. Gen Z consumers actively interact with brands through comments, likes, shares, and trends.
8. Interactive short-form content creates higher emotional involvement with brands.
9. Short-form videos motivate consumers to visit brand profiles and explore products further.
10. Short-form video marketing is an effective tool for increasing consumer engagement among Gen Z.

6. Conclusion

The study concludes that short-form video consumption has a strong positive impact on brand engagement among Gen Z consumers in Surat City. The increasing popularity of platforms such as YouTube Shorts and Instagram Reels has transformed the way brands communicate with young audiences.

The findings clearly indicate that Gen Z consumers actively consume short-form videos and engage with brands through likes, shares, comments, follows, and participation in trends. Short-form videos improve brand awareness, product recognition, and emotional connection by combining entertainment, visuals, music, storytelling, and interactivity.

The study also highlights that Gen Z prefers informative and entertaining content that is visually appealing and easy to consume. Therefore, brands should focus on creative storytelling, trend-based content, and interactive digital campaigns to improve engagement and strengthen relationships with young consumers.

Overall, short-form video marketing has become an essential component of modern digital marketing strategies aimed at attracting and engaging Generation Z consumers.

7. Recommendations

1. Brands should prioritize YouTube Shorts and Instagram Reels for Gen Z-focused marketing campaigns.
2. Companies should create entertaining and educational short-form content to maximize engagement.
3. Marketers should use catchy visuals, trending music, and storytelling to improve brand recall.
4. Interactive features such as polls, challenges, and comments should be integrated into short-form video campaigns.
5. Brands should collaborate with relatable influencers and content creators to improve authenticity.
6. Frequent and consistent brand visibility through short-form videos can strengthen familiarity and consumer recall.
7. Businesses should regularly monitor social media trends and Gen Z preferences to improve campaign effectiveness.

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સમાજ સુધારણામાં ગાંધીજીનું પ્રદાન

ગાંધીજીનો જન્મ ૧૮૬૯ના ઓક્ટોબરની બીજી તારીખે પોરબંદરમાં થયો હતો. બચપણ પોરબંદરમાં જ ગયું. પોરબંદરથી પિતાશ્રી રાજકોટ ગયા. રાજકોટની ગામઠી નિશાળમાંથી હાઈસ્કૂલમાં પહોંચતા ૧૨ વર્ષ વીતી ગયા. તેમના પિતાશ્રીએ ખરીદેલું પુસ્તક 'શ્રવણ પિતૃભક્તિ નાટક' રસપૂર્વક વાંચી ગયા. આ જ અરસામાં કોઈ નાટક કંપની આવેલ તેનું 'હરિશ્ચંદ્ર' નાટક જોવાથી હરિશ્ચંદ્ર ઉપર પડેલી વિપત્તિઓ ભોગવીને સત્યનું પાલન કરવું એ જ ખરું. ૧૩ વર્ષની વયે ગાંધીજીના વિવાહ થયા. ૧૮૮૭ની સાલમાં મેટ્રિક્યુલેશનની પરીક્ષા પસાર કરી. પછી ભાવનગર શામળદાસ કોલેજમાં અભ્યાસ કરી પહેલી ટર્મ પૂરી કરી ઘણી બધી તકલીફો વેઠી. ૧૮૮૮ના સપ્ટેમ્બરની ૪ થી તારીખે વિલાયત જવા માટે મુંબઈનું બંદર છોડ્યું. વિલાયતમાં પરીક્ષાઓ પસાર કરી ૧૮૯૧ની દસમી જૂને ગાંધીજી બારિસ્ટર કહેવાયા. અગિયારમીએ ઈંગ્લેન્ડની હાઈકોર્ટમાં અઢી શિલિંગઆપી નામ નોંધાવ્યું. બારમી જૂને હિન્દુસ્તાન તરફ પાછા વળ્યા.

ઈ.સ. ૧૮૯૩માં વકીલ તરીકે દક્ષિણ આફ્રિકા ગયા. ત્યાં રંગભેદને લીધે હિંદીઓના થતાં અપમાન અને ગોરાઓના અન્યાયી ભેદભાવભર્યા અને શરમજનક વર્તન સામે ગાંધીજીએ લડત ચલાવી. આ લડતને આપણે સત્યાગ્રહ તરીકે ઓળખીએ છીએ. આ લડત દ્વારા તેમણે હિંદીઓને ઘણાં ખરા અન્યાયોમાંથી મુક્તિ અપાવી હતી. જાન્યુઆરી ૧૯૧૫ માં ગાંધીજી ભારત આવ્યા. સૌપ્રથમ તેમણે અમદાવાદમાં કાચરબ આશ્રમની સ્થાપના કરી અને ત્યારબાદ સાબરમતી નદીને કિનારે સત્યાગ્રહ આશ્રમની સ્થાપના કરી, એ પછી બિહારમાં ચંપારણ સત્યાગ્રહ. ગુજરાતમાં ઈ.સ. ૧૯૧૭માં ખેડા સત્યાગ્રહ અને ઈ.સ. ૧૯૧૮માં અમદાવાદમાં મિલ મજૂરોની હડતાલનાં પ્રશ્ને ગાંધીજીએ સફળ નેતાગીરી પૂરી પાડી. આમ પ્રારંભિક સત્યાગ્રહો કે લડતમાં સફળતા મળતાં ભારતના રાજકીય રંગમંચ ઉપર ગાંધી નામના સિતારાનો ઉદય થયો. એમણે ભારતના વિભિન્ન પ્રદેશોમાં અનેક વર્ગોનાં લોકોમાં અપૂર્વ ઉત્સાહ અને જાગૃતિ પેદા કરી લગભગ ૩૦ વરસ સુધી ભારતની સ્વતંત્રતાની ચળવળને દોરવણી આપી. આથી ભારતનાં ઈતિહાસમાં એ સમયગાળો ''ગાંધી યુગ'' તરીકે ઓળખાય છે.

સમાજ સુધારણામાં ગાંધીજીનું પ્રદાન :

ગાંધીજીએ ''મારા સ્વપ્નનું ભારત" જેમાં લખ્યું છે:

''ભારત સ્વભાવે કર્મભૂમિ છે, ભોગભૂમિ નથી.''

'ગાંધી વાણી' પુસ્તકમાં ગાંધીજીએ કહ્યું છે : ''ભારે કોલાહલ અને ધમાલની વચ્ચે શાંતિ, અંધકારની વચ્ચે પ્રકાશ અને નિરાશાની વચ્ચે આશા ખોળવાની છે.''

''ગાંધી વિચાર દોહન'' નામના પુસ્તકમાં ગાંધીજીએ સમાજ સુધારણા માટે કરેલી ચળવળની વાત સ્પષ્ટ રીતે દર્શાવી છે.

(૧) વર્ણાશ્રમ :

ગાંધીજીએ કહ્યું કે, દુનિયામાં દરેક માણસ અમુક સ્વાભાવિક વૃત્તિઓ સાથે જન્મે છે. એ જ રીતે દરેક માણસ અમુક ચોક્કસ મર્યાદાઓ સાથે જન્મેછે જેને એ જીતી શકતો નથી. એ મર્યાદાઓના કાળજીપૂર્વકનાં નિરીક્ષય પરથી વર્ણનો કાયદો તારવામાં આવ્યો છે. એ અમૂક વૃત્તિવાળા અમુક લોકો માટે અમુક કાર્યલેખ નક્કી કરી આપે છે આને લીધે અયોગ્ય હરિફાઈઓ ટાળી શકાય છે. આ મર્યાદાનો સ્વીકાર કરવા છતાં વર્ણપર્મ ઊંચ-નીચના કોઈપણ પ્રકારના ભેદ સ્વીકાર્યા નથી. એકબાજુ તેણે દરેકને તેની મજૂરીના ફળની ખાતરી આપી છે તો બીજી બાજુ તેને પોતાના પડોશી પર દબાણ લાવતા રોકયો છે. આ મહાન ધર્મની આજે અપોગિત અને બદનામી થઈ છે. પણ મારી ખાતરી છે કે વર્ષના કાયદાના ફલિતાર્થોને પૂરેપૂરા સમજવામાં આવશે અને તેનો અમલ કરવામાં આવશે ત્યારે જ આદર્શ સમાજ વ્યવસ્થા નિર્માણ થશે.

ગાંધીજીએ કહ્યું કે, હિંદુ ધર્મનું ખરું નામ વર્ણાશ્રમ ધર્મ છે. પ્રત્યેક ધર્મની કંઈને કંઈ વિશેષતા હોય જ છે. હિંદુઓએ જે ધર્મ પાળ્યો છે તેને કાંઈ વિશેષ અને સૂચક નામ આપી શકાય તો એ અવશ્ય વર્ણાશ્રમ ધર્મ છે. આથી કોઈ હિંદુ વર્ણાશ્રમની ઉપેક્ષા ન કરી શકે. વર્ણાશ્રમ વ્યવસ્થા એ સમાજ રચનાની મનસ્વી વ્યવસ્થા નથી, પણ એની પાછળમાનવ માત્રને લાગુ પડતા નિયમોનું અનુભવજ્ઞાન રહેલું છે. વર્ણ અને આશ્રમ બંનેનો અત્યારે તો લોપ જ થયો છે. આશ્રમના નામે અને કર્મે બંનેથી વર્ણનો નામે ન થયો ગણો, તો યે કર્મે તો થયો જ છે.

(૨) વર્ણ ધર્મ :

'વર્ણ' એટલે 'ધંધો', વર્ણ ધર્મનો સિદ્ધાંત ટૂંકમાં આ પ્રમાણે મૂકી શકાય. જે મનુષ્ય જે કુટુંબમાં જન્મે તેનો ધંધો જો તે નીતિ વિરુદ્ધ ન હોય તો ધર્મભાવનાથી કરે ને તેમ કરતાં જે અર્થ પ્રાપ્તિ થાય તેમાંથી સામાન્ય આજીવિકા પૂરતું જ રાખી બાકીનું સાર્વજનિક કલ્યાણને સારું વાપરે. ગાંધીજી કહે છે, વર્ણ એ ધર્મ છે, અધિકાર નથી. એનો અર્થ એ છે કે દરેક વર્ણે પોતપોતાનાકર્મનું ધર્મ સમજીને પાલન કરવું જોઈએ. ઉદરપોષણ એ એનું યત્કિચિત ફળ છે. એ મળે અથવા ન મળે તો પણ જે સમજુ છે તેણે પોતાના ધર્મમાં રત રહેવાનું છે.

બાપુનું માનવું છે કે, વર્ણનો નિર્ણય સામાન્ય રીતે જન્મથી કરાય. અમુક અંશે કર્મથી પણ કરાય. સામાન્ય રીતે મનુષ્યને પોતાની બાપીકો ધંધો કરવાની કળા વારસામાં ઊતરે છે. એ નિયમ સર્વવ્યાપક છે અને જાણ્યે અજાણ્યે સૌ તેનું ઓછું - વત્તું પાલન કરે છે.

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હિંદુ પૂર્વજોએ કઠિન તપશ્ચર્યાથી એ મહાન નિયમને શોધ્યો ને તેને યથાશક્તિ પાળ્યો. જગત એ ધર્મને અથવા નિયમને અનુસરે તો બધેય સંતોષ ફેલાય. ખોટી હરિફાઈઓ મટે, ઈર્ષ્યા દૂર થાય, કોઈ ભૂખે ન જ મરે. જન્મ-મરણ સમતોલ થાય ને વ્યાધિઓ દૂર થાય. જે માણસ જે વર્ણના કર્મ કરે તે વર્ણનો તે ગણાય. અને વર્ણોએ કરવાના કર્મો તો થયાં જ કરે છે.એટલે વર્ણ ધર્મનો લોપ નથી થયો એમ કહેવામાં આવે તો તે બરાબર નથી. કારણ જ્યાં કર્મની ભેળસેળ થાય, જયાં સૌ સ્વેચ્છાએ પોતાને ગમે તે કર્મ કરે ત્યાં વર્ણ ધર્મનું પાલન નથી, પણ વર્ણનો સંકર જ છે. શાસ્ત્રોમાં વર્ણ ચાર ગણાયાં છે, પણ ચાર જ હોવાં જોઈએ એ વર્ણ ધર્મનું અનિવાર્ય અંગ નથી. વર્ણ ધર્મના પુનરુદ્ધારની વિચારણા કરતાં કદાચ એવું માલુમ પડે કે વર્ણ ચાર નહીં પણ વધારે અથવા ઓછાં કરવાની જરૂર હોય.

(૧) આશ્રમ :

'ગાંધી વિચાર દોહન' માં ગાંધીજીએ સમાજ સુધારણા માટે 'આશ્રમ'ની વાત કહી છે. આશ્રમ વ્યવસ્થા પણ કુદરતના નિયમોને વ્યવસ્થિત રીતે આચારમાં ઊતારવાના પ્રયત્નમાંથી થયેલી છે. તેમણે કહ્યું, સર્વ વર્ણના લોકોને સર્વ આશ્રમોનો અધિકાર છે. ચારે આશ્રમો બ્રહ્મચર્ય, ગૃહસ્થ, વાનપ્રસ્થ અને સંન્યાસ. એ એકબીજા સાથે એવા સંલગ્ન છે કે એકના વિનાબીજા પાળી જ ન શકાય. બ્રહ્મચર્યાશ્રમમાં માણસ જન્મથી જ છે, આથી એ જ આશ્રમ સાવ ફરજિયાત ગણી શકાય એ આશ્રમને કદી ન છોડવાનો એટલે યાવક જીવન બ્રહ્મચર્ય રાખવાનો જે ચાહે તેને અધિકાર છે. ઓછામાં ઓછા પુરુષે ૨૫ અને સ્ત્રીએ ૧૮ વર્ષ સુધી એ આશ્રમ પવિત્રપણે સેવવો જોઈએ. બીજા સર્વે આશ્રમોની ઉજજવળતાનો આધાર એ આશ્રમમાં રાખેલા પવિત્ર અને સંયમી જીવન ઉપર છે. માટે આધ્યાત્મિક દૃષ્ટિએ પહેલો આશ્રમ એ જ મુખ્ય આશ્રમ છે એ આશ્રમના લોપથી હિંદુ ધર્મ અને સમાજને અત્યંત નુકશાન થયું છે. એ આશ્રમને તેજસ્વી બનાવવો એ પ્રત્યેક હિંદુનું કર્તવ્ય છે. પણ એ આશ્રમ ભાગ્યે જ આજે કોઈ પાળે છે.

આજે ગૃહસ્થાશ્રમને નામે જે વર્તે છે તે મોટેભાગે, સ્વેચ્છાચારનું પોષણ છે. સ્વચ્છાચારી જીવનને અંતે વાનપ્રસ્થ કે સંન્યાસ અસંભવિત સમજવાં જોઈએ. જેણે રાગ-દ્વેષને પૂરેપૂરાં જીત્યાં છે, જે કાયા, વાચા અને મન એ ત્રણેથી સત્ય, અહિંસા અને બ્રહ્મચર્યાદિ યમો પાળે છે તે સંન્યાસી થયો છે એમ કહી શકાય. એવો સંન્યાસી નિષ્કામ ભાવે સેવાકર્મ કરતો છતાં પોતાના નિર્વાહનો આધાર ભિક્ષા ઉપર રાખે. આશ્રમોને બાહ્યવેષ સાથે સંબંધ નથી.

(૪) સ્ત્રી જાતિ :

જ્યાં નારીની પૂજા થાય છે ત્યાં દેવતાઓ રમણ કરે છે. આવા આપણાં આ દેશમાં મધ્યકાળથી નારીનું ભારે અવમૂલ્યન થયું છે ને તે કારણે આધુનિક કાળમાં અનેક મહાપુરુષોએ સ્ત્રી ઉન્નતિ માટેના પ્રયત્નો કર્યા છે. ગાંધીજી સુધીના અનેક સમાજ સુધારકોએ નારી સમાજના વિકાસ માટે ભગીરથ પ્રયાસો કર્યા છે. સ્ત્રી અને પુરુષમાં કુદરતી ભેદો છે તેથી નિત્ય જીવનમાં તેમને બજાવવાની ફરજોમાં યે ભેદો હોય, છતાં બે વચ્ચે કોઈ ઊંચ કે નીચ નથી, પણ સમાજના સરખા મહત્ત્વનાં અને પ્રતિષ્ઠાપાત્ર અંગો છે. સ્ત્રી જાતિ પ્રત્યે પોપાયેલો તુચ્છભાવ એ હિંદુ સમાજમાં પેઠેલો સડો છે. ધર્મનું અંગ નથી. ધાર્મિક પુરુષો પણ એવા તિરસ્કારના ભાવથી મુક્ત નથી. એ તો સડો કેટલો ઊંડો ગયેલો છે તે બતાવે છે. ઉછેરવામાં અને કેળવવામાં દીકરા અને દીકરી વચ્ચે ભેદ કરી દીકરી પ્રત્યે ઓછી કર્તવ્યબુદ્ધિ રાખનાર માતા-પિતા પાપ કરે છે. સ્ત્રી અબળા નથી પણ પોતાની શક્તિ સમજે તો પુરુષ કરતાં યે વધારે સબળાં છે.

જગતમાં ધર્મની રક્ષા મુખ્યત્વેપણે સ્ત્રી જાતિને લીધે થઈ છે. મહાત્મા ગાંધીના માતા પૂતળીબાઈ સુસંસ્કારી અને વ્રતનિષ્ઠ નારી હતા. તેથી તેમની ઘણી મોટી અસર ગાંધીજીના જીવન પર પડી હતી. એ જ રીતે નાનપણમાં અંધારામાં જતાં બીક લાગે ત્યારે રામનામનો મંત્ર આપનાર દાઈ રંભાબાઈની પણ ગાંધીજી પર જબરજસ્ત અસર હતી. ગાંધીજીનાં પત્ની કસ્તૂરબા અભણ હતા પણ તેમને શિક્ષણ આપવાનું કામ ખુદ ગાંધીજીએ શરૂ કર્યું હતું ને પછી તો કસ્તૂરબા સ્વ પ્રયત્ને ઠેઠ ભાંગ્યા -તૂટ્યા અંગ્રેજી સુધી પણ પહોંચી ગયા હતા. દક્ષિણ આફ્રિકામાં સત્યાગ્રહની લડતનો છેલ્લો તબક્કો બહેનોના સત્યાગ્રહનો આવે છે. ગાંધીજી આમાં પણ બહુ આબાદ રીતે કસ્તૂરબાને તૈયાર કરે છે ને તેમની આગેવાની નીચે અનેક બહેનો સત્યાગ્રહ કરી જેલમાં પણ જાય છે. ખાસ કરીને ૧૯૩૦ ની લડતમાં દારૂબંધીને પરદેશી કાપડના બહિષ્કાર માટે દુકાનો પર પિકેટિંગના કામોમાં બાપુએ બહેનોને જ આહ્વાન કર્યું ને દેશમાંથી હજારો બહેનો આ કામમાં લાગી ને એમાંથી જ દેશમાં સેંકડો સ્ત્રી-કાર્યકરો તૈયાર થયાં. જેઓ આજેય પણ સ્ત્રી ઉન્નતિના કામોમાં નિરંતર લાગેલા છે. સ્ત્રી જાતિએ સાર્વજનિક કાર્યોમાં પુરુષનાં જેટલો જ ફાળો આપવો જોઈએ. મદ્યપાન નિષેધ, પતિત સ્ત્રીઓનો ઉદ્ધાર વિગેરે કેટલાંક કામો એવા છે કે તે સ્ત્રી જ વધારે સફળતાપૂર્વક કરી શકે.સંપુટ'ગાંધી વાણી' માં ગાંધીજી કહે છે, ''પત્ની પતિની દાસી નથી પણ તેની સહચારિણી છે. બંને એકબીજાના સુખ-દુઃખના સરખો ભાગીદાર છે. અને જેટલી સ્વતંત્રતા સારું - નહારું કરવાની પતિને છે તેટલી જ સ્ત્રીને છે. "

(૫) અસ્પૃશ્યતા :

ગાંધીજીના મતે આજે હિંદુ ધર્મને માથે ન ભૂંસી શકાય એવું કલંક લાગેલું છે એ અનાદિ કાળથી ઊથરી આવેલું છે એ માનવાનો ગાંધીજી ઈન્કાર કરે છે બાપુ કહે છે કે, આપણે નીચામાં નીચી કક્ષાએ હોઈશું ત્યારે આપણામાં આ અસ્પૃશ્યતાની અધમ, દુષ્ટ અને ગુલામ બનાવનારી ભાવના જન્મી હશે. અસ્પૃશ્યતા એ હિંદુ ધર્મનું અંગ નથી પણ એમાં પેસી ગયેલો સડો છે, વહેમ છે, પાપ છે ને તેનું નિવારણ કરવું એ પ્રત્યેક હિંદુનો ધર્મ છે. તેનું પરમ કર્તવ્ય છે. આ અસ્પૃશ્યતા વેળાસર નાબૂદ ન કરવામાં આવે તો હિંદુ સમાજ અને ધર્મની હસ્તી જોખમમાં છે.

વીસમી સદીમાં ગાંધીજીએ આ કાર્યને અગ્રસ્થાન આપ્યું ને કહ્યું: 'સ્વરાજયની ઈમારત ઊભી કરવાનું જે કાર્ય આપણે લઈ બેઠાં છીએ તેનો જ આ એક ભાગ છે.'' ગાંધીજીએ બહુ ટૂંકી વ્યાખ્યા આપતા કહ્યું કે : ''જીવન માત્રની સાથેનો ભેદ મટાડવો તે અસ્પૃશ્યતા નિવારણ. ★ (અસ્પૃશ્યતા નિવારણ એટલે જગત માત્ર સાથે મૈત્રી રાખવી.) આ બંને વ્યાખ્યાઓ મારફત બાપુએ આ પ્રશ્નની તાત્ત્વિક ભૂમિકા આપણને સમજાવી છે. એમણે પોતાની જાતને ચુસ્ત સનાતની કહેવડાવવા છતાં અસ્પૃશ્યતાના ધોર કલંકને એમણે હિંદુ ધર્મનું ભયંકરમાં ભયંકર પાપ ગણાવ્યું હતું ને એના નિવારણ માટે પ્રસંગ આવ્યે પોતાના જીવનને પણ હોડમાં મૂક્યું હતું.

અસ્પૃશ્યતાના પ્રાયશ્ચિતરૂપે એમણે 'હરિજન કન્યા'ને દત્તક પણ લીધી હતી ને તે સમાજના ઉદ્ધાર અર્થે નિરંતર હરિજન ફાળો ઉઘરાવતા રહ્યા ને 'હરિજન સેવક સંઘ' સંસ્થા ઊભી કરી આખા દેશમાં સેવાની જાળ બિછાવી. ગાંધીજીએઆવીને આ અસ્પૃશ્યતાના પાપને જબરદસ્ત ફટકો લગાવ્યો. મનુષ્ય માત્ર શૂદ્ર જન્મે છે અને પવિત્ર ને શુદ્ધ આચાર તથા કર્તવ્યોથી દ્વિજ બને છે. જો પશુઓ મારવાને લીધે અને માંસ, રૂધિર અને હાડકાં તથા વિષ્ટાની સાથે કારભાર કરવાનો હોવાને લીધે તેઓ અસ્પૃશ્ય બન્યા હોય તો દરેક નર્સ અને દરેક દાક્તર અસ્પૃશ્ય હોવાં જોઈએ. અને તે જ પ્રમાણે ખ્રિસ્તી, મુસલમાન અને કહેવાતા ઊંચ વર્ણના હિંદુઓ જેઓ આહાર અથવા પક્ષને માટે પશુવધ કરે છે તેઓ પણ અસ્પૃશ્ય હોવાં જોઈએ.

અમદાવાદમાં 'ગુજરાત વિદ્યાપીઠ' ની સ્થાપના વખતે તેના નિયામક મંડળમાં હરિજનોને વિદ્યાપીઠમાં દાખલ કરવા મતભેદ થયો હતો. મુંબઈનાં ચાર-પાંચ ધનિકો વિદ્યાપીઠને પાંચ-સાત લાખ રૂપિયાનું દાન કરવા આવ્યાં હતાં તે પ્રસંગે તેઓએ ગાંધીજીને વિનંતી કરી કે, હરિજનોને દાખલ ન કરવા, ત્યારે તેમણે કહ્યું : ''વિદ્યાપીઠના ભંડોળની વાત તો જુદી છે, પણ આ અસ્પૃશ્યતા કાયમ રાખવાની શરતે મને સ્વરાજ પણ આપવામાં આવે તો તે મને ન ખપે.''

''ગાંધી વાણી'' માં કહ્યું છે : ''દરેક મહાન ધ્યેયને માટે લડનારાઓની સંખ્યા મહત્ત્વની નથી પણ તેઓ જે ગુણોનાં બનેલાં છે તે ગુણો નિર્ણયાત્મક વસ્તુ બને છે. દુનિયામાં મહાન પુરુષો હંમેશાં એકલા અડગ ઊભા રહ્યાં છે."

(૬) ખાધાખાધ વિવેક :

"શરીરે સુખી તો સુખી સર્વ વાતે,
શરીરે દુઃખી તો દુઃખી સર્વ વાતે.''

ઈશ્વરે આત્માને રહેવાનું સ્થાન શરીર બનાવ્યું છે. એટલે જ્યાં સુધી શરીરમાં આત્મા હોય ત્યાં સુધી શરીરની સુખાકારીની બરાબર કાળજી રાખવીએ માણસની ફરજ છે. એટલા જ માટે કહેવાયું છે કે : 'પહેલું સુખ તે જાતે નર્યા.'' - ''જેવો આહાર તેવો માણસ.' એ સૂત્રમાં ઘણું સત્ય છે. માણસનો આહાર સાત્ત્વિક ન હોય તો એનું શરીર અને એનું મન સાત્ત્વિક ન રહી શકે.

ગાંધીજીના મતે આધ્યાત્મિક પ્રગતિનાં ક્રમમાં એક અવશ્ય વાત જરૂર આવે છે જેની માંગ આપણાં શરીરને પોષવા માટે આપણાં પશુ ભાંડુઓને મારવાનું બંધ કરવાની હોય છે. શાકાહારની મારી ધૂન વિશે વાત કરતા ગોલ્ડ સ્મિથની સુંદર પંક્તિઓ યાદ આવે છે :

પહાડની ખીણમાં વિચારતાં મુક્ત આ,
પ્રાણીના ઝુંડને ના ઝલે હું કરું
જે મહાશક્તિની હું દયા પામતો,
તેહનો શીખવ્યો તેની ઉપરે
હું દયાળુ બનું.

જે દેશકાળમાં મનુષ્યોને માટે સામાન્ય રીતે જીવવું શક્ય હોય તે દેશકાળમાં માંસાહાર કરવાની જરૂર હોય એમ હું નથી માનતો. લગભગ ૯૯% રોગ પેટની બિમારીને કારણે થતો હોય છે. એટલે ગાંધીજી આ માટેનો અસરકારક ઉપાય ઉપવાસનો બતાવે છે. સૌપ્રથમ પેટ ખાલી કરવું જોઈએ. આમ કરવાથી ભલભલા રોગો કાબૂમાં આવે છે. ગાંધીજી કહે છે : મનુષ્ય સર્વભક્ષી પ્રાણી નથી, તેના ખાદ્ય પદાર્થને મર્યાદા છે પણ વર્ણ ધર્મ સાથે એને સંબંધ નથી, એમાં આભડછેટ દોપરૂપ છે. સ્વચ્છતા વિગેરેના નિયમોનું પાલન કરતાં તે ખાદ્યાખાદ્યનો વિવેક સાચવતાં સર્વે વર્ણોએ એક પંગતે ખાવામાં કંઈ જ દોષ નથી. વળી ખોરાક અમૂક જ વર્ણોના માણસે રાંધેલો હોય એ મુદ્દલ આવશ્યક નથી. આથી જ્ઞાતિ, કોમ, ધર્મ વગેરેનાં ભેદોની દષ્ટિથી કરવામાં આવેલાં ચોકાભેદ અને પંક્તિભેદ ધર્મનું લક્ષણ નથી એવાં ભેદની ભાવનાથી હિંદુ ધર્મને હાનિ થઈ છે.

(૭) વિવાહ :

ગાંધીજીના મતે વિવાહથી મનમાં આવે તેટલા ભોગ ભોગવવાને છૂટ મળે છે. એ ખ્યાલ પાપમય છે. સ્ત્રી - પુરુષનો સંયોગ એક જ હેતુથી ધર્મયુક્ત થઈ શકે. યોગ્ય કાળે બંને સંતતિની ઈચ્છાથી કરે તો એ ઈચ્છા સિદ્ધ કરવા માટેનો શુદ્ધ પ્રકાર તે વિવાહ. વિવાહ કરવો સ્વાભાવિક વસ્તુ છે અને એમાં કાંઈ શરમાવા જેવું નથી આથી વધારે સારું તો એ છે કે વિવાહને ય ધર્મ સમજવો અને તેમાં સંયમનું પાલન કરવું. જો આપણે સ્ત્રી-પુરુષ સંબંધને તંદુરસ્ત અને પવિત્ર દષ્ટિએ જોઈએ અને આપણી જાતને ભાવિ પેઢીના નૈતિક કલ્યાણના ટ્રસ્ટી તરીકે લેખીએ તો અત્યારનાં મોટા ભાગનાં દુઃખો નિવારી શકાય એમાં શંકા નથી.

ગાંધીજીના મતે વડીલોએ યુવતિ કે યુવાનના સ્વભાવ, ગુણદોષ અને વિચારોને ધ્યાનમાં રાખી તેને અનુરૂપ જોડીદાર શોધવા પ્રયત્ન કરવો. બંનેને એકબીજાના ગુણદોપથી વાકેફ કરવા બંનેના જીવનમાં કાંઈ અવશ્ય જણાવવા જેવા પ્રસંગ બન્યા હોય તે ખુલ્લા કરવા. જે બીના પસંદગી કરવામાં મહત્ત્વની બને એવી હોય એ છાની રાખવી નહીં.

(૮) સંતતિ નિયમન :

'ગાંધી વિચાર દોહન' પુસ્તકમાં સંતતિ નિયમન વિષે કહ્યું છે : વગર વિચાર્યે પ્રજા વધાર્યા જેવી કે પ્રજાની ઈચ્છા રાખ્યા કરવી, એ જડતાની નિશાની છે. આજે સંતતિની વગર વિચારી વૃદ્ધિ અટકાવવાની આવશ્યકતા છે. પણ તેનો ધર્મયુક્ત માર્ગ એક જ છે. તે બ્રહ્મચર્યનો સંતતિ નિયમનના કૃત્રિમ ઉપાયો ધર્મ તથા નીતિથી વિરુદ્ધ અને પરિણામે વિનાશને માર્ગે લઈ જનારા છે. એથી પ્રજાનો સર્વ પ્રકારે અધઃપતન થાય છે. એક તરફથી વિષય ભોગવી વણમાગી પ્રજોત્પત્તિનું પાપ આપણે વહોરીએ છીએ અને બીજી તરફથી તેના નિવારણરૂપે ઈશ્વર આપણને અનાજની તંગી, મરકી અને લડાઈ વાટે સજા કરે છે. જો આ ત્રિવિધ શાપથી બચવું હોય તો સંયમીરૂપી સચોટ ઉપાય વડે વણમાગી પ્રજોત્પત્તિ રોકવી જોઈએ.સંશોધન સંપુટ ગાંધીજી કહે છે કે : કૂતરાં - બિલાડાંની પેઠે થતી આ પ્રજાવૃદ્ધિ બેશક અટકાવવી જોઈએ, પણ તેના કરતાં વધારે ખરાબ પરિણામ ન આવે તેની સાવચેતી રાખવી પડશે. પ્રજા ઊંચે ચડે એવા ઉપાયો વડે જ આ વૃદ્ધિ રોકવી જોઈએ. એટલે જીવનને સ્પર્શતી કેળવણી પ્રજાને મળવી જોઈએ. જેથી એક શાપનું નિવારણ થતાં બીજા એની મેળે ટળી જાય. રસ્તો પહાડી છે તેમાં ચઢાણ છે એમ માની દૂર ભાગવાનું નથી. માણસની પ્રગતિમાં ઘણી મુશ્કેલીઓ રહી છે, તેમાંથી ડરવું શું? તેને વધાવી કેમ ન લઈએ.

(૯) દંપતિમાં બ્રહ્મચર્ય :

ગાંધીજી કહે છે : વિવાહિત સ્ત્રી-પુરુષે ઋતુકાળે ભોગ કરવો જ જોઈએ એ માન્યતા ભૂલ ભરેલી છે. વળી બેમાંથી એકની ઈચ્છા ન હોય છતાં તેણે બીજાની ભોગેચ્છાને તૃપ્ત કરવી જ જોઈએ એ

માન્યતા પણ ખોટી છે. આથી બેમાંથી એકની વિષયેચ્છા પોતાના શરીરને સ્વાધીન રાખી શકે એટલે મંદ પડી જાય તો તેને બ્રહ્મચર્ય લેવાનો અધિકાર છે. એમ કરતી વખતે એ બીજાનો સહકાર શોધશે પણ સંમતિને આવશ્યક નહીં માને. પતિ અસંમત હોય તો સ્ત્રીના આવા નિર્ણયથી એની સ્થિતિ મુશ્કેલ થવાનો સંભવ છે ખરો. પોતાનો ધર્મ જેને સ્પષ્ટ થયો છે એવી સ્ત્રી એ મુશ્કેલીને સત્યાગ્રહના બળથી સહન કરી લે અને દુઃખ પડે તો વેઠી લે. જયારે પતિ આવો નિર્ણય કરે ત્યારે પણ તીવ્ર ભોગેચ્છા ધરાવનાર સ્ત્રીની સ્થિતિ મુશ્કેલ થાય છે. કારણ બંને પરિસ્થિતિમાં કાયદો તેમજ લોકમત પત્નીને પ્રતિકૂળ છે. પણ જે પતિ આવી રીતે ધર્મ ભાવનાથી બ્રહ્મચર્યવ્રત સ્વીકારે તે પોતાની પત્નીનો માર્ગ સરળ કરી આપશે એ તેને એવો યોગ્ય પુરુષ શોધવામાં મદદ કરશે કે જે કાયદાનો અભિપ્રાય ન સ્વીકારતાં પોતાને એવી સ્ત્રી સાથે ધર્મ-ફેરવાતથી જ જોડાયેલો માનવી અને સમાજ તથા કાયદાથી ઉડતી મુશ્કેલીઓને સામાન્ય કરી લેશે. આ રીતે કાયદાને સુપરવાનો માર્ગ પણ એ સરળ કરી મૂકવો. ક્યાં સુધી એવી પતિ ન મળી શકે ત્યા સુધી તેને આદરથી રાખશે.

(૧૦) વિધવા વિવાહ :

ગાંધીકના મતે હિંદુ વિધવા એ ત્યાગ અને પવિત્રતાની મૂર્તિ છે. એ માતાની માફક સર્વેને પુજ્ય છે. એને અશુભ સમજનાર હિંદુ સમાજ આજે અપરાધ કરે છે. શુભ કાર્યોમાં એની હાજરી અને આશીર્વાદ મેળવવા અવાય પ્રયાત્ન કરવો જોઈએ. પવિત્ર વિધવાને સમાજનું ભૂષણ સમજી તેમાં માન અને પ્રતિષ્ઠા સાચવવા જોઈએ. વિધવા ત્યાગની મૂર્તિ છે, પણ તેથી વિધવા એ બળાત્કાર પચાવવાની વસ્તુ નથી. બળાત્કારે કરાવેલો ત્યાગ એમાં એથી દિવ્યતાનો નાશ કરે છે, અને એને પૂજનીય અને આદર્શ કરવાને બદલે દયાપાત્ર કરી મૂકે છે, આથી જેટલો વિધુર થયેલાં પુરુષને પુનઃવિવાહ કરવાનો અધિકાર છે તેટલો વિધવાનો પણ છે.

ગાંધીજીએ કહ્યું: જજે આપણી આત્મશુદ્ધિ કરવી હોય, જો હિંદુ ધર્મને બચાવવો હોય તો આપણે બળાત્કારે પળાવવામાં આવતા વૈધવ્યની મહાવ્યાપ માંથી બચી જવું જોઈએ. જેમને ઘેર બાલ વિધવાઓ હોય તેમણે હિંમત ધરીને પોતાના રક્ષણ નીચેની બાળાઓનો યોગ્ય રીતે વિવાહ કરી દયને સુધારો કરવો જોઈએ. વિવાહ કરી દઈને કહું છું પુનઃવિવાહ નહીં, કારણ તેમનો વિવાહ ખરી રીતે થયો જ નથી.

(૧૧) વર્ણાન્તર વિવાહઃ

"મારા સ્વપ્રનું ભારત" પુસ્તકમાં ગાંધીજીએ કહ્યું છે : બેટી વ્યવહારની બાબતમાં સંયમ, સુખ અને વર્ણ (એટલે પંપાનો વારસો) જળવવાની દષ્ટિએ પોતાના જ વર્ણમાં વિવાહ કરવાની મર્યાદા સામાન્યપણે ઈર છે. પણ આજે વર્ણ-વ્યવસ્થા તૂટી પડે છે. તેવી સમયે સ્વધર્મી વચ્ચે ગુણધર્મને ઓળખી વિવાહ સંબંધ બાંધવો યોગ્ય છે. આવા વર્ણાન્તર વિવાહને ઉત્તેજન આપવું જોઈએ.

પરદેશી અને પરમધર્મી સાથે વિવાહ કરવામાં ધર્મનો પ્રતિબંધ ન હોય પણ તેમાં અનેક વિઘ્નો આવવાનો સંભવ હોવાથી આવા સંબંધો અપવાદરૂપે જ શોભે. અને તેમાંયે હેતું પારમાર્થિક હોવો જોઈએ. અત્યારના જ્ઞાતિબંધનો તોડવાની જરૂર છે. તેથી સમજદાર યુવકો અને યુવતિઓ તથા તેમના મા-બાપો એવો સંકલ્પ કરે કે પોતાની જ્ઞાતિ અથવા પેટા જ્ઞાતિની બહાર જ લગ્ન સંબંધ બાંધવા એ ઈષ્ટ છે, જેથી જ્ઞાતિબંધનો તૂટવામાં બહુ મદદરૂપ થાય.

ઉપસંહાર :

સમાજ સુધારણામાં ગાંધીજીનું પ્રદાન હંમેશાં અગ્રેસર રહ્યું છે. આજે પણ તેમના વિચારોને અનુસરનારા સમાજમાં ઘણાં લોકો જોવા મળે છે. તેમણે હંમેશાં સમાજના કુરિવાજોને દૂર કરવાનો પ્રયત્ન કર્યો છે અને એટલે બાપુની આ આંતરવેદનાને આપણે સમજીએ અને હજુ આપણાં દેશમાં ઘણી બદીઓ ફેલાયેલી છે. જે માત્ર કાયદાઓથી નહીં થાય, પ્રજાજીવનમાં સાચી સમજ કેળવીને તે તરફ જવાની ગતિ કરવાથી જ આ પ્રશ્નનો સાચો ઉકેલ આવી શકશે.

જગતમાં ઘણાં ક્રાંતિકારીઓ ને રાજકારણીઓ થઈ ગયાં, તે બધાએ રાજ્ય સત્તાઓ ઉથલાવી અને પોતાના જૂથની સત્તા ઊભી કરી. પણ એ બધાં કરતાં ગાંધીજી જુદી માટીનાં હતા. તેઓ રાજકારણમાં હતા, પણ તેમની ખરી ખૂબી તો રચનાત્મક કામ દ્વારા પ્રજાની શક્તિ વધારવી એ હતી. બાપુએ જોયું કે, રાજકીય સ્વરાજ્ય તો મળવાનું જ છે, પણ એને ચલાવે ને આગળ લઈ જાય તે માટે માણસો જોઈએ. ગાંધીજીના વિચારોમાં ઘણી ગતિશીલતા હતી, જે કોઈ સમસ્યા સમગ્ર દેશના જીવનને પંગુ બનાવતી કાર્યક્રમ શરૂ કરતાં.

આલ્બર્ટ આઈન્સ્ટાઈન ગાંધીજીના સમાજલથી પાસાં વિષે પ્રકાશ પાડતા કહે છે કે : ‘‘કોઈપણ બાહ્ય સત્તાના આધાર વગરનો લોકનેતા એવો રાજકારણી કે જેની સફળતા તાંત્રિક કૌશલ્ય કે ઉપકરણો પર અવલંબિત નથી, પરંતુ વ્યક્તિત્વની પ્રતીતિજનક શક્તિઓ પર નભે છે. એક વિજયી યોદ્ધો જેણે સદૈવ બળ-પ્રયોગને કોરાણે મૂક્યો છે, શાણપણ અને નમ્રતાથી ઉભરાતો ચુસ્ત સુસંગતિ અને શામકતાથી સજ્જ શખ્સ કે જેણે પોતાની સર્વ શક્તિ પોતાના સમુદાયના ઉત્થાન અને શ્રેયને સમર્પિત કરી છે એ માનવ જેણે યુરોષની પાશવતાના એક અદના આદમીની ગરિમાથી મુકાબલો કરી કાલાતીત સર્વોપરિતા હાંસલ કરી છે.’

આવનારી પેઢીઓ તો ભાગ્યે જ માનશે કે, ’હાડ-માંસનો બનેલો આવો માનવી આ ધરા પર હયાત હતો.’

સારાંશ :

’મારા સ્વપ્રનું ભારત’ માં ગાંધીજીએ ભારત દેશને કેન્દ્રમાં રાખીને એક આદર્શ રામરાજયની સ્થાપના કેવી રીતે કરી શકાય? તે માટે સમાજમાં યા લોકસમુદાયમાં કેવા-કેવા ફેરફારો કરવા જરૂરી છે તે વિષયક ખૂબ ગહન ચિંતન પ્રસ્તુત કર્યું. જેમાં વર્ણાશ્રમ ધર્મ, વર્ણ ધર્મ, આશ્રમ પદ્ધતિ, સ્ત્રીઓ, અસ્પૃશ્યતા નિવારણ, ખાદ્યાખાદ્ય વિવેક, વિધવા વિવાહ, સંતતિ નિયમન, દંપતિમાં બ્રહ્મચર્ય વિગેરેનો સમાવેશ કરી એક તંદુરસ્ત અને આદર્શ સમાજનું નિર્માણ કરવાનો દઢ નિર્ધાર એમનાં લખાણોમાં પ્રતીત થાય છે. ગાંધીજી વર્ષો પહેલાં થયેલાં હોવા છતાં વૈચારિક સમૃદ્ધતા અને આધુનિકીકરણમાં આજના માનવીને પણ પરાસ્ત કરી શકે તેવી વિચાર સમૃદ્ધિના તેઓ એકમાત્ર માલિક હતા. ગાંધીજીને યુગ પુરુષ, યુગ પ્રવર્તક, મહાપુરુષ, મહાત્મા,બાપુ જેવા વિધવિધ બિરુદોથી નવાજવામાં આવ્યા. પરંતુ તેમના વ્યક્તિત્ત્વમાં ભારત દેશનાં પ્રજાજનો પ્રત્યેની સહૃદયતા અને વફાદારી ઊડીને આબ વળગે તેવી છે. આથી જ ગાંધીજી એ સમગ્ર સમાજનાં લોકલાડીલા ’બાપુ છે. "વૈષ્ણવજન તો તેને રે કહીએ જે પીડ પરાઈ જાણે રે." આ ભજનના શબ્દોને બાપુએ જીવનમાં મર્તિમંત સાકાર થયેલાં દષ્ટિગોચર થાય છે. દેહ સુકલકડી હોવા છતાં

આત્મબળમાં કોઈ મુકાબલો ન કરી તેવા ગાંધીજી આપણાં મનમાં ચિરા સ્થાયી 'સમાજ સુધારક' તરીકેની છાપ મૂકી જાય છે.

સંદર્ભ ગ્રંથ સૂચિઃ

૧. મારા સ્વપ્નનું ભારત ગાંધીજી, સંકલન : આર. કે. પ્રભુ, ઉપોદ્ઘાત : ડૉ. રાજેન્દ્ર પ્રસાદ

૨. રચનાત્મક કાર્યક્રમ આજના સંદર્ભમાં દશરથલાલ શાહ નવજીવન પ્રકાશન મંદિર, અમદાવાદ

૩. ગાંધીજીની જીવનયાત્રા એમના જ શબ્દોમાં સંકલન અને સંક્ષેપ - મહેન્દ્ર મેઘાણી લોકમિલાપ ટ્રસ્ટ

૪. ગાંધીજીની વાતો મૂળલેખક : મૃત્યુંજય માઈતિ અનુવાદક : જયા જાની વિક્રેતા : આર. આર. શેઠની કંપની (પુસ્તક પ્રકાશક અને વિક્રેતા)

૫ ગાંધી વિચાર દોહન