




Advances in analytical solutions for time-dependent solute transport model

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This study adopts generalized dispersion theory in one-dimensional advection–dispersion equation (ADE), where time-dependent dispersion and velocity are considered. The generalized dispersion theory allows mechanical dispersion to be directly proportional to seepage velocity with power n , where n is any real number. Homotopy analysis method (HAM) that uses a simple algorithm is adopted to handle the non-linearity that occurred in the ADE under the generalized dispersion. A point source is introduced to the entry boundary and a line source is introduced to the entire model domain. Three time-dependent point sources in the form of (i) exponentially decreasing function, (ii) linear function and (iii) sinusoidal function, at the entry boundary are considered. Two-line sources are considered in the form of (i) linear space-dependent function and (ii) nonlinear space-time-dependent function. Using the HAM, semi-analytical solutions for any power n are derived and semi-analytical solutions for $n = 1$ and $n = 1.5$ are discussed in particular. Comparison with the analytical solution is discussed and found good agreement for 6th order of solution obtained by HAM.

Keywords. ADE; time-dependent dispersion and velocity; generalized dispersion theory; semi-analytical solution; HAM.

1. Introduction

Contaminant transport modelling in groundwater systems plays an important role to understand transport mechanisms and to design for groundwater contamination mitigation (Batu 2006; Todd and Mays 2007). For example, groundwater reservoirs can be directly contaminated from landfill sites by industrial zones such as construction sites, chemical sites, nuclear power plants, etc. Deep

wells can be contaminated by high-level toxic wastes such as arsenic and fluoride during agricultural and waste disposal management. High-level toxic wastes disposed under the ground can directly enter aquifers through natural hydrologic processes. Solute transport modelling still presents a challenging task to researchers and scientists working in the field of hydrogeology.

In the last few decades, dispersion theories play an important role in the solute transport



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MENTAL HEALTH OF SECONDARY SCHOOL TEACHERS: DOES GENDER PLAYS ANY ROLE?

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Abstract

Teaching is being considered as one of the noblest profession since ancient times. With the changing socioeconomic scenario and increasing unemployment, the values of teachers' and their professional concern with the job have forcibly undergone a drastic change which adversely affects their mental health. The level of mental health of a teacher has been found affected with numerous personal as well as professional demands. Health of teachers, on social, physical and mental health domains adds to the efficiency not only to their professional growth and development but also to their personality. Moreover, they have also been considered as the constructors of the future of a country. Keeping these facts into the consideration, present study aimed to access the level of personal mental health of male and female secondary school teachers. For this multi stage random sampling technique was adopted. 185 teachers were drawn randomly from 15 randomly selected secondary level schools of Bareilly district Rohilkhand region (U.P.). One standardized test "Mithila Mental Health status Inventory" constructed and standardized by "Kumar and Thakur" was used. This survey research leads us to conclusion that gender does not affect the mental health of secondary level teachers.

INTRODUCTION

Mental health is defined by the achievement of expected development of cognitive, social and emotional milestones and by secure attachments, satisfying social relationships and effective coping skills. Mentally healthy person enjoys a positive quality of life, function well at home and in their communities and are free of disabling symptoms of psychopathology. The teacher is an adult member of his culture and society. He is affected by his family and community. His mental health is a product of his up-bringing education and

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Vocational Education And Nep 2020

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Abstract

Vocational education prepares people for work and develops citizens' skills to remain employable and respond to the needs of the economy. It can be defined as skilled based education. It is the need of the hour for every country to have strong vocational education system. Vocational Education helps in Economic growth. The Indian education system recognizes the role of education and particularly Vocational Education. National Council for Vocational Training, an advisory body, was set up by the Government of India plays its important role in implementation of Vocational Education in India. Although there are lots of areas in which India is facing problems in Vocational Education Implementation. This paper is an attempt to study the problems of vocational education in India, to study the new approach of NEP 2020 for increasing employability amongst the youth of India and in turn, leading to sustainability.

Keywords – Vocational Education, occupation, skill base education, economic growth, recommendations, NEP 2020.

Vocational education:

Vocational education is any type of training, usually in the form of courses and hands-on instructional lessons, that teaches students the specialised skills required to perform a specific job. These types of programmes usually forgo traditional academic-based lessons in favour of hands-on learning. Students learn the fundamentals and capabilities of a specific occupation under the supervision of an active and highly experienced professional. Vocational Education is also known as career and technical education (CTE) or technical and vocational education and training (TVET).

Vocational education provides learners with essential skills supporting their personal development, enhancing their employability and encouraging active citizenship. It boosts enterprise performance, competitiveness, research and innovation.

Need of Vocational education:

Vocational education is gaining tremendous importance in our country in recent years. The lack of employability as an outcome of the education system has given rise to the need for skill based education. The development and economic growth of India will be accelerated if the youth of our country get vocational education and acquire relevant skills. Right from the Wardha scheme of Basic education (1937) to Kothari commission (1964) to UNESCO (2013) to NPE (1986, 1988 and 2020) all have laid specific importance to Vocational. Central and the State Government are emphasizing on building skilled human



Cover Page



पठन का स्कीमा सिद्धांत

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सारांश

पठन एक ऐसी प्रक्रिया है जिसमें पढ़ने वाला व्यक्ति लिखी हुए सामग्री से वह ज्ञान और अनुभव प्राप्त करता है जो लिखने वाले व्यक्ति के द्वारा प्रदान किया जाता है। पठित सामग्री को समझना और आत्मसात करना पठन बोध कहलाता है। पठन बोध की कई विधियाँ हैं जिसमें से पठन का स्कीमा सिद्धांत बहुत महत्वपूर्ण है। यह सिद्धांत छात्रों के सीखने की प्रक्रिया में पूर्व ज्ञान और नवीन ज्ञान के बीच की अंत क्रिया पर बल देता है। नवीन संप्रत्यय निर्माण में पूर्व ज्ञान का उपयोगी योगदान होता है। स्कीमा सिद्धांत पठन बोध की प्रक्रिया को क्रमबद्ध रूप से बताता और समझाता है।

स्कीमा का अर्थ और परिभाषा

स्कीमा एक ऐसा शब्द है जिसका प्रयोग मनोविज्ञान और और संज्ञानात्मक विज्ञान में किया जाता है। स्कीमा विचार और व्यवहारों का एक सुव्यवस्थित और क्रमबद्ध आकर या नमूना है। स्कीमा को अतीत की प्रक्रियाओं या अनुभवों का सक्रिय संगठन भी कहा जाता है। स्कीमा शब्द को सर्वप्रथम 1791 में कान्ट इममैनल द्वारा प्रस्तावित किया गया। उनके अनुसार स्कीमा एक पद, लेखन प्रणाली या पूर्व ज्ञान है। इसके पश्चात् 1926 में पियाजे द्वारा स्कीमा शब्द का प्रयोग संज्ञानात्मक विकास के सिद्धांत के रूप में किया गया। पियाजे के अनुसार बालक अपने वातावरण के साथ अन्तः क्रिया करके सीखता है। बालक के सीखने की प्रक्रिया उसके परिपक्वता स्तर और अनुभवों की पारस्परिक अन्तः क्रिया द्वारा निर्धारित होती है। बालक अपने विश्व ज्ञान की रचना में स्कीमा का प्रयोग करता है।

पियाजे के अनुसार – “ स्कीमा से तात्पर्य ऐसी मानसिक संरचना से है जो व्यक्ति विशेष के मस्तिष्क में सूचनाओं को संगठित तथा व्याख्यायित करने हेतु विद्यमान होती है।”

“ स्कीमा हमारे ज्ञान को व्यवस्थित करने में सहायता करता है। घटनाओं की भविष्यवाणी करने में और वर्तमान के अनुभवों को समझने के लिए सहायता के रूप में उपयोग किया जाता है। स्कीमा संज्ञानात्मक संरचनाओं को पूर्व अनुभव और ज्ञान से प्राप्त करता है।”

इसके बाद स्कीमा शब्द का प्रयोग प्रसिद्ध मनोवैज्ञानिक सर फ्रेडरिक बार्लेट के द्वारा 1932 में किया गया। उनके अनुसार – “ स्कीमा भूतकाल की प्रतिक्रियाओं और अनुभवों का सक्रिय संगठन है।”

पठन में स्कीमा सिद्धांत का प्रयोग रुमेल्हार्ट, कर्रेल और हडसन के द्वारा किया गया। उनके अनुसार स्कीमा स्मृति में संग्रहित एक आकड़ों की संरचना है जो अनुवांशिक या उत्पत्तिमूलक अवधारणाओं को प्रस्तुत करता है।

इस सिद्धांत को पूर्ण रूप से विस्तृत करने का श्रेय अमेरिकन मनोवैज्ञानिक रिचार्ड एंडरसन को जाता है। उनके अनुसार “ स्कीमा ज्ञान का एक सार, एक संरचना है जहाँ मानसिक स्मृति के द्वारा प्रतिनिधित्व करके सभी सूचनाओं को संग्रहित किया जाता है।” एंडरसन ने स्कीमा को एक कल्पनात्मक ज्ञान का ढांचा कहा है।

मिडिन और रस के अनुसार “स्कीमा बोध के लिये प्रयुक्त एक सामान्य ज्ञान का ढांचा है।”

गुनिग के अनुसार – “ स्कीमा वह संगठित ज्ञान है जो व्यक्ति, स्थान, वस्तु और घटनाओं के बारे में हम पहले से ही रखते हैं”

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HIGHER EDUCATION AND NEP 2020

NAMITA SHARMA¹ & PALLAVI SHARMA²

Many improvements and modifications have been changed, approved and adopted in the Indian education system, beginning with the Gurukul and the British-influenced education system to present National Education Policy-2020. NEP defines the goal for the India's future education system and provides a comprehensive framework for primary, secondary, and higher education as well as vocational training in both rural and urban India. It "aims at producing engaged, productive, and contributing citizens for building an equitable, inclusive and plural society as envisaged by our Constitution" and "envisions an education system rooted in Indian ethos that contributes directly to transforming India, that is Bharat, sustainably into an equitable and vibrant knowledge society, by providing high-quality education to all, and thereby making India a global knowledge superpower" ("National Education Policy 2020 5-6). This paper presents the transformational reforms in higher education under the National Educational Policy NEP 2020

Keywords : The National Education Policy 2020, Higher Education, NEP, Indian Education.

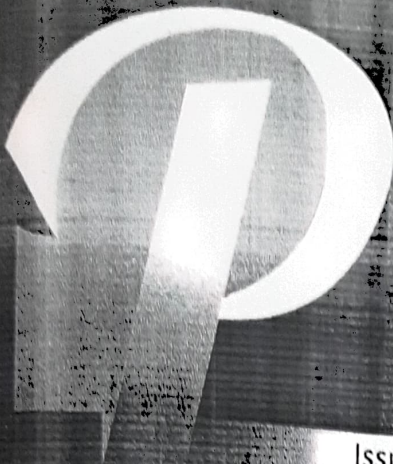
INTRODUCTION

Emergence of NEP 2020

Long back India's first Education Policy was introduced in the year 1986. About thirty-four years thereafter, a new policy called *National Education Policy 2020* (NEP 2020) is introduced by the Government of India. NEP 2020 thus replaces National Policy on Education of 1986. The policy signifies a huge milestone for India's education system, which will certainly make India an attractive destination for higher education world-wide. The Government of India had taken initiative in January 2015, and the actual consultation process for the New Education Policy was started under the chairmanship of

former Cabinet Secretary Shri. T. S. R. Subramanian. Based on the committee report, in June 2017, the draft NEP was submitted in 2019 by a panel led by former Indian Space Research Organization (ISRO) Chairman Dr. K. Kasturirangan. The Draft New Education Policy (DNEP) 2019 was then released by the Ministry of Human Resource Development (MHRD), followed by a number of public consultations. Thereafter, the Ministry undertook a rigorous consultation process in formulating the draft policy. In the process of emergence the new policy document has been updated, revised and finally approved on 29th July, 2020. National Education Policy 2020 (NEP 2020), which was

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Two Year B.Ed. Programme in India : 'A Hope or A Despair'

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1. Introduction:

Teacher plays a vital in the all-round development of a child. In the present scenario the responsibility of a teacher has become too big, because they have to shape the future of our nation. Before 1976, education policies were totally based on state government but after the amendment of 1976 it became the matter of central government. CABE (Central Advisory Board of Education 1993) was organized for the betterment of teacher education. Now re-orientation of teacher education is required for the whole world to face the challenges of 21st century. Dr. D.S. Kothari in the education commission has rightly pointed out, "The destiny of India is now being determined within four walls", and this is no rhetoric in the world based on science and technology. India is determined to provide progressive education to each and every child of our country. For that, different policies for free education, women education, reformative education, employment-based education which is known as spill education formed by our Honorable Prime Minister Mr. Narendra Modi, have been proposed. Every type of education is an effort to reform the old strategies and innovate the new skills in education so that our nation can be counted in the developed

countries. On the quality and number of persons coming out of our schools and colleges will depend our success in the great enterprise of national reconstruction whose principal objective is to raise the standard of living of our country.

2. Why Two Year B.Ed. Programme.

Now the rigidity of teacher education structures at all opportunities for lifelong learning must be provided to them. That is why it is said that all the students must have options that enable them to fulfill their dreams with their qualifications at different points of times in their lives. It is education that determines the level of prosperity, security and welfare of the people, R.A. Sharma, (2004) (5) without the systematic and well stuffed curriculum, there is no development, betterment for the students. Without this our country neither establishes nationally, nor can be globally.

A progressive curriculum is very helpful for student's lives. This lead to the empowerment of both the perspective teachers and the students by developing their professional skills and qualities. A good syllabus in right track can lead to all round change in the education system that is hopes, dreamed and desired by all the teachers as well as students. We will not require any major reforms and humane teachers who believe the constructive approach any sympathetic attitude in the classrooms and the problems of intolerance and disobedience will be removed because students will learn the content happily in the classrooms, they will take interest in it is also said: "A healthy mind develops in a healthy classroom." India is a country of diverse culture and systems so there should be such an education which fulfills all types of development and need of the students. He will be able to do the professional and technical courses and jobs because of such education and it is only possible when the well stuffed curriculum should be provided to the students.

3. Formulation of this Programme:

One should not accrue that the teacher

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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

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AWARENESS OF DOMESTIC VIOLENCE OF EDUCATED WOMEN OF JOINT AND NUCLEAR FAMILIES: A COMPARATIVE STUDY

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Abstract

Domestic violence a social evil that is prevalent all around us. Violence against women-Particularly intimate partner violence and Sexual Violence. The term violence against women means any act of gender-based violence that results in, or is likely to result in, physical, sexual or Mental harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life.

Sexual violence is any sexual act directed against a person's sexuality using coercion, by any person regardless of their relationship to the victim, in any setting. Domestic violence affects people of all socio-economic backgrounds and education levels. The objectives of this study is to discuss about what is domestic violence, reason, significance of the study and how aware are women about domestic violence?

KEYWORDS: Nuclear Family, Joint Family, Health status, sexual violence, etc..

“Awareness of domestic violence of educated women of joint and nuclear families : A comparative study “.

The changing time in today's world have encouraged many women to seek their own identity, the value and the worth of their lives, through the contribution they make to the family and society at large. She now wants to be regarded as an individual with feelings, aspirations, desires, as a human being. The women are demanding the male-dominated society, their due respect, dignity and status in all the spheres of her life. Unfortunately, many women today fall victims in the hands of those men who fail to respect and recognize a

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Corporate Social Responsibility Activities in State Bank of India

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Abstract

No corporate entities can exist without considering the world in which they operate. As business uses the resources of the society, it has a responsibility to do something beneficial for the society in consideration. The concept of corporate social responsibility (CSR) is widening in all sector of the economy. CSR initiatives may range from overall development of the society to supporting important causes like environment, healthcare, education, women empowerment etc. In a developing Nation like India, banking sector has a very significant role to play in improving the country's economy by imposing novel practices like CSR. In this regard, the banking sector stands at a commanding position in discharging the responsibility of sustainable development through CSR. The main objective of this study is to examine the CSR activities done by State Bank of India. The study is based on Secondary data for the five year from 2017 to 2021. The study is taken up to provide useful insights to other banks in taking up the corporate social responsibility, such as resource allocation and future action plan towards a better society.

Keywords : CSR, Sustainable development, SBI.

Introduction

The term Corporate Social Responsibility 'may be comparatively new in Indian research and literatures but actually the idea dates back to Mauryan history where great philosophers like Kautilya talked about ethical practices in conducting business. It can be seen from Indian Historical culture that CSR was informally practiced in India in the form of charity towards disadvantaged groups of the society. The concept of sharing one's earning with the deprived one has been talked about elaborately in the old Indian scriptures. Not to forget the strong role of religion that mentioned such acts as Zakat in Islam, Dharmada in Hinduism and Dasvand in Sikhism (Duhan sushma, 2018. The present day concept of CSR resembles the older version, the only difference is that it is more talked among large organizations and stakeholder.

Corporate social responsibility (CSR) also known as corporate conscience, corporate citizenship, corporate social performance, or corporate sustainable responsible business is a form of corporate self regulation integrated into a business model. The goal of CSR is to accept responsibility for the company's actions and encourage a positive impact through its activities on the environment, consumers, employees, communities, stakeholders etc. Furthermore, CSR-focused businesses would proactively promote the public interest by encouraging community growth and development, and voluntarily eliminating practices that harm the public sphere, regardless of legality. CSR is the deliberate inclusion of public interest into corporate decision making that is the core business of the company or firm, and the honoring of a triple bottom line: people, planet, profit.

The United Nations Industrial Development Organization (UNIDO) has defined corporate social responsibility (CSR) as "a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders. CSR is a way in which companies achieve a balance of economic, environmental and social imperatives."

In order to streamline the philanthropic activities and ensure more accountability and transparency, the government of India made it mandatory for companies to undertake CSR



The Role of Intellectual Property Rights in Economic Development

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Research Scholar

M.J.P.R.U. Bareilly

Abstract

The property that is developed by the human mind and by human intellect is called Intellectual Property. In present times rights attached to intellectual property are becoming very important and valuable. In India, the Government have been providing well-established administrative services and Judicial frameworks.

Intellectual property rights played an important role in the overall growth of a country. Intellectual property laws are different in all countries. In many developed countries, successful planning and strict enforcement of intellectual property rights have a huge contribution in their economic growth. IPR promotes innovation which leads to economic growth. Creation of innovation is the primary activity of each and every business in the world nowadays. The countries are now promoting their businesses through providing the importance to IPR laws.

Intellectual Property rights have a great impact on the financial growth of a nation. The growth in economic development can be positive and negative through the impact of IPR. It is very important to protect the interest and rights of people to evolve in innovation and creation which is directly linked to the development and growth of the country.

The most developing economies like India must focus on raising productivity in the market. India has always been known for its outstanding services to the rest of the world. Innovation requires a great amount of investment but have an important role in investment. We have examples of developed countries like USA, Japan and China in which the rate of development increased by 5 times after the implementation of Intellectual property laws.

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An Investigation into Artificial Intelligence and the Challenges it Faces

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Abstract

Dartmouth College was the site of the initial research and development of AI in 1956. Cognitive scientist Marvin Minsky has a positive outlook for the development of technology in the future. The state of the government's finances worsened throughout the years 1974–1980, and many people were critical of the progress that had been accomplished in this area. An approach to the construction of a computer, a robot, or a product is referred to as artificial intelligence (AI). Artificial intelligence (AI) attempts to solve problems in the same way as the human brain does by thinking, learning, and making decisions. In conclusion, this research presents the publication of intelligent software systems. AI enables technology companies to perceive the system, which then processes and responds to the data that has already been produced or acquired by its sensors, such as the camera. The burden placed on humans to carry out a variety of jobs on a consistent basis can be significantly lessened with the help of artificial intelligence. By repeatedly doing what its human programmer instructs it to do, technology can finally learn how to function properly. The automation of many operations helps reduce the amount of time spent on tedious and repetitive work. They are able to make optimal decisions since they are based on various signals. Artificial intelligence has had a positive impact on society thus far, bringing with it contributions that make life easier for us as human beings. These contributions include improving our routine with virtual and home assistants, as well as effectively storing and analyzing data in a variety of industries. It is anticipated that artificial intelligence would generally have a beneficial impact rather than a negative one on society. This is despite the fact that new uses for technology require it to go through a number of learning experiences and face a number of hurdles as it develops. It is essential to have a good understanding of the differences between human intelligence and artificial intelligence in order to better prepare for the future society in which artificial intelligence (AI) will have the most far-reaching impact on our lives. This can be accomplished by having a good understanding of the differences between AI and human intelligence. The act of reflecting on one's own experiences is an essential component of both human and biological intelligence. The future of artificial intelligence is in no way a dystopian vision, but as users, we need to be aware of the dangers that come with developing AI and



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COVID 19: IMPACT ON BUSINESS

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ABSTRACT

The current undesirable conditions have severe economic consequences across the whole world, and it does not look like any country will be unaffected. This not only has consequences for the economy, all of society, nature is affected by this pandemic, which has led to dramatic changes in how businesses act and consumers behave. In addition to its impact on public health and behavior COVID-19 has caused a major economic push away. In this paper, we explore the impact of COVID-19 on the various business sectors especially in India, focusing on various much asking questions. First, how did small and medium businesses adjust to the economic disruptions resulting from COVID-19? Second, how long did businesses expect the crisis to last, and how do the expectations will be fulfilled?

Keywords: COVID – 19, Pandemic

INTRODUCTION:

By the end of 2019, the whole world was engaged in accelerating its economy, unaware of the terrible effects of Covid- 19, but by early 2020, the whole world had realized that the world economy will be in a deep economic crisis. Corona virus Pandemic has had an impact on the global economy with India. Economists believe that the global economy will go through its worst phase in history. These are exceptionally difficult times for our country and the world. According to a research, a loss of about \$ 350 million has been estimated on India alone. Different countries imposed lockdown-like restrictions to deal with this crisis in their own way, due to which the entire world economy reached a near-catastrophic situation. Various research and studies are being done all over the world regarding the effect of Covid 19. It is emerging from these researches that along with negative effects, many positive effects are also being seen. Certainly the backdrop of Covid - 19 is proving to change our business plan. It is being mentioned that all the reports related to the effects of Covid - 19 on the world economy have been very shocking. According to HSBC's Navigator report, almost half (46 per cent) of Indian businesses covered under a survey felt 'very strongly' impacted by the pandemic, yet more than half (54 per cent) felt they were as well prepared as they possibly could be. The survey was conducted on more than 2,600 companies across 14 global markets - including 200 firms from India.

OBJECTIVE:

The main objective of this paper is to discuss the positive and negative impacts of COVID-19 with special attention to the Indian Business or economy, and the impacts of Covid- 19 on Indian Business Path.

RESEARCH METHODOLOGY:

An appraisal of the literature review of impact of Covid-19 on business in India. The period of the study is March 2020 to October 2020. This research is based on the secondary data.

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MENTAL HEALTH OF SECONDARY SCHOOL TEACHERS OF URBAN AND RURAL AREAS

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Introduction

The old saying "Healthy mind in a healthy body" confirms the inter relationship of mental health and physical health. Like physical health, mental health is also an aspect of total personality if a person is well adjusted, he has good physical health and desirable social and moral values and his mental health is likely to be good. As a matter of fact, good mental health is indicated in such individual who are happy, healthy and hopeful and have harmonious personality.

Mental Health has been described by Whitehead as a state of contains well being in union of zest with peace.

Hadfield defines mental health as the full and harmonious functioning of the whole personality.

White House Conference Report also defines mental health as adjustment to self and to world at large with maximum effectiveness, satisfaction, cheerfulness, social acceptance and acceptance of life realities.

In fact, mental health as such is the capacity of the person to deal and adjust with his world of affairs. Reciprocally, it consists no need of psychiatric intervention or personal guidance.

Mental Health has a positive outlook towards his world of affairs and is free from difficulty and disease. Mental health results from full and free expression of our potentialities and disposition in harmony of one another by being directed to common goal of the personality as a whole.

In modern time with the rapid development in all walks of life, problems have multiplied in great proportion. With the changing socio-economic scenario and increasing unemployment, the value of teachers' and their professional concerns associated with the job have forcibly undergone a change. The new movement of mass education is brought with certain problems for teachers. Many of them are treating "teaching" like profession and making money has become very important for them: Not withstanding this fact the stress and hassles of teachers have also increased.

For providing desirable education we require good and efficient teachers. Teacher's mental health plays an important role in the teaching and learning process. If the teacher has sound mental health, he succeeds in creating healthy and desirable conditions for the positive mental health of his pupils. But if the

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Editorial.....

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सांख्य तथा न्याय दर्शन में प्रमाणों का स्वरूप

पल्लवी शर्मा , एम. ए, एम.एड, नेट(शिक्षा-शास्त्र)

सहायक प्रोफेसर , आर. सी. सी. वी. गर्ल्स कॉलेज , गाज़ियाबाद

डा प्रियंका शर्मा , एम.ए., पीएचडी (संस्कृत)

सारांश

ज्ञानार्जन ही मानव जीवन का आधार है और शिक्षा ज्ञान प्राप्त करने का साधन है। ज्ञान वह है जो मस्तिक से भ्रम को हटाकर विश्वास और सत्य की पहचान करता है। भारतीय दर्शन ज्ञान को पूर्णतया परिभाषित करता है। मानव मन में ज्ञान और उसे प्राप्त करने के साधनों को लेकर अनेको प्रश्न उठते हैं, इन प्रश्नों का उत्तर दर्शनशास्त्र प्रमाणों के द्वारा देता है। प्रस्तुत शोध पत्र भारतीय दर्शन के आस्तिकवादी विचारधारा के अंतर्गत आने वाले प्रमुख दर्शनों में से सांख्य दर्शन और न्याय दर्शन के अनुसार ज्ञान प्राप्ति के साधनों पर प्रकाश डालता है।

प्रस्तावना

भारतीय दर्शन एक अमूल्य निधि है जो विभिन्न रूपों में मानव मात्र का पथ प्रदर्शन करता रहा है। वर्तमान शिक्षा पद्धति में ज्ञान को भौतिक जगत में उन्नति विकास समृद्धि सामाजिक तथा व्यक्तिगत जीवन की आधारशिला के रूप में प्रस्तुत किया जाता है। इसके विपरीत वैदिक शिक्षा किसी सांसारिक व्यवहार का प्रशिक्षण नहीं देती वैदिक शिक्षा पद्धति में ज्ञान वह है जो मनुष्य को एक एकांतिक और आत्यन्तिकदुखों से निवृत्ति प्रदान करें। ज्ञान का यह रूप न समाज को सुधारने की बात करता है और न ही राजनीतिक परिस्थितियों को बदलने की, यह मानव मात्र को स्वयं पर नियंत्रण तथा आत्म अवलोकन की शिक्षा देता है। वस्तुतः किसी वस्तु के वास्तविक स्वरूप को समझने वाला ज्ञान है? क्या सत्य है? क्या असत्य है? इन प्रश्नों का उत्तर दर्शनशास्त्र प्रमाणों के द्वारा देता है।

सांख्य दर्शन के अनुसार प्रमाण

कपिल मुनि ने सांख्य दर्शन में यथार्थ ज्ञान के साधन भूत तीन प्रमाणों का विवेचन किया है।

1. प्रत्यक्ष
2. अनुमान
3. शब्द

१. प्रत्यक्ष प्रमाण- प्रतिविषयाध्यवसायो दृशम अर्थात् वस्तु या विषय और इंद्रियों के संयोग के से प्राप्त ज्ञान ही प्रत्यक्ष प्रमाण है। सांख्य दर्शन के अनुसार प्रत्यक्ष प्रमाण के दो प्रकार हैं।

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भाषा में पठन-कौशल की क्रिया-विधि

पल्लवी शर्मा ,एम.ए. एम.एड. नेट(शिक्षा-शास्त्र)

सहायक प्रोफेसर (आर.सी.सी .वी.गर्ल्स कालिज गाज़ियाबाद)

सारांश - भाषा मानव जीवन का अभिन्न अंग है वह मानव को गतिशील बनाती है। यह एक स्वाभाविक क्रिया है जो बालक की आयु वृद्धि के साथ-साथ चलती रहती है। छात्रों में भाषा कौशल को विकसित करने का कार्य अध्यापक का होता है। उत्तम पठन एक अच्छे विद्यार्थी के लिए महत्वपूर्ण है। बालको को एक अच्छा पाठक बनाना अध्यापक पर निर्भर करता है। प्रस्तुत शोध-पत्र पठन के अर्थ के साथ-साथ पठन की क्रियाविधि पर भी प्रकाश डालता है जिसकी सहायता से अध्यापक अपने छात्रों में पठन कौशल को विकसित कर सके।

प्रस्तावना - भाषा मानव का प्राकृतिक अधिकार है। मनोवैज्ञानिकों के अनुसार बालक में भाषिक तत्वों का विकास माता के गर्भ में ही शुरू हो जाता है। सबसे पहले बालक सुनता है, उसके बाद बोलना, बोलकर पढ़ना तथा पढ़कर लिखना सीखता है। व्यक्ति भाषा के द्वारा विचारों का आदान प्रदान करता है। विचारों की अभिव्यक्ति दो प्रकार से की जाती है - बोलकर या लिखकर। विचारों को ग्रहण भी दो प्रकार से किया जाता है - सुनकर या पढ़कर। अतः भाषा कौशल के चार प्रकार होते हैं - सुनना, बोलना, पढ़ना और लिखना। इसी क्रम में व्यक्ति भाषा सीखता है। भाषा सीखना एक स्वाभाविक और मनोवैज्ञानिक क्रम है। भाषा में एक प्रवाह और गति होती है और यह प्रक्रिया चेतन और अचेतन रूप में हमारे अन्दर चलती रहती है। बालक बोलना अपने परिवारजनों का अनुकरण करके धीरे-धीरे सीखता है उसके पश्चात क्रम से पढ़ना आ लिखना सीखता है। अनुकरण और अभ्यास के द्वारा वह भाषा सुनकर समझना, बोलना, पढ़ना और लिखना सीखता है।

पठन का अर्थ व परिभाषा -भाषा के दो रूप होते हैं - मौखिक और लिखित। पठन भाषा के लिखित रूप पर आधारित होता है। अतः लिखित भाषा के पढ़ने की क्रिया को पठन कहा जाता है, किन्तु पठन का अर्थ इतना ही नहीं अपितु अधिक गहन है। जब हम किसी के द्वारा लिखे गए किसी नाटक, उपन्यास, लेख, कहानी, व्याख्यान और निबंध आदि को पढ़कर उसका अर्थ और भाव समझते हैं, तो इस क्रिया को पठन या पढ़ना कहते हैं। इसका एक दूसरा पक्ष यह भी है कि किसी व्यक्ति द्वारा लिखे गए भाव और विचारों को पढ़कर हम किस सीमा तक उसका भाव और अर्थ समझते हैं। दुसरे व्यक्ति के भाव और विचारों को समझना उस व्यक्ति की एकाग्रता और ग्रहण करने की शक्ति पर निर्भर करता है।



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Digital Payment System in India: An Overview (Journey, Growth, Future, Impact of Demonetization and Covid-19)

Mrs. Anita Malik

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Abstract:

Digital payment is a way of payment which is made through digital modes. In digital payments, both the payer and receiver use digital modes of payment to receive and send money. The paper concluding the currently available digital mode of payment system include Banking cards, Digital wallets, Unified Payment Interface (UPI), Unstructured Supplementary Service Data (USSD), Immediate Payment Service (IMPS), Real Time Gross Settlement (RTGS), National Electronic Fund Transfer (NEFT), Aadhar Enabled Payment System (AEPS) and Mobile banking. Government of India started Digital India Mission in 2017 for removing black money from the country. The digital payment system is a part of the mission, from this cashless transaction will be made all over the India and the progress of money laundering can be reduced.

The paper concluding the journey of digital payment system in India. Digital payments have grown substantially in the last decade due to increased access to mobile and internet.

It also concludes how the Covid-19 pandemic has led to a diminution in digital transactions in India in the eventual lockdown. The digital payment sector has witnessed ups and downs due to crises of Demonetization and Covid-19 and their implications and effects on digital payment system. The paper also concluding types of digital payment options have evolved over the years in India. The paper proposes the advantages and barriers of Digital Payment system in India. There is also a discussion on future and challenges of India's Digital system.

Keywords: Digital Payment, Digital Mode, Unified Payment Interface, Real time Gross settlement, National Electronic Fund Transfer, Covid-19, Demonetization.

Objectives:

1. To study the concept of Digital payment system and cashless transactions.
2. To analyse the Growth of Digital payment system.
3. To analyse the opportunities and challenges of digital payment system in India.
4. To analyse the Impact of Demonetization and Covid-19 on Digital payment system.

Research Methodology:

This paper is based on Secondary data. Data has been sourced from RBI Current Reports, Various Committee Reports, Magazines, Journals, Research Papers, articles published in newspapers.

Real Journey Path of Digital Payment Concept in India:

First Credit Card Started on 1981: Andhra Bank was the first bank who introduced first credit cards in India.

First ATM Card started on 1987: Hongkong and Shanghai Banking Corporation introduced the first ATM in Mumbai.

First Internet Banking Started on 1996: Internet banking came in India in the 1990's. ICICI was the first bank who gave internet banking to India.

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A COMPARATIVE STUDY OF PERSONALITY DEVELOPMENT OF B.ED. STUDENTS OF GOVERNMENT AIDED AND SELF FINANCED COLLEGE

PALLAVI SHARMA

ABSTRACT

Personality is the sum total of the behavioural and mental characteristics that are distinctive of an individual (Andrew M. Colamn, 2009, p. 565). It refers to individuals' unique and relatively stable patterns of behaviour, thoughts and feelings (Robert A. Baron, 2008, p. 450). The nature of individuals varies, the personality of the individuals too varies and this is the law of nature and this varying nature has a tremendous impact on making life a success or a failure, including the life of the students. The present study examined the personality development of government aided and self-financing teacher trainees. 150 B.Ed. trainees from government aided colleges and 150 from self-financing teacher training institutions were chosen for sample. Mahesh Bargava's Multiple dimensional personality Questionnaire had been used. The results indicate that the trainees who took admission in government aided colleges and self-financed institution through merit basis and after passing the tough entrance examination, no significant differences were found on different perspective of personality traits in both type of college B.Ed. students.

INTRODUCTION

The concept of personality is as old as the human race. In those days the concept was purely biological. Nowadays personality consists of everything one believes in. Personality is the complex of all the attributes, behavioural, temperamental, emotional and mental that characterizes a unique individual. [Worldnet web] The human personality, which describes a broader range of individual characteristics deals with the typical ways each of us interacts with the people and the world around us. Personality is the product of the interaction between inherited potentialities and environmental forces and maturation. It is the most commonly used term to describe and account for individual differences and behavioural consistencies in human beings. It embraces every phase of human character, intellect, temperament, skill and every attitude that has been built in one's life. Personality is the sum total of all biological

innate dispositions, impulses and tendencies. Whether we are gregarious or shy, whether we plunge into new things or hold back, whether we are independent or dependent, whether we are confident or uncertain, all these characteristics are usually thought of as elements of personality. Personality thus, is a broad and comprehensive concept covering the organization of an individual's predisposition to things and his unique adjustment to the environment.

Personality plays an important role in the life of an individual. It is deeply ingrained and relatively enduring pattern of thoughts feelings and behaviour. It usually refers to that which is unique about individuals. Personality is the characteristics that distinguishes an individual from the other people. It implies predictability about how a person will react under different circumstances. Heredity and environment interact to form personality. Personality is a complex blend of a constantly

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—*मुकेश कुमार सैनी*

माध्यमिक विद्यालयों में कार्यरत शिक्षकों की शिक्षण अभिक्षमता का अध्ययन

मनीषा सिंह* और डॉ. नीलू चवला**

सारांश

शिक्षण कार्य समाज के सभी वर्गों को उत्तम शिक्षण के प्रति उत्साह प्रदान करता है। शिक्षण कार्य में प्रभावशीलता का प्रभाव उद्देश्य ही ही पूर्णतः विद्यालयों की शिक्षण अभिक्षमता तथा शिक्षकों की शिक्षण अभिक्षमता पर प्रभाव डालता है। प्रत्येक वर्गों में प्रभावशीलता के लिए शिक्षण तथा शिक्षकों की शिक्षण अभिक्षमता का शिक्षण तथा शिक्षकों की शिक्षण अभिक्षमता के माध्यम से आलोचना किया। शिक्षण कार्य को शिक्षण कार्य के शिक्षण तथा शिक्षकों की शिक्षण अभिक्षमता में कोई सार्थक अंतर नहीं पाया गया।

उस्तावना

शिक्षण कार्य समाज के सभी वर्गों को उत्तम शिक्षण के प्रति उत्साह प्रदान करता है। शिक्षण कार्य में प्रभावशीलता का प्रभाव उद्देश्य ही ही पूर्णतः विद्यालयों की शिक्षण अभिक्षमता तथा शिक्षकों की शिक्षण अभिक्षमता पर प्रभाव डालता है। प्रत्येक वर्गों में प्रभावशीलता के लिए शिक्षण तथा शिक्षकों की शिक्षण अभिक्षमता का शिक्षण तथा शिक्षकों की शिक्षण अभिक्षमता के माध्यम से आलोचना किया। शिक्षण कार्य को शिक्षण कार्य के शिक्षण तथा शिक्षकों की शिक्षण अभिक्षमता में कोई सार्थक अंतर नहीं पाया गया।

शोध के औचित्य का स्पष्टीकरण

शिक्षण की गुणवत्ता शिक्षक की प्रभिक्षमता पर निर्भर होती है। क्योंकि अध्यापक की प्रभिक्षमता शिक्षक के तत्परता अथवा किसी कार्य के प्रति रुचि प्रकृत करता है। तथा अभिक्षमता का सबसे बड़ा कारण प्रभिक्षमता से होता है। स्वाभाविक ही बात है कि किसी व्यक्ति में जितनी अधिक योग्यताये होगी वह व्यक्ति उतनी अधिक प्रभावशाली व्यक्तित्व से परिपूर्ण होगा। शिक्षण कार्य अध्यापन अभिक्षमता से अत्यंत महत्वपूर्ण माना जाता है। शिक्षक अपने शिक्षण कार्य को प्रभावशीलता से अभिक्षमता से युक्त होकर कार्य करना शिक्षण तथा शिक्षा की गुणवत्ता उतनी ही अधिक होगी तथा प्रभिक्षमता शिक्षण कार्य में उतना ही अधिक सतर्क रूप से शोधार्थी ने इसी उद्देश्य को ध्यान में रखकर मध्यम विद्यालयों में कार्यरत शिक्षकों की शिक्षण अभिक्षमता का अध्ययन करने का निर्णय लिया।

उद्देश्य

1. माध्यमिक विद्यालयों में कार्यरत शिक्षकों की शिक्षण अभिक्षमता का अध्ययन करना।
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परिकल्पना

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INFLUENCE OF COOPERATIVE LEARNING ON ACADEMIC ACHIEVEMENT

DR. NEETU CHAWLA

ASSOCIATE PROFESSOR (EDUCATION)
R.C.C.V.GIRLS COLLEGE GHAZIABAD

ABSTRACT: *The aim of the present study was to prepare a Cooperative Learning Strategy Based Instructional Material (CLSBIM) and to see its effectiveness in terms of cooperative learning of students at elementary level. CLSBIM consisted of 20 lesson plans based on Cooperative Learning strategies, having various experiments, activities and thought provoking questions in which children were actively involved. The academic achievement of students was measured in terms of score by a questionnaire prepared by researcher herself. The test was developed in English language and considered all the five dimensions of cooperative learning. A single group pre-test and post-test design was used to collect data before and after CLSBIM treatment. The performance of the students was recorded in terms of scores. The data was statistically analysed using t-test and it was concluded that CLSBIM was significantly effective for the enhancement of academic achievement among students at elementary level.*

Keywords: *Cooperative Learning Strategy, Academic Achievement.*

INTRODUCTION

Children, the citizens of tomorrow are the future builders of the nation, therefore it becomes essential to develop a child's logical and creative thinking optimally. But these days, thinking process and academic achievement of students have been suppressed by the competitive environment of our schools. How students perceive each other and interact with one another is a neglected aspect of instruction. There are 3 basic ways in which students can interact with each other as they learn.

They can compete to see who is 'best', they can work individually towards a goal without paying attention to other students or they can cooperatively with a vested interest in each other's learning as well as their own. Of the 3 interaction patterns, competition is currently most dominant. Researches indicate that a vast majority of students view school as a competitive enterprise, where one tries to do better than other students. This competitive expectation is widespread when students enter school and grows stronger as they progress through school. In competition, there's a negative interdependence among goal achievements. It has been seen that this cut throat competition is ruining the environment. Students' thought are leading towards negative processes; they're not using their brains for thinking or to retain something permanently. This competitive environment is suppressing the academic achievements of students. Johnson & Johnson and Slevin(1991) claimed that group techniques such as cooperative learning and peer tutoring if applied systematically.

The term 'Cooperative learning' refers to an instruction method in which students at various performance levels work together in small groups towards a common goal. The students are responsible for one another's learning as well as their own. Thus, the success of one student helps other students to be successful.

Over 120 studies conducted between 1924 and 1981 provide clear evidence that cooperative learning experiences promote higher achievements and their competitive or individualistic counterparts. Cooperative activities also tend to promote the development of higher order levels of thinking, essential communication skills, improved motivation, positive self esteem, social awareness and tolerance for individual differences. Specifically, recent research links regular cooperative experience with gains in the area of student achievement, critical and creative thinking, positive attitude towards subject and school, group interaction and social skills. Cooperative learning helps students feel successful at every academic level. In cooperative learning, teams, low achieving students can make contributions to a group and experience success and all students can increase their understanding of ideas by explaining them to others (Featherstone, 1986). Cooperative learning has also been shown to improve relationships amongst students from different ethnic backgrounds. Slevin (1980) notes: "Cooperative learning methods (sanctioned by the school) embody the requirements of cooperative, equal status interaction between students of different ethnic backgrounds". For older students teaching has traditionally stressed competition and individual learning. When students are given cooperative tasks, however learning is assessed individually and rewards are given on the basis of the groups' performance (Featherstone, 1986). When children are taught the skills needed for group participation when they first enter a structured setting, the foundation is laid for later school success. Cooperative learning is an instructional paradigm in which teams of students work on structured tasks (Eg. Homework assignments, laboratory experiments or design projects) under conditions that meet 5 criteria: positive interdependence, individual accountability, face to face interaction, appropriate use of collaborative skills and regular self assessment of team functioning. Many students have shown that when correctly implemented cooperative learning improves information acquisition and retention, higher level thinking skills, interpersonal and communication skills and self confidence (Johnson Johnson and Smith, 1998). The present view of small group cooperative learning is embedded in Piaget and Vygotsky's view that group interaction encourages cognitive development (Noddings, 1989). As a result, cooperative learning groups are child centred with an emphasis on group processes, problem solving, attitudes and social development. From the research conducted through the Centre for Research in Social Behaviour, University for Missouri, Columbia, it's evident that an increase in interest and use of small group instructions prevails in American classrooms. Good, Keys, Grouws and Mulryan (1988) report some of the advantages of small group cooperative learning as follows:

- Students become actively involved in their own learning and therefore, have control over it;
- Interaction increases group communication skills;
- Working together towards a common goal leads to significant gains in academic achievements, self confidence as a learner and social relationship; and
- Cooperative learning leads to the enhancement of higher order thinking skills.

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