Shri Shivaji Education Society Amravati's

Shri Shivaji Arts & Commerce College Amravati

Reaccredited with "A" Grade by NAAC Bangalore
Establishment:1946
AISHE Code:C-43051

Website: https://shivajicollege.org
Email: clg_amt_sac@ssesa.org

DOCUMENTS

CRETERIA- 3

Innovation Ecosystem

3.2.1 *Institution has created an ecosystem for innovations and has initiatives for creation and transfer of knowledge*

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This is to certify that the information given in the document is verfied and correct.

Recognition of Laboratory for Ph.D.

SANT GADGE BABA AMRAVATI UNIVERSITY

No.SGBAU/PhD/₂₆ /2018.
Date: 14.02.2018.

To,

Principal,
Shri Shivaji Arts & Commerce College,
Amravati

Subject : Recognition of Laboratory for Ph.D.
Ref'nce : *Your application dated   Nil.*

Sir/Madam,

It gives me pleasure to inform you that the report/s of committee/s constituted for recognition of Research Centre/s as per the provisions of PART-A 2.1 of Ordinance No.1/2016 are accepted by Hon'ble Vice-Chancellor under section 12(7) of Maharashtra Public Universities Act,2016 on behalf of Board of Deans and following Research Centers of your College/Institution are hereby recognized for Ph.D. Research for the following subject/s-

Sr.No.	Subject
1	History
2	Economics
3	Sociology
4	English
5	Home Economics
6	Commerce
7	Marathi

Capacity for the above Research Centers will be declared soon, as per provisions of Ordinance. You are requested to communicate the update information regarding recognized supervisor/s working at your   Research Center/s for the above subject/s **as well as the subject/s which are already recognized laboratories as per the earlier norms (Regulation No.7/98) in the following prescribed table on or before 26.02.2018 by e-mail (drphdcell@sgbau.ac.in)** so as to facilitate the office to declare the capacity of your center on the website as early as possible.

Sr. No.	Subject of recognized Research Centre/s	Name/s of Recognized supervisor	Designation of the Recognized Supervisor (Prof./Associate Professor/ Assistant Professor)	Number of candidates presently working under the Recognized Supervisor

Yours faithfully

Asstt.Registrar(Ph.D.Cell)
S.G.B.Amravati University.

SGBAU/PhD/ 879 /2022
Dated : 25.11.2022

To whom so ever it may concern

This is to certify that Shri. Shivaji Arts & Commerce College ,Amravati is affiliated to the Sant Gadge Baba Amravati University, Amravati and the following research laboratories of the institution are recognized for Ph.D. Programme in the following Subject.

S.No.	Name of Ph.D. Programme	Year of introduction of Programme
1	Ph.D.in Political Science	2019
2	Ph.D.in Library & Information Science	2019

Director
Board of Examination & Evaluation
Sant Gadge Baba Amravati University.

Letters of Patent field

Office of the Controller General of Patents, Designs & Trade Marks
Department of Industrial Policy & Promotion,
Ministry of Commerce & Industry,
Government of India

INTELLECTUAL
PROPERTY INDIA
PATENTS | DESIGNS | TRADE MARKS
GEOGRAPHICAL INDICATIONS

Application Details

APPLICATION NUMBER	201921008162
APPLICATION TYPE	ORDINARY APPLICATION
DATE OF FILING	01/03/2019
APPLICANT NAME	1 . Pandurang Nanaji Vidhale 2 . Dr. Vandana Deshmukh
TITLE OF INVENTION	REAL TIME CLOCK FOR PREDICTION OF BIOLOGICAL AND NATURAL ACTIVITIES LIKE EARTHQUAKE
FIELD OF INVENTION	MECHANICAL ENGINEERING
E-MAIL (As Per Record)	sjgawande@gmail.com
ADDITIONAL-EMAIL (As Per Record)	sjgawande@gmail.com
E-MAIL (UPDATED Online)	ashutosh@bliconsultancy.co.in,infobli100@gmail.com
PRIORITY DATE	
REQUEST FOR EXAMINATION DATE	23/03/2019
PUBLICATION DATE (U/S 11A)	19/04/2019
REPLY TO FER DATE	12/04/2022

Application Status

APPLICATION STATUS	Reply Filed. Application in amended examination

			View Documents

Research Promotion Cell

Shri Shivaji Arts & Commerce College Amravati

Research Promotion Cell

Composition of Research Promotion Cell

Sr. no	Name of Teacher	Department	Designation
1	Dr. R. M. Bhise		Principal/Chairman
2	Dr. Kishor Sable	Economics	Secretary
3	Dr.Mahendra Mete	Library & Information Sc.	Member
4	Dr.Nitin Changole	History	Member
5	Dr.Manoj Jagtap	Commerce & Management	Member
6	Dr.Varsha Chikhale	Marathi	Member
7	Dr.Archana Bobade	English	Member
8	Dr.Baban Zare	Commerce & Management	Member

Date: 12/11/2021

Dr.R.M.Bhise

Principal
Shri Shivaji Arts & Commerce College
Amravati.

Memorandum of Understanding
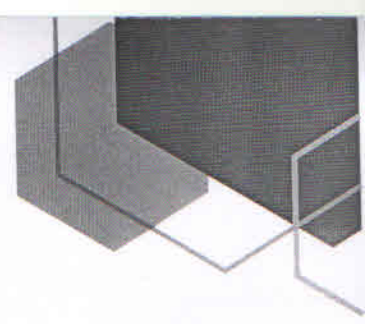
Memorandum of Understanding

Between

Lab-X Foundation, Inc. (a U.S Based 501-(c)-(3) non-profit organization), registered in the state of Massachusetts (Employer Identification Number: 47-2201621), having its office at 44 School Street, Suite 505 Boston, MA 02108-4209 USA and represented by its Director Mr. Ketan Dande. Hereafter designated **Lab-X Foundation** and may be referred to as a 'party' to this MOU **and**

Shri Shivaji Education Society's Shri Shivaji Arts and Commerce College, Amravati 444901 is a reputed educational institute, having its office at Shivaji Nagar, Morshi Road, Amravati and represented by its Principal, Dr. R. M. Bhise. Hereafter designated **Shri Shivaji College** and may be referred to as a 'party' to this MOU

1. Purpose

This Memorandum of Understanding (MOU) sets for the terms and understanding between **LabX Foundation** and the **Shri Shivaji College** to collaborate to provide opportunities for students of Shri Shivaji College to work on impactful projects scheduled to start in July 2022.

The goal of this collaboration is to create a platform where students of Shri Shivaji College can work under various projects conducted by Lab-X Foundation to get hands-on experience on industry relevant skills. The nature of these projects would be to conduct research and hands-on projects that provide innovative technological solutions to alleviate water problems in Maharashtra. Conducting such activities will impart hands-on experience, exposure and skills to students and make them industry ready.

2. Activities

Some of the activities mentioned below may be conducted by **Lab-X Foundation** in pursuit of goals mentioned in section 1:

- Lab-X Foundation will provide project completion certificates to students who have satisfactorily completed the project requirements.
- Lab-X Foundation may identify and make available to Shri Shivaji College speakers for online webinars or in-person seminars for guiding students on topics related to activities of this collaboration.
- Lab-X Foundation may provide industry relevant problem statements for student projects related to water problems in Maharashtra.
- Lab-X Foundation may provide connection with industry experts for technical leadership for projects.
- Lab-X Foundation may provide connections with domestic and international organizations in pursuit of forming international collaborations.
- Lab-X Foundation shall recognize Shri Shivaji College as a 'Partner' in all activities related only to this collaboration related publications including but not limited to Lab-X Foundation website, news (print and digital), publicity campaigns, social media channels and other publicity materials.

Some of the activities mentioned below may be conducted by **Shri Shivaji College** in pursuit of goals mentioned in section 1:

- Shri Shivaji College may identify a minimum of 30 and upto 300 students for projects related to this collaboration and provide the necessary permissions for students to conduct project activities related to this collaboration.
- Shri Shivaji College may identify up to 20 faculty members to act as coordinators for this collaboration and to act as liaison between students and Lab-X Foundation staff
- In pursuit of the project related activities, Lab-X Foundation's representatives would conduct bi-weekly project progress meetings virtually with Faculty members and monthly progress meetings virtually with the Principal of Shri Shivaji College
- Shri Shivaji College may allow its students to conduct academic projects relevant to this collaboration with inputs from Lab-X Foundation regarding industry relevance of such projects.
- Shri Shivaji College shall recognize Lab-X Foundation as a 'Partner' in all activities related (only) to this collaboration related publications including but not limited to Shri Shivaji College website, news (print and digital), publicity campaigns, social media channels and other publicity materials.
- Shri Shivaji College may make available the resources such as auditoriums, A/V equipment and coordinators for the duration of the events pursuant to the goals of this collaboration.
- Shri Shivaji College may connect Lab-X Foundation representatives with the other regional Agriculture related educational institutes, Gram Panchayats and other educational institutes under the aegis of Shri Shivaji Education Society for the purposes of completing project related tasks.
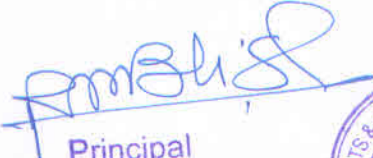
3. Funding

This MOU is not a commitment of funds to each other by either Lab-X Foundation or Shri Shivaji College. The students who will work on projects under this collaboration will not be provided any monetary compensation by Lab-X Foundation.

4. Duration

This MOU is at-will and may be modified by mutual consent of authorized officials from Lab-X Foundation and Shri Shivaji College. This MOU shall become effective upon signature(s) by the authorized officials Lab-X Foundation and Shri Shivaji College and will remain in effect until modified or terminated by either Lab-X Foundation or Shri Shivaji College by mutual consent. Lab-X Foundation or Shri Shivaji College may terminate this MOU upon continued and sustained unsatisfactory fulfilment of expectations as mentioned section 2 by the other party at any point of time. In the absence of mutual agreement by the authorized officials from Lab-X Foundation and Shri Shivaji College for further continuation, this MOU shall end on August 1st 2023.

5. Use of proprietary information

Lab-X Foundation and Shri Shivaji College have complete ownership rights of their respective names, logos and any other branding material. The use of any such item by the other party must explicitly authorized by the respective owner.

Signature

Date : July 3rd 2022

Dr. R. M. Bhise, Principal,
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Signature
Date: July 3rd , 2022

Ketan Dande, Director,
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Research Awakening
[College Bi-Annual Journal]

RESEARCH AWAKENING

National Multi-Disciplinary Peer Reviewed & Refereed Journal
(Bi-Annual Journal)

Our Inspiration

Dr. Bhausaheb Panjabrao Deshmukh

Research papers for publication in Research – Awakening must confirm to the MLA/APA style sheet and should not exceed 3000 (Three thousand words, soft copy should be sent in text format along with a hard copy to the Chief Editor/ Executive Editor or through E-mail attachment to researchawakening@gmail.com. Every Contribution should be accompanied by declaration that it is an original work and has not been published before.

Rs. 300/-

Message from Editor in Chief

It gives me immense joy to welcome and congratulate all the researchers to "Research Awakening". Our college has always laid a premium on excellence in every field- academics, sports, extension and cultural activities and research. Our excellence is reflected in the A grade that we received in the third cycle of NAAC. Research is gaining importance in today's world and taking this into consideration, we have always promoted research culture. The aim of research in higher education is to create and disseminate knowledge to people through students and professors.

I personally feel, that research is the backbone of a college. In this platinum jubilee year, we have made this platform open for students, research scholars and guides to contribute to our journal "Research Awakening" and to open new vistas of knowledge. Our aim in launching "Research Awakening" was to support research in higher education and to enhance and enable the capability of the faculty members in the field of research. I extend my good wishes and warm greetings to the researchers.

<div align="right">

Dr. Smita Deshmukh
(Principal)
Shri Shivaji Arts and Commerce College,
Amravati

</div>

Research Awakening

Research Awakening, A Biannual Multi Disciplinary National Peer Reviewed and referred Journal, aims at providing sound platform for scholarly views and discussion on broad commerce and management, social, political, economical, cultural and literary issues of contemporary significance as found in art, literature, cinema and television with special emphasis on creative innovation and recreation.

A Study on Financial Awareness amongst UG Commerce Students

Researcher Scholar : Ms. Chaitali B. Zare   Research Guide: Prof. Dr. B.S. Zare
Ph.D. Research Center: 102 - Shri Shivaji Arts and Commerce College, Amravati

Abstract

Financial awareness amongst the individual is an essential aspect of life, to achieve this goal financial discipline is necessary. At the early stage of life, if any individual follows the investing habits, he or she can manage the finance properly and if they take the financial training from college days students can be aware about financial aspects. The objectives of present research study are to know whether the students understand the purpose of financial awareness, financial planning, spending and investment behavior and attitude.

From the review of literature, we had constructed questionnaire and collected the responses. After analysis of data, we conclude that 44.44 % UG college students of Commerce faculty were not aware about the purpose of the financial awareness and hence it is required to educate them. 53.5% students were not aware about the personal financial planning required to educate students. 39.8 % students were not aware about the meaning of over spending and they also required financial education. 92.9% students know that their savings are insured in a public sector bank.

The research study found that more than 50% UG Commerce students are aware about the financial planning, knowledge and attitude, but it is required to teach them more about financial awareness.

Key words - Financial Awareness, Financial Planning, Financial Attitude, Investment Behavior

Introduction

Financial awareness is a crucial term for today's day to day life. Financial literacy defines an individual's scope and knowledge regarding his/her assets. In today's world it is a must to be financially aware. Financial planning is a significant aspect of financial awareness, all the data regarding finance of an individual is necessary to frame the goals. Understanding the financial position of an individual renders a clear picture of the future investment and expenses to be made. There are some steps to financial awareness that are mandatory while sketching the financial plan ; they include making a budget, framing goals, investing the savings regularly, fixing the term of investment, and picking up a financial jargon . To secure ourselves as adults a definite financial scheduling is of utmost concern. Therefore having a conscience of personal finance is beneficial in long run and contingency.

A survey was conducted for B.com students of Shri Shivaji Arts and Commerce College to know their financial knowledge. Few sets of questions were asked to these students regarding their personal information about finance and also their financial skills. Some basic questions were asked to them about financial awareness to check their proficiency in the subject. These questions were classified into sub categories to evaluate better results from the students. Financial awareness among students was scaled on the basis of multiple choices. Grading was carried out by each correct response given by the students. All the responses were recorded specifically to comprehend the understanding of the particular subject matter. 100 of such responses were recorded and utilized further for research.

Objectives of Research

1. To know whether the students understand the purpose of financial awareness.
2. To verify their knowledge about the financial planning.

3. To measure their inclination towards spending and investment behavior.
4. To understand the attitude of the students toward investing in the public sector bank.

Research Methodology

100 random undergraduate students from commerce faculty of Shri Shivaji Arts and Commerce College, Amravati were selected for the research purpose. A questionnaire was administrated and distributed online. For this purpose Google Form was used. Percentage method was used to analyze the data for concluding the result.

Hypothesis:

H_01: UG Commerce students are not aware about the financial planning, knowledge and attitude.

Literature Review

Vesna Grozdanovska, et al. (2017) described that the financial management is related to procurement, allocation and control of financial resources.
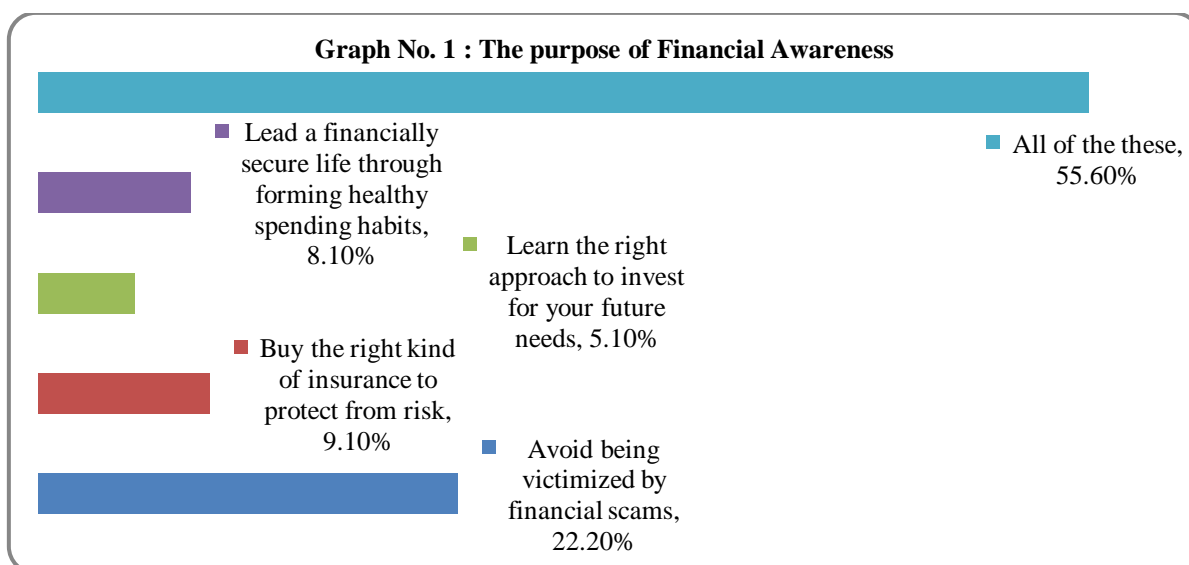
Shetty Dr. Vijetha S. and Thomas Baby Jaison (2016), states on the financial knowledge among students in Mumbai is poor as compared to the global standards. A large part of this is due to poor numeracy skills and can be attributed to the poor elementary and primary education system as documented in other studies. There should be more focus that needs to be done for increasing the financial literacy amongst all the students of different faculties as they are the future of the country.

Zait Adriana and Bertea Patricea (2014) explains that financial literacy, incorporate knowledge, education, ability, competence and responsibility at the same time. The focus is either on knowledge, or on the ability of using the knowledge and even people's self confidence towards their own financial action. Quite often concepts are mixed or confused-speaking about economic education or competence, which is larger than the financial ones or about mathematical or numerical abilities- also larger, but in another sense.

Adiputra I Ged et al. (2019) fond that there is significant influence between the financial attitudes on financial management behavior because individual need and honest and responsible attitude in making decisions about financial management. The addition there is also significant influences between financial knowledge on financial management behavior because in additions to having positive attitude knowledge of financial management is as important in the life of individual in living their daily lives.

Purpose of Financial Awareness

Graph No. 1 : The purpose of Financial Awareness

- Lead a financially secure life through forming healthy spending habits, 8.10%
- Learn the right approach to invest for your future needs, 5.10%
- Buy the right kind of insurance to protect from risk, 9.10%
- Avoid being victimized by financial scams, 22.20%
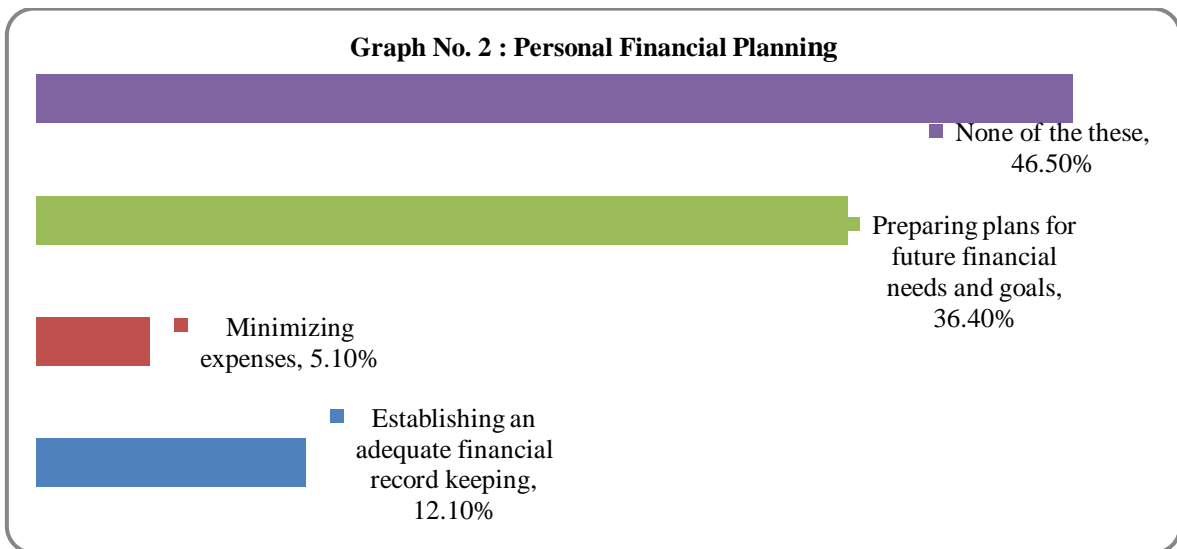- All of the these, 55.60%

For verifying the student's knowledge about purpose of financial awareness, responses were collected. Students believe that following are the purposes of financial awareness.

1. Avoid being victimized by financial scams. (22.2%)
2. Buy the right kind of insurance to protect from risk. (9.1%)
3. Learn the right approach to invest for your future needs. (5.1%)

Financial Planning

4. Lead a financially secure life through forming healthy spending. (8.1%)
5. All of the above (55.56).

Graph No. 1 shows that 55.56% students give correct answer. We can conclude that 44.44% college students were not aware about the purpose of the financial awareness. Hence it is required to educate students regarding the financial awareness.

Graph No. 2 : Personal Financial Planning

- None of the these, 46.50%
- Preparing plans for future financial needs and goals, 36.40%
- Minimizing expenses, 5.10%
- Establishing an adequate financial record keeping, 12.10%

Graph No. 2 shows that 46.5% students give correct answer. We can conclude that 53.5% students were not aware about the personal financial planning. Hence it is required to educate students regarding the financial planning.

Financial Knowledge

Graph No. 3 : Financial Knowledge

- All of the these, 60.20%
- Your monthly debt payment is 30% of your take-home pay, 12.20%
- You frequently receive calls for money, 3.10%
- Your monthly income is Rs. 5,000 and you are spending Rs. 5,500, 18.40%
- You issue cheques for more than what you have in your account, 6.61%
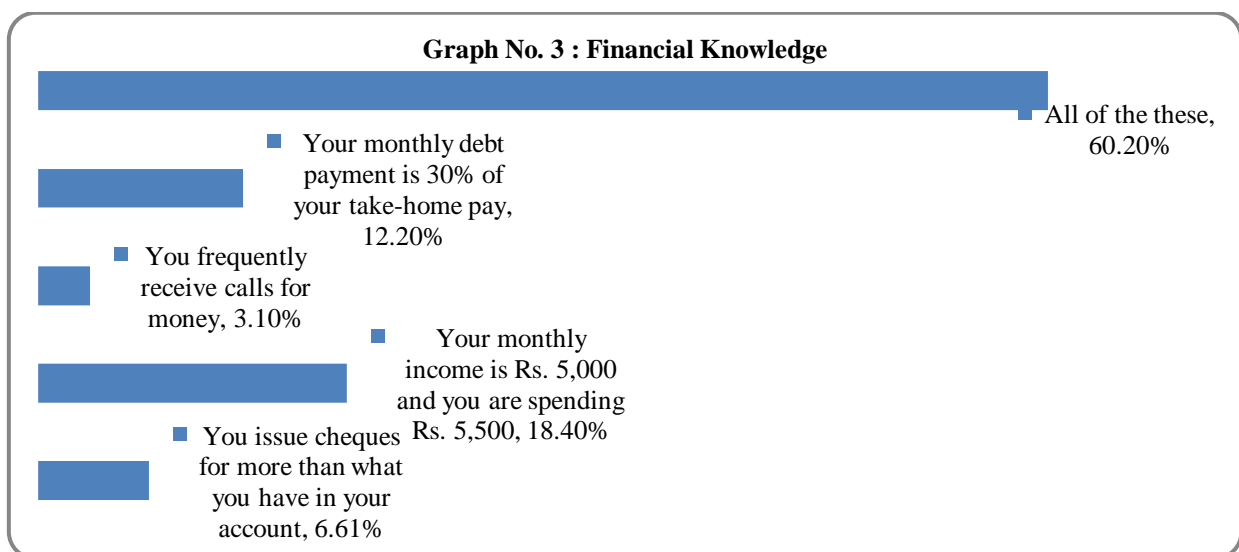
Graph No. 3 shows that 60.2% students give correct answer. We can conclude that 39.8 % were not aware about **Financial Attitude**

the meaning of over spending. Hence it is required to educate students regarding the spending habits.

Graph No. 4: Financial Attitude

■ Your savings accounts not insured in a Public Sector bank, 7.10%

Your savings accounts insured in a Public Sector bank, 92.90%
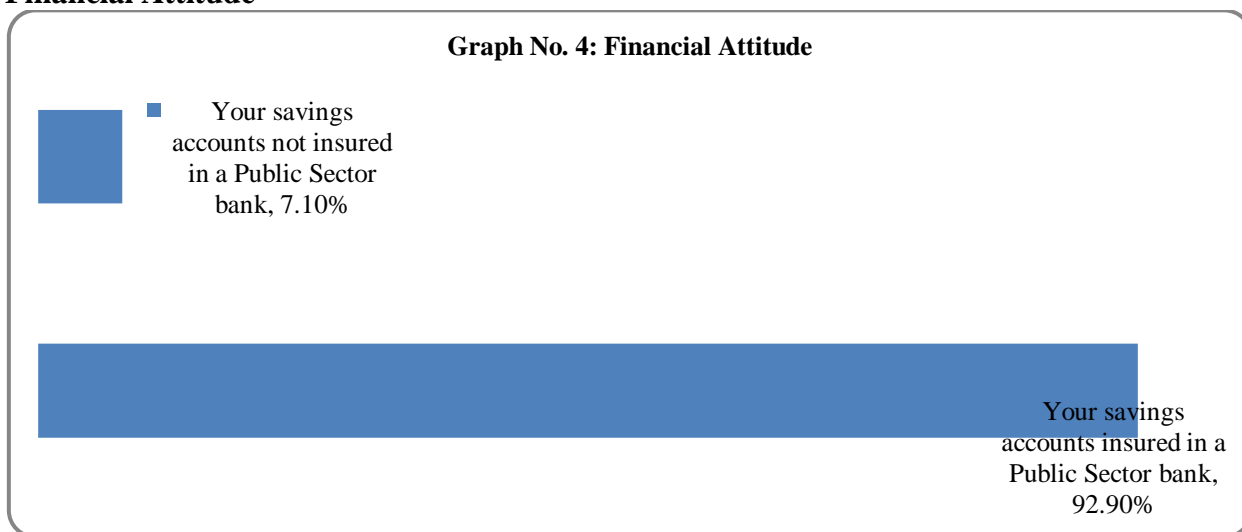
Graph No. 4 shows that 92.9% students give correct answer for the 'Is your savings accounts insured in a Public Sector bank?'. We can conclude that 7.1% students were not aware whether their savings are insured in a public sector bank. Most of the students know that their savings account is insured in a public sector bank.

Conclusions:

Since students are barely taught about the financial management practically, it is required to educate students regarding the financial awareness. Students are not aware about financial planning hence it is required to educate students. Students are not fully aware regarding spending habits so it is required to educate them. Majority of the students know that their savings account is insured in a public sector bank.

More than 50% UG Commerce students are aware about the financial planning, knowledge and attitude, but they required to more financial awareness education.

References:

1. Vesna Grozdanovska, et al. (2017). Financial Management and financial planning in the organizations. *European Journal of Business Management*, Vol.9, No.2. 124.
2. Shetty Dr. Vijetha S. and Thomas Baby Jaison (2016). A study of financial literacy amongst the college students in Mumbai. *Tactful Management Research Journal*.10.
3. Zait Adriana and Bertea Patricea (2014). Financial Literacy-Conceptual Definition and Proposed Approach for a measurement instrument. *Journal of Accounting and Management,* Vol.4, No.3. 38
4. Adiputra I Ged et al. (2019). The effect of financial attitude financial knowledge and income on financial management behavior. *A Advances in Social Sciences, Education and Humanities Research*, Vol 439.111.

** ** **

A Study on Problems faced by users while using Unified Payment Interface (UPI)

Research Scholar : Saket Sunilrao Deshmukh   Guided By : Dr. Kishor Phule
Ph.D. Research Center: 102 - Shri Shivaji Arts and Commerce College, Amravati

Abstract

Unified Payment Interface (UPI) has become integral part of payment system. But everyone faces some problems at initial or later stage. The services offered by banking sector through internet have entirely changed the life style of the customers. Today, Due to quick and convenience users are shifting from traditional payment methods to UPI. The purpose of this paper is to highlight the concept of Unified Payment Interface (UPI) and what are the problems faced by the UPI users while using UPI.

Keywords: UPI, Problems, Convenience, VPA

Introduction:

In India baking sector is one of the fastest growing sectors. By the entry of private sector banks and foreign banks during the period of Post globalization stimulated the competition. Private and foreign banks adopted new ways of delivering services to its customers. Electronic ways of transactions are adopted instead of traditional banking. And in 2015 Digital India programme was launched with an aim to make this country digitally empowered society. Advancement in technology has changed the system of payments in India. Post Demonetization period (After 08 November 2016), has played an important role in the growth of digital payments in India. Also cashless transaction has been extensively pushed by Prime Minister Mr. Narendra Modi as part of government reforms.

Smart phones made it very easy to make use of various applications in our day today life. Easy availability of internet connection, one touch access, secures financial transaction influence the adoption of payment. Thus to optimize this benefit of smart phone and technology and to develop a platform for cashless and transparent financial transactions the Government of India developed one significant product, "UPI" (Unified Payment Interface)

UPI payment developed by NPCI (National Payment Corporation of India) which is based on IMPS system (Immediate payment system) user only requires smartphone, where smartphone works like an email ID for money. Now just like email-id, in the UPI there is VPA i.e. (Virtual Payment Address) is created by linking the smartphone to the bank and generating unique address of the user which is used to send and receive money with a single click.

Unified Payment Interface (UPI) enable the user to identify others by entering their VPA, it shows their full name so that payment to which it is made would be identified. There were no other details were shown like Account number, The branch name or the bank Name in the VPA address, So there is no concern about the privacy.

Literature Review

No accessibility to internet: There was a provision where apps to be made which can transfer money offline as well. But to make it more proper or more accurate wherein the transactions happening can be traced, so accessibility to internet is much needed where the source would know from when and where the transactions are taking place. No internet can really hamper the UPI payment process. (Financial express)

Complexity of using UPI: The urban India following the recent trends and making its

way towards digitalization often adapts the new and easier ways for everything but considering the rural areas wherein the digital illiteracy is whooping 90% wherein we can understand the usage of UPI and because they haven't used these kind of modes of payment online they feel it more complex to use. (Radhika Basavaraj Kakade)

Rouibah (2015) showed that poor security, lack of trust, fear of failure, high charges and poor familiarity were the major constraints that affected payments. Besides, security features of internet, banking facilities, privacy and quality of services were also affecting adoption of epayments.

Rathore (2016) stated that digital payment using wallet was highly convenient for consumers in purchasing products through online without physical movements across places.

Dr. Stitch Shewta Rathore (2016) "Appropriation of Cashless transactions By Consumers" her investigations disclose to us computerized wallets are rapidly getting to be standard method of online installment. Customers are embracing advanced wallets at end unfathomably quick pace, to a great extent because of comfort and convenience.

Roopali Batra , Neha Kalra (2016) "Are Digital wallets The New currency?" her investigations let us know in a period of digitalization, the examination intends to contemplate the client recognition, utilization design inclinations and fulfillment level with respect to advanced wallets in view of an

Data Analysis and Interpretation:

investigation of 52 respondents. It additionally recognizes the hindrances and difficulties to the selection of the same. The outcomes demonstrate that there exists a tremendous undiscovered market for computerized wallets both regarding expanding mindfulness and also its use.

Objectives of Study:

1. To find out the awareness about UPI.
2. To Study the problem faced by the customers in usage of UPI.

Research Hypotheses:

H0: There are no significant problems faced by UPI users.

H1: There are significant problems faced by UPI users.

Research Methodology

The survey instrument was designed and used for data collection for this study. This study uses both primary and secondary data. Secondary data were collected from thesis, websites, various journals and books. Primary data is collected through structured questionnaire from the UPI customers.

Data were collected from 100 respondents who are all holding UPI account. The data were collected through a well-structured questionnaire. Certain useful findings were made from Secondary Data collected using previous research study on similar topic and other website.

Tools of Analysis: Simple percentage has been used in this study for the purpose of analysis of data.

Table 1

Statement	N/%	High	Moderate	Small	Total
Lack of Knowledge	N	16	32	52	100
	%	16%	32%	52%	100%
Debited But not Credited	N	59	32	9	100
	%	59%	32%	9%	100%
Fraud Calls	N	32	50	18	100
	%	32%	50%	18%	100%
Late Refunds	N	29	45	26	100
	%	29%	45%	26%	100%
Lot of Features	N	60	40	10	100
	%	60%	40%	10%	100%

Table 1 show that, due to lack of knowledge there is not much problem to the user only 16% respondents having high lack of knowledge. Then there are 32% & 52% users who are on moderate and small level of problem.

The problem of amount debited but not credited to the receivers account is on second, high problems faced by the users it is about 59%. Users of moderate problems are about 32% and that of small are 9%.

Now a days many of the fraudsters are making fraud calls in order to fetch money, they claim that the user has received prize money or lottery or some other schemes and to claim that amount they have to pay some tax amount or they make user to perform some steps in order to get money from them this type of problem is about 50% at moderate level, and 32% at high level and 18% at small level.

When user has problem in transferring or if users money is stuck, then to get that refund it takes more time than usual and you can't do that by yourself, users just have to wait from the UPI app end to resolve that issue. Due to these, users do not get to utilize that money.

Biggest problem is about the feature now days all the UPI apps are including all the features like hotel booking, flight booking, insurance policy, toll plaza recharge, online shopping which makes it problematic for the user to find the basic options that they needed. It is inconvenient for the user to find what they needed. This problem is at high level and about 60% of users are having this issue, nearly 40% stated that they find this as moderate and around 10% at low level.

Findings:

Following are the findings from the data Analysis:

- Lack of Knowledge is at moderate level 32%.
- Problem of amount debited but not credited is ast High level on 59%.

- Fraud Calls problem is at moderate level with 50%.
- Users who are facing late refunds problems are 45% with moderate level.
- Lastly, Lot of features problems is at high level around 60%.

Conclusion/Suggestions:

This study identifies that, new technology leads to advancement in the system and becomes time efficient but, it also comes with some hurdles. But, system like UPI is doing remarkable payment transactions every quarter, this proves that, this system has a potential to make easier and efficient for user to make transactions. In this UPI payment system there are significant problems faced by the users of which needs to be taken care in order to make sound and easy payment system for the users. There are some problems as we have seen in Findings. Following are suggestions:

- NPCI should make promotion among the users about the features of the app and to timely update the app for security reasons.
- NPCI shall direct UPI apps about the clean interface of the app so the users will easily find what they are looking for and not to get confused.
- UPI apps shall review failed transactions within a short span of time, so that users can get their refunds quickly.
- RBI/NPCI shall direct UPI apps to make users aware about what type of frauds are done by the fraudsters/scammers so that they will be well aware if they stuck in such situation.
- Heavy Advertisement campaign should be run by RBI about explaining the latest updates and the security measures to be adopted by the users.

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"Comparative Study of Customer Satisfaction on Service Quality of Public Life Sector Insurance Companies with Private Life Sector Insurance Companies in West Vidarbha"

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Abstract

Insurance is nothing but a contract between two parties, one party called insurer and the other called insured or assured. Insurer agrees to indemnify the other party from loss arising from certain specified events and the insured pays an agreed sum of money, called premium or consideration. The business of insurance is related to the protection of the economic value of assets. Insurance may be described as a social device to reduce or eliminate risk of life and property. Under the plan of insurance a large number of people associate themselves by sharing risk, attached to individual. The insurance sector in India has come full circle from being an open competitive market to nationalization and back to a liberalized market again. At present Indian insurance is a flourishing industry, with several national and international players. The insurance sector was opened up for private participation on the ground that in spite of enormous contributions made by the public sector to expand the coverage and spread awareness about insurance, the interests of the consumers would be better served.

A new era began in the Indian insurance sector, with the passing of the Life Insurance Act of 1912. Life Insurance is the fastest growing sector in India, since 2000 as Government allowed Private players and FDI up to 26 per cent. Life Insurance in India was nationalized by incorporating Life Insurance Corporation (LIC) in 1956. In 1993 the Government of India appointed RN Malhotra Committee to lay down a road map for privatization of the life insurance sector. After that the IRDA bill in parliament was passed in Dec. '99. As per the provisions of IRDA Act, 1999, the Insurance Regulatory and Development Authority was established on 19th April, 2000 to protect the interests of policyholders and to regulate, promote and ensure orderly growth of the insurance industry. In-spite of this significant status of insurance sector in India, nearly 80 percent of population is without life insurance cover, health insurance and non-life insurance. In other words, insurance coverage is far below the international standards. However, there is an immense growth potential for insurance sector in India. Further, it indicates that there is a huge potential for insurance business in the country. At this juncture, it is required to evaluate the performance of life insurance industry in India.

INTRODUCTION:

Every human being has tendency to save to protect him from risks or events of future. Insurance refers to a contractual arrangement in which one party in insurance company or the insurer agrees to compensate the loss or damage sustained to another party, i.e. the insured, by paying a definite amount, in exchange for an adequate consideration called as premium.

The number of life insurance companies in India in the year 2001 is total 5 out of which one in public sector and 4 in private sector. The government opened the doors for private players for entering in the insurance business in the year 2000, as a result, many private players entered in it. The number of private players increased day by day from 5 in the year 2001 to 23 in the year 2011. At present, there are 24 insurance companies in India.

At the end of March 2017, there are 53 insurers operating in India of which 24 are life insurers, 27 are general insurers. In

addition, GIC is the sole national reinsurer of the 53 insurers presently in operation, eight are in the public sector and the remaining forty five are in the private sector. Two specialized insurers, namely ECGC (Export credit Guarantee Corporation of India Ltd.) and GIC (General Insurance Corporation).

A comparative analysis of the performance of public sector and private sector insurers during the post-reform period will be useful in analyzing the impact of reforms on the general insurance industry in India. The comparison has been done between three public sector insurers and three private sector insurers. Comparative study customer of satisfaction on services quality of life insurance policy are taken of the respondent of Western Vidarbha region which includes Amravati, Yawatmal, Buldana, Akola and Washim.

The present study attempts customer satisfaction on claim settlement service in life insurance companies, Due to strong management framework of claims settlement, Insurance companies in India nowadays have taken a giant shape specially after privatization and introduction of insurance regulatory and development authority (IRDA).

PUBLIC SECTOR INSURANCE COMPANIES:
1. Life Insurance Corporation of India.
2. New India Assurance Co. Ltd.
3. United India Insurance Co. Ltd.
4. General insurance corporation of India.
5. The oriental insurance company limited
6. National insurance company limited.
7. Agriculture insurance company of India limited.

PRIVATE SECTOR INSURANCE:
1.AEGON Life Insurance Co. Ltd.
2.Aviva Life Insurance Co. India. Ltd.
3.Bajaj Allianz Life Insurance Co. Ltd.
4.Bharti Axa Life Insurance Co. Ltd.
5.Birla Sun Life Insurance Co. Ltd.
6.Canara HSBC Oriental Bank of Commerce
7. Life Insurance Co. Ltd.
8.DHFL Pramerica Life Insurance Co. Ltd.
9.Edelweiss Tokio Life Insurance Co. Ltd.
10.Exide Life Insurance Co. Ltd.

11.Future Generali India Life Insurance Co. Ltd.
12.HDFC Standard Life Insurance Co. Ltd.
13.ICICI Prudential Life Insurance Co. Ltd.
14.IDBI Federal Life Insurance Co. Ltd.
15.India First Life Insurance Co. Ltd.
16.Kotak Mahindra Old Mutual Life Insurance Ltd.
17.Max Life Insurance Co. Ltd.
18.PNB Met Life India Insurance Co. Ltd.
19.Reliance Nippon Life Insurance Co. Ltd.
20.Sahara India Life Insurance Co. Ltd.
21.SBI Life Insurance Co.Ltd.
22.Shriram Life Insurance Co.Ltd.
23. Star Union Dai-ichi Life Insurance Co. Ltd.
24.Tata AIA Life Insurance Co. Ltd

CUSTOMER SATISFACTION & SERVICE QUALITY:

Customer satisfaction is simply a convenient phrase to describe the attitudes and feelings that customer hold about an organization. Service quality must be determined by certain external and internal factors of life the organization. Customer satisfaction is defined as a measurement that determines how happy customers are with a company's product, services and capabilities. Customer

satisfaction information, including surveys and ratings, can help a company determine how to best improve or changes its products and services. Customer satisfaction and service quality depend a lot on Organization standards of the company where they are applied.

IMPORTANCE OF THE PRESENT STUDY:

The study is very important from the point of view of dealing and developing the service marketing culture in the organization especially in the life insurance sector. In the cutting edge competition and liberalization, those companies will survive and lead who will maintain service quality. The present paper is a humble attempt to identify the major factors based on descriptive research design and addresses very important aspect of service quality in life insurance.

OBJECTIVES OF THE RESEARCH

The objective of the present study is to compare the customer satisfaction of public and private insurance companies in terms of certain parameters. The objective of present study is to examine the impact of customer's satisfaction. In addition to this general objective, the following are the specific objectives of the study:

• To examine the structure and review of life insurance industry in India

• To compare the customer's satisfaction of public and private sector life insurance companies.

• Check the awareness level of customer's towards insurance Companies.

• To Study the Consumer Preferences Towards insurance company.

• To compare the customers of LIC and private life insurance in terms of service quality.

NEED OF THE RESEARCH STUDY:

To study about at what extend, customer's needs, desire, expectation is satisfied by the insurance companies. Customer service may be employed to create such competitive advantage as a service proposition would be harder to copy for competitors. A company may try to differentiate itself from the competition through better customer service. Customer service is an unavoidable part of a company's customer value proposition. These are the parameters that indicated the level of focus of any retailer to provide services to the customers.

SCOPE OF STUDY

1. The result of this research would help the company to better understanding about the consumer satisfaction toward life insurance of public and private insurance companies.

2. The study also enables the company to focus the preference and expectation on the product which they offer.

3. The study helps the company by creating awareness about the consumers of different ages and incomes.

LIMITATIONS OF THE RESEARCH

There is a need for further studies in the field to enrich information for better¬ decision-making. As it was needed to cover performance of all public non-life insurance companies and major private non-life insurance companies, considering the broadness of the study it was not possible to put the concentration on performance of any individual company through analyzing and forecasting future performances using more sophisticated models and using more parameters for more accurate forecasting

However, studies that are based on insurance claims or other third-party data are often misinterpreted or flawed because the information contained in insurance data is often limited, making it unsuitable for exploring important questions about disease and risk factors, causation, and treatment. Prominent issues that must be considered in evaluating studies based on third-party data include external validity, selection bias, confounding, misclassification bias, and causality. External validity—or the ability to generalize the results of a study to a wider population—is a major consideration when interpreting studies that are based on data from third-party payers also had higher incomes and probably more education.

Most importantly, studies that are based on insurance data may be flawed or misinterpreted because they are often subject to selection bias or confounding. Insurance data are primarily collected for financial purposes and not to answer important questions about disease such as prevalence, etiology, risk, and treatment.

SUGGESTIONS AND CONCLUSION:

The life insurance market has been enlarged after liberalization, but still a vast Indian lives have been uninsured. India is a huge country with 65% people living in rural areas and 35% below poverty line require risk preventing social schemes with good quality. So it is required to inspect that up to what extent the life insurance industry is serving the requirements of the customers before and after the sale of policies. It is also required to examine up to what extent creative and inventive products are introducing to improve the performance of life insurance sector in India.

The life insurance plays a significant role in supplying long-term capital to national economy and accelerating the process of self generation of the gross production of national saving. The Indian life insurance system is having significant base on mixed economic system where in the public sector occupied a monopolistic position in life insurance business. Private players play a major role in life insurance business more efficient and customer friendly.

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Aesthetic Discrimination Leading To Excessive Longing for Beauty and the Tragic End Afterwards: A Study of the Pathetic Fate of Pecola from 'The Bluest Eye'

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Abstract

In this world the beautiful things always receive praise whereas the ugly, unattractive get contempt. This discrimination on the basis of the physical appearance is to be found in human beings also as some people are discriminated in the society or at workplace based on their looks. It is known as 'aesthetic discrimination' and sometimes as 'lookism'. This discrimination has the social, professional and psychological effects on the marginalized person. Pecola, the protagonist of the famous novel ' The Bluest Eye' by Toni Morrison, is the best example of the calamitous effects of this aesthetic discrimination. Pecola, being a poor, black and ugly girl , is always ill-treated in the society. This study tries to comment on how this aesthetic discrimination gradually leads her to the excessive longing for beauty and in the process how ultimately she meets her pathetic end.

Introduction

'What is beautiful is good' is the universally accepted idea. Though it is a stereotype, it is globally believed. All the beautiful things are appreciated and the ugly are ignored and some time criticized . Along with other things, the same concept is unfortunately applied to human beings also, discriminating them on the basis of their physical appearance. This discrimination is broadly termed as ' aesthetic discrimination' where the person's value and social status is dependent on his appearance and looks. A discriminatory treatment is given to physically unattractive people while the added advantages are offered to the attractive people. This is also known as Lookism which is defined in the Merriam Webster dictionary as prejudice or discrimination based on physical appearance, especially the physical appearance that fall short to societal notions of beauty. Lookism is the widespread concept now that affects people in many ways like getting job opportunities, maintaining love relationships, etc.

Aesthetic discrimination favours the beautiful and separates it from the so called ugly. It always associates physical attractiveness with positive things like beautiful princess and unattractive with negative entities like the wicked witches. The ugly are considered as 'aesthetically unfortunate', denied of many opportunities. In our society the attractive receives a premium and the unattractive a penalty. Aristotle, the great Philosopher also believes that beauty, good looks is one of the necessary things needed to lead a happy life. ".......There are some things the lack of which takes the lustre from happiness as good birth, goodly children, beauty; for the man who is very ugly in appearance or ill born or solitary and childless in not very likely to be happy.*"(*Nicomachean Ethics, 1099)

Literature Review

L. Duane Willard in his study 'Aesthetic Discrimination Against Persons'(1977) draws the attention of the readers to the discrimination based on the physical appearance of a person along with the other sorts of discrimination like gender, race, religion, etc. He admits the findings of the various researches which show that the good looking people are always preferred to the ugly ones. 'Appearance

Discrimination, Lookism And Lookphobia In The Workplace'(2012) by Frank J. Cavico, Stephen C. Muffler **and** Bahaudin G. Mujtaba throws light on the discrimination based on the appearance and attractiveness of the employees in the American workplace. They speak about the challenge of lookism and lookphobia in recruitment and promotion of the employees and recommend the fair and non discriminatory hiring and promotional process.

'A Look into Lookism: An Evaluation of Discrimination Based On Physical Attractiveness'(2017) by Cherea Hammer focuses on how the issue of 'Lookism' or ' physical attractiveness discrimination' at workplace is often ignored by the people. It brings out the implications of this discrimination on hiring decisions, promotion opportunities, salary increments and termination decisions where the physically attractive people are always on the better position. Great research is done on this aesthetic discrimination and lookism and its dreadful effects on the concerned people. All these studies provide a theoretical background for the present study and assist for the analysis.

Discussion

The concept of aesthetic discrimination is sensitively handled in various literary works. The famous example is of the classic 'The Tempest' by Shakespeare in which Caliban is shown as a physically deformed and morally corrupt character. He also suffered a lot being an ugly one and gained sympathy .The other example is the famous novel 'The Picture of Dorian Gray' by Oscar Wilde. In this novel Dorian wants 'ageless beauty' without any symptom of growing age. For him that is the ultimate source of happiness. He turns his ugliness and growing age to his picture and remains young and handsome.This allegorical novel comments on the craze for beauty and strong dislike for ugliness. The recent example is a drama ' Lookism' which again comments on the discriminatory treatment given to a student Wen Shuaidue to his physical unattractiveness and ugliness.

Pecola , the protagonist of the novel 'The Bluest Eye' is the apt example of this aesthetic discrimination.

The Bluest Eye is a highly applauded novel by Toni Morrison.It tells the story of a black girl Pecola who is always considered as an ugly one and meets her tragic end due to the existing social norms about beauty.She is always ignored in the school by her teachers and classmates as a result of her ugliness. She has to sit alone in the class as none of the classmates are ready to befriend her.Even the storekeeper refuses to pay attention to her. The boys make fun of her.

She is called as 'nasty little black bitch'.Her mother Pauline shares the same story. She is also considered as ugly and in addition to this she has a lame foot. As a result she feels isolated and firmly believes that the romantic love is reserved only for the beautiful.

Being an ugly one, Pecola is greatly fond of beauty. She has great admiration for the American actress Shirley Temple and the famous character Mary Jane for their beauty. She drank whole three quarts of milk just to see the photo of beautiful Shirley Temple posted on the cup. " ....she was fond of the Shirley Temple cup and took every opportunity to drink milk out of it just to handle and see sweet Shirley's face." (Morrison, 21) To forget her ugliness she uses to take help of the candy having Mary Jane's picture on it. Her smiling white face and blue eyes is the epitome of beauty for her. By having that candy ,she desires to somehow get rid of her ugliness and become beautiful."To eat the candy is somehow to eat the eyes, eat Mary Jane. Love Mary Jane.Be Mary Jane."(Morrison, 48) .

When she is pregnant as a result of her father's sexual assault on her, people blame her for it. They wish her baby should not come into the world as it would be as ugly as her."She be lucky if it don't live. Bound to be the ugliest thing walking..... Ought to be a law: two ugly people doubling up like that to make more ugly."(Morrison, 188). This great contempt of the people for her ugliness and their overwhelming hatred for her unborn

baby unfortunately resulted in the birth of a still born baby. It added in the agony of Pecola.

All the people around her make her believe from her childhood that she is ugly and this ugliness is the sole reason of all her sufferings. So to get rid of it she aspires for the blue eyes because for her blue eyes are the symbols of beauty. She becomes so desperate to become beautiful that she goes to a mystic Soaphead Church for changing her eyes into blue. Though Soaphead is helpless to help her and make her beautiful, he genuinely wants to solve her problem. " Here was an ugly little girl asking for beauty....... A little black girl who wanted to rise up out of the pit of her blackness and see the world with blue eyes. His outrage grew and felt like power. For the first time he honestly wished he could work miracles." (Morrison, 172). So just to satisfy her, he promises her to turn her eyes into blue. After his assurance she starts believing that her eyes turned blue and she became beautiful.

Pecola complains that she gets transformed from an ugly girt to a beautiful one with blue eyes but no one is paying attention to her.She is sure that people do not notice her transformation due to jealousy. "Everybody's jealous. Every time I look at somebody, they look off...... They all try to pretend they don't see them. Isn't that funny? " (Morrison, 193). But unfortunately that is just the illusion of Pecola. Nothing has changed for her. Her fate remains the same, increasing her misery, making her insane and ultimately leading to her tragic end.

Conclusion

Pecola is the victim of aesthetic discrimination being subjugated due to her so called ugliness. The people around her play a significant role in developing self contempt and self hatred in her. Right from childhood, the various discriminatory experiences she received from the society , make her strongly believe that she is ugly and not worthy of being loved by anybody. This belief develops a very passionate urge in her for beauty. She longs to be beautiful at any cost as she fancies that it will end all the troubles in her life and make her happy and respectable in the society.The strong dislike for her ugliness and obsession for beauty leads her in losing her reasoning and enters into the realm of hallucination. The aesthetic discrimination – the lookism contributed a lot in her tragic end.

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A Feministic Reading of Chetan Bhagat's Novel - 2 States

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Abstract

The advocacy of women's rights on the ground of the quality of sex, social equality, economic and political equality can be termed as feminism. Chetan Bhagat is more famous as an youth icon. His female protagonists are usually rebellious. He presents his characters with their own intellect and abilities and they are seen to be working shoulder to shoulder with the male characters. The author portrays his female characters as the true revealers of human life and have the capacity to accept challenges and risk no matter what their decision is.

The novel displays an autobiographical element for it shows the flashback moments of the author and his marriage. Chetan Bhagats characters are usually rebellious and his female protagonist remind us of female characters of G.B. Shaw for their vivacity. The female protagonist Ananya in Chetan Bhagat 2 States the Story of My Marriage is rebellious but her character is presented with her own intellectual abilities and also she is seen to be working shoulder to shoulder with the male character. This paper deals with the advocacy of women's rights on the ground of social, sexual , economical, political and cultural equality. The novelist had presented his female protagonist in such a way that she can break the gender limitations but on the other had she wants to lead a secure family life. Pre-marriage sex is an issue in this novel where the female protagonist settles on her own choice because she does not grade men and women as first sex and second sex a s discussed by the French existentialist Simone de Beauvoir in her novel " The Second Sex" in which the author discusses the treatment of women throughout history.

Keywords – Feminism , equality, empowerment, women participation

Introduction –

Chetan Bhagat is the author of present day India and he has put various issues of youth through his books. He is a recognized Indian writer, a creative author, a prominent reporter, a well-known screen writer and a powerful orator. He pursued Mechanical Engineering from IIT Delhi . Five Point Someone wah his dubet book which was the best seller of the Year. Later this book was adapted into a movie named " 3 Idiots". Chetan Bhagat has written well known novels like Five Point Someone – What not to do at IIT (2004), The 3 Mistakes of My Life (2008), 2 States : The Story of My Marriage (2009), Revolution 2020 (2011), Half Girlfriend (2014) respectively. Bhagat focuses more on his female characters than males. His female characters are not shown in depression all the time but they come out of the situation to accept the risk and challenges.

The novelist has depicted all is female protagonists with one or more kind of postmodern sensibilities in their thinking and behavior pattern which, in many ways, differ from the ideal concept of Indian womanhood. We can tell the condition of a nation by looking at the status of women. Although there are many successful women who have made their names on the national and international platforms but there are many unfamiliar faces who are deprived even with the basic needs. The concept of feminism is favorable of women's rights but the major obstacle is a women who is against feminism knowingly or unknowingly. The character Ananya in 2 States is portrayed as the autonomous, savvy, fearless, bold, chic yet intelligent, excellent in her work but still giving first place to family's respect in front of her own craving. Bhagat's Chief female characters in his fictions like Ananya, Neha, Aarti, Vidya and Riya are depicted as the

realistic representation of postmodern Indian female sensibilities. They are very practical in their life but their practicality is self centered and it challenges many ideals of Indian womanhood. Bhagat has depicated all the lead heroins with comman mentality of postmodern sensibilities with all possible variations. Ananya belongs to a Tamil Brahmin family where non-veg food and drinking wine is strictly forbidden but she eats non-veg food and drinks wine with her classmate Krish. She likes to wear short clothes and smoke a cigarette. Infact when Ananya wears shorts Krish comments

'These are other ways to attract attention than by wearing fewer clothes.'

'I didn't do it to attract attention. I wear shorts because I like to wear shorts.' (Pg.No. 20)

She meets Krish in her hostel room and also becomes physical with him. She is an economically independent girl as she is working in a Multinational Company. Ananya is a modern girl and she is against the system of dowry so when Krish's Rajji Mama is not in a position to gift a big car to the bridegroom, she skillfully handles the situation and settles the matter. Ananya tries to persuade Duke that because of the arrange marriage he is able to get a beautiful bride otherwise he has done nothing to deserve a beautiful girl and also an expensive car which have thrown the bride's helpless parents into debt. She convinces Duke that he is neither physically nor economically fit for the marriage. Chetan Bhagat in his Revolution 2020 has commented , " In relationship there are always two types of person, one weaker and the other stronger one. It's never easier to live being as weaker one!

Similarly Krish tries to persuade Ananya's family by helping her brother in IIT studies, her father in preparing power – point presentation, requesting her mother to sing in a concert to boost her confidence. Although Ananya is a modern girl but she wants to marry Krish the love of her life with the consent of her parents. Harish a highly educated boy when comes to see her and asks her about her virginity. She replies frankly that , "If there would be an entrance exam for virginity I would definitely never qualify." She visits Krish's rented apartment in Chennai to have non-vegetarian food and wine. She kisses her boyfriend at the beach and even walks hand in hand with Krish without bothering about her traditional Tamil family but inspite of her bold and independent character she loves and respect her family and cannot tolerate any insult of her parents. She breaks up with Krish because of the insulting incident of her parents by Krish's mother.

The character of Ananya has been represented as the modern female character that is independent having her own opinion but seems to be mature and advanced. Ananya's confidence can be seen when both the families go to Gandhi Ashram where she reveals that both of them are in relationship and wants to get married . At that time Krish fears that her mother would slap her and Ananya would offer her second cheek considering in Gandhi's Ashram.

We live with so many perceptions in our day to day life that we don't even judge whether it is right or wrong. When Krish's mother meets Ananya's parents for the first time , she assumed Tamilians to be cunning and not so intelligent and Ananya's mother believed Punjabis as uncultured people. Human beings are same throughout universe whether male or female doesn't make any difference. Rather than indentifying differences between the sexes one should focus on becoming a good person and make a difference.

Ananya is very practical so she doesn't compromise on her passion of getting a good job and earn money , she also support Krish's passion of becoming a writer because she knew passion is one element which will fade off if not given proper environment. Our parents may not be there when you want them but they will be there when you need them and Krish's father is the best example of this because his father's relationship with him and his mother is not good but then also his mother survives with him and she tries to

convince Krish that if you get married in our own caste then the relationship will last for a longer time .Here we can see the feministic approach of Indian women who under any circumstances stick to the family where she is married. The story closes with Ananya giving birth to twins who would be recognized as Indians and not by any gender or state.

Conclusion –

Lastly the novel "2 States" is highly appealing and tells the originality of the Indian society and its culture and tradition which is far more different that the Western lifestyle and the Marriage System. Bhagat's writing is basically known as "Pulp Fiction" and finally there are many youngster writer following his footsteps. He has shown expertise in handling the individuality of his women characters. They are ready to face the challenges and risks. Chetan through his books motivates the youth to lead their life according to their wish and inner self and not blindly follow the age old traditional concepts and thinking's transferred to the younger generations through ages. The female character Ananya is shown Modern and More Bold rebellious and revolutionary in her action and reaction. She represents the post-modern female generation of India.

One common thing found in Bhagat's novel, is that all his books have a number in them . For example Five Point Someone, One Night at The Call Center, 2 States, The 3 Mistakes of My Life, Revolution 2020 , 2 States and his male characters have Hindu God name like Krish, Vishnu, Shyam , Govind etc.

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Mulk Raj Anand as a social critic and a voice of downtrodden with special reference to the novel 'Untouchable'

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Abstract

In the 20th century there was absolute bloom to the writings of Indo Anglican literature. This evolution was seen in the writings of R.K. Narayan, Raja Rao, and Mulk Raj Anand. These three writers are famously known as the Trio of Twentieth century Indian English Literature. Mulk Raj Anand, one of the prolific writers in 20th century, was first Indian writer who gained worldwide readership for his realistic and classical depiction of lives of suppressed and their exploitation, harassment, seduction and slavery by Outsider or white settlers as well as Upper class or Indian Elite class people of the time. Anand's debut novel 'Untouchable' is a clear-cut depiction of downtrodden sweeper boy and his troublesome life among the upper class Indians during the British Raj. It includes some fine depiction of British Raj in India, National Independence Movement, Gandhism, and Other prevailing Ideologies during the time and the life of Poor among all these circumstances. This paper deals with the advocacy of the rights of subaltern and investigates their plight, sorrow and helplessness. Antonio Gramsci, an Italian Marxist philosopher, journalist, linguist, writer and politician, is credited for coinage of the term 'Subaltern' in his most influential book 'Prison Notebook'. Gramsci is best known for his theory of cultural hegemony, which describes how the state and ruling capitalist class – the bourgeoisie – use cultural institutions to maintain power in capitalist societies. It also inquires Anand's work as a social commentary and critique on the grounds of caste discrimination and class heirachy and Anand's role as Social Reformer. Present novel is an eye opening tale of India's rigid yet brutal caste system. The glimpses of early 'Dalit Literature' can be evidently seen in the works of Anand. He undoubtedly gave rise and consideration to the voice and thinking of Lower class people.

Key Words:

Untouchable, Indo Anglican Literature, Suppressed, Outsider, Insider, British Raj, Gandhism, Subaltern, Cultural Hegemony, Dalit Literature, etc.

Introduction:

Mulk Raj Anand was the foremost writer of the 20th century in India. He was one of the pioneers of Indo Anglican writings in India. He had some great influence of Gandhian Doctrine and Marxists Philosophy which can be clearly observed in his writings. *Untouchable, Coolie, The lives and the Bud* these novels are written under the same influences. During his residence in England he came in contact with Bloomsbury Group there he befriended with E. M. Forster the writer of some fantastic novels like *'A passage to India'*. E.M. Forster helped Anand to strengthen his writing and also wrote the preface to Anand's debut novel *'Untouchable'*. Forster, in his *'Preface to Untouchable'*, says about Anand, "None of us is pure — we shouldn't be alive if we were. But to the straightforward, all things can become pure, and it is to the directness of his attack that Mr. Anand's success is probably due".

Anand was the writer of poor and suppressed. He consistently wrote about the class discrimination, hierarchy and differences. The damages, disturbance, differences and destruction made by the established caste systems is the central theme of his writings. He was against the caste system and social discrimination because of his deep and influential study of Gandhian and Marxists Philosophies. Hence he always wished for caste less society where no longer

any social discrimination or hierarchy be practiced or entertained. He was also critical about the British Raj in India and firmly opposed their cruelties on his people. Throughout his journey of writing he tried to become the voice of poor Indians, Activists of Independence Movement, and Critics of social ups and downs. Due to this outstanding style of writing he became the recipient of some of the prestigious and noted awards like International Peace Prize (1953), Padma Bhushan(1967) Sahitya Akademy Award(1971). In the novel *'Untouchable'* published in 1937 he questions the social establishment and its hierarchy. In his autobiographical masterpiece, '*Apology For Heroism'*, Anand Confesses himself as "one of the many groping young men of my generation who had begun to question everything in our background… and to feel the misery of the inert, disease-ridden, underfed, and illiterate people about us". Inhuman treatment, torture, struggle and discrimination were not acceptable for Anand.

During the British Raj the atrocity, exploitation and slavery were at its worst. Social discrimination and Caste hierarchy were common, acceptable and followed blindly during the time. Britishers, taking the advantages of these circumstances, became the ruling and dominant force. They exploited harassed Indian and treated the native no less than slaves. Racism was also prevailing at that time and white settlers were considered as superior, privileged, literate and native became inferior, savage and uneducated masses. Their attitude can be understood by their savage language. 'Kala admi zamin par hagne wala' (black man, you who relieve yourself on the ground)'. (p.35) Not only Britishers but also the upper class natives wielded their monopoly and didn't leave a single opportunity to dominate and to exploit the lower class and economic backward natives. Overall view of the period was anarchic one. During the time there was a single hope for the natives and the downtrodden that could rescue them, change their fate and give meaning to their existence was Gandhi and his doctrine. Through his works Anand predominantly tried his best to uncover the pathetic condition of the natives, poor and subaltern and through this research paper I am going to explore his special treatment to this theme and also examine how he develops the tale and exposes the hypocrisy of Aristocrats.

In the novel Untouchable, we have a protagonist named Bhaka who belongs to the lower strata of society. Bhaka is 18year old sweeper and toilet cleaner. He is intelligent yet humble and wish to study but his economic and social background always prohibit him to pursue his dreams. In this novel, Anand has depicted a single day in a life of protagonist and his family. He also figured out the utmost trouble and torture they under go through and how they deal with such circumstances.

When Bhaka an innocent Untouchable boy accidentally brushes against with an upper class Vermin, he not only scolds at Bhaka but also bits him brutally. He humiliates Bhaka and also threatens him for his Untouchable's call. Due to his unnecessary screaming at Bhaka, Crowd gathers around and it becomes the scene that leads Bhaka to be literally ashamed and humiliated. Language of High-caste man is literary abusive one,
'Keep to the side of the road, you low-caste vermin!' he suddenly heard someone shouting at him. 'Why don't you call, you swine, and announce your approach! Do you know you have touched me and defiled me, you cockeyed son of a bow-legged scorpion! Now I will have to go and take a bath to purify myself. And it was a new dhoti and shirt I put on this morning'! (p.89)

When young boy returns thirsty from completing the work of his morning shift he asks his sister Sohini for a glass of water. She rushes outside to the well to bring water but finds a queue of ten outcasts women who are already waiting for kind upper caste person to pour their pot. Why they have to wait because they are poor and Untouchable. If they touch

a well or draw the water at their own then well and water become polluted, impure and not useful to drink for upper class people. When Pundit Kali Nath a priest from the town temple helps Sohini to draw a water from well in return he instructs her to come to clean the temple later in a day. She agrees and as per demand she goes to temple for cleaning but while she proceeds her work the Vermin Pundit tries to touch her bosom. When she rejects him, Pundit cries "polluted, polluted" and accused Sohini of defiling him. When Sohini prohibits him and does not fall to his trick, in order to maintain his status he accuses her for polluting him and damaging his purity. Poor and hapless Sohini stands still crying and covering her body by her hands while crowd gathers around. And the biggest irony is that when Crowd pays sympathy to Pundit and furious gaze to Sohini for polluting Pious Pundit's purity.

Later in a day when Bhaka's father pretends to be ill, he sends Bhaka clean the town square and the temple courtyard. Instead of protesting Bhaka goes to work. While rushing forward he accidentally brushes against the high-caste man. After this humiliating incidence takes place, Bhaka runs away towards temple courtyard and thinks about his actual fault and utters 'Why are we always abused?' (p. 98)

And now in temple courtyard he remembers the Untouchable's call so that no high class man will touch him and become impure and dirty. 'Posh keep away, posh, sweeper coming, posh, posh, sweeper coming, posh, posh, sweeper coming! (p. 98)

While cleaning the courtyard his sight falls upon the shrine where the Bhajans are in progress. He unconsciously recites the bhajana and claps. His curiosity gets its height and he thinks about the shrine and how it looks inside but he can't get there to look inside because of his low status. If he does so then it will be the action of sin and by his touch and presence the whole temple will turn corrupt and profane. These incidents are the overview of the contemporary scenario of the social discrimination and class hierarchy. These are an eye opening for everyone to understand the plights, torture and melancholy of the suppressed. Anand here tries to point out the numerous ways by which these Untouchables have to suffer and struggle in the hands of Upper caste. After cleaning up the temple he goes to get the leftover food from the town but No high caste woman offer him a food instead exploits him and ask him to sweep and clean. He accepts this in return of food but high caste woman is not in mood to offer him a food easily so Bhaka gets furious and leaves the place to return home without food. Even dogs can earn their food easily but here for Bhaka and his family it is really very tough. Suppressed are treated more brutally even than the animals.

Anand, in this novel, didn't leave a single stone unturned to present the state of the people so called 'Dalits'. He not only discussed the inter caste but also the intra caste affairs.

In the present novel we have intra castes conflicts too. When Sohini goes to bring water from a well for her thirsty brother Bhaka, she is being accused by Gulabo, mother of one of Bhakha's friends and a jealous woman. She hates Sohini for no valid reason. She is also there in queue to draw water from well. When she sees Sohini she starts unnecessary babble. She also uses abusive language for her just because Sohini is daughter of Sweeper. Though Gulabo also belongs to untouchable community but she has pride of being superior to Sweeper in social rank as she works as a washer woman which little bit good profession than toilet cleaner. After Gulabo verbally abuses Sohini, she thinks to herself, 'but I haven't done anything to annoy her'. (p.47)

Having vanity of high social rank among Untouchables Gulabo refuses her son to befriend with Bhaka. Here pursuing the plights and problems of Untouchables and their exploitations, humiliation and harassment by the Upper caste, Anand goes further to investigate their internal conflicts and clashes. Why does Untouchable have internal disputes? This is the striking question here Anand intends to raise. These

circumstances occur due to the ideology established by the power structure. They all become the victims of this hierarchic ideology. It has its roots rooted in Hindu mythologies where caste system is blindly followed. These mythologies are the actual source of this caste discrimination and class hierarchy and Anand tries here to uncover this. He wants to eliminate this Ideology and practice from the society and dreams for casteless and classless society where only equality and fraternity will be seen. Derrida in his famous essay *'Structure sign and play in the Discourse of human sciences'* points out that "Power governs the centre so as the structure". It means, those who posses power, govern the structure and also give meaning to it. And Anand aptly described this post structural philosophy in his novel and minutely presented its effects in social life and who possess power here is nothing but the White settlers and Aristocrats.

Anand, in the present novel, also talks about the strength of Untouchables. Though upper caste are merciless toward poor and considers them weak but they have no idea of their strength and ability. Anand while exposing the strength and ability of Untouchables he is literally threatening High caste, warns them, and making them aware with the possible circumstances if Untouchables start rebellion against them. Anand as a omniscient narrator once talks about the strength of Bhaka as: 'It was a discord between person and circumstance by which a lion like him lay enmeshed in a net while many a common criminal wore a rajah's crown.'(p.182)

Anand as a freedom activist had a strong influence of Gandhi and his doctrine. Not only Anand but also the large crowd during the time was the follower of the path led by Gandhi. Gandhi was the eminent proponent of 'Non Violence' movement and firm believer of rights of an individual. He was also aware with the cause of Untouchables. In order to protect them, their rights and their existence he did tremendous job. He used to call them 'Harijan' instead of untouchables to open the eyes of people. Even in this novel by Anand he got the mention due to his unforgettable work. After exposing the struggle of Untouchables, Anand places Gandhi as their ray of hope who can bring changes in their lives. In the end of the novel we have speech of Gandhi in which he talks about the untouchables. He says that untouchability will soon be vanished because flushes will introduce soon in India so that no one has to clean the latrine any more. We come to know about this invention when Iqbal Nath Sarshar discusses about it,

After overall reading of the novel one may conclude that Anand has done the fabulous job to put forward the causes of Untouchables and to expose the established caste system. He also goes forward to manifest the inhuman and unnatural treatment of high caste to low Caste. His writing places him as a Social critic and gains him the recognition as a Voice of Untouchables and Poor. The questions he dealt in his novel are likely the journey of Dr. B. R. Ambedkar. One can clearly understand the influence of Ambedkar and his activities over Anand and his works. Om Prakash Valmiki in his ground breaking work *'Joothan'* writes about how Untouchables have to suffer for food and have to rely on leftover food. Anand has also discussed the same fact in this novel. *'The Outcaste'* is one of the milestones in Dalit literature by Sharankumar Limbale. In this novel he beautiful and fearlessly discussed the pain and plights of being born as an Untouchable. He also raises the question upon Hinduism and its ruthless Caste system. We have many novels which deal with diverse condition of Untouchables but in his novel Anand gathered all these problems in a single tale under the title *'Untouchable'*. Anand's skill of writing can give us the glimpses of his penetrating observation of his surrounding and his rebellious attitude.

Incidents placed by Anand in the lives of Bhaka and his family members are based on actual scenario of the time. While mentioning the incidences he did not exaggerate. During the time downtrodden were not allowed to enter into the shrine and

to draw water from a well. They were not even allowed to touch upper caste people or any valuable things. They were only the object of exploitation and slavery. This scenario is still prevailing in most of the parts in India especially in rural and undeveloped parts. Untouchables are still being exploited, agitated and tortured. In order to expose this cruel treatment and prevent untouchables from such brutal treatments, the 'Dalit Panthers Movement' got established. But the questions here are, Are they not human? Don't they deserve the respect? This work of Anand left everyone stunned. Everyone needs to take this in consideration and propagate the humanity in society.

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Personal Narrative, Introspection of psychology of Kate Brown and self- discovery of female in Doris Lessing's Novel

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Abstract

Doris Lessing was born in Persia, present day Iran on October 22, 1919. Lessing describes her childhood as a mixture of some pleasure and much pain. She won the most Prestigious Noble Prize award in 2007. Announcing the award, the Swedish Academy described Lessing as an "epicist of female experience, who with skepticism, fire and visionary power has subjected a divided civilization to scrutiny".

Lessing's short stories, novels and essays mainly focus on wide range of 20th century issues and concern from the politics of race. Her theme of writing deals with social and political issues of communism and colonialism to the psychological depth and mystical epitome. Doris Lessing novels are more often a tale as discovery of protagonist's own identity and dissatisfied situation which is willingly or unwillingly on her character. In her works, she always describes women's figures in the Eastern world of all social classes. Many of Lessing's works were admired by feminist due to the reflection of women's spiritual world and living situation in the present day society. Lessing's fictions are deeply autobiographical in nature and it emerges from her personal experiences in Africa.

Keywords: Psychological introspective, female identity, communism, Sufism

Introduction

Doris Lessing is one of the prolific writer who wrote more than fifty novels and pioneer of individualists and non- conformist thinker. *The Summer Before the Dark* is one of the realistic novels of Lessing published in 1973. This work focuses on the fate of feminism as like her others novels such as Children of Violence (series of five semi-autobiographical novels, spanning from 1952 to 1969), The Proper Marriage (1954), The Golden Notebook (1962), etc. The physical, psychological and spiritual journey which is undertaken by protagonist opens up the new vistas of women's life in search of identity is the main motif of Lessing writing. In this novel Lessing represents the present day situation of women and her treatment of emotional ties that opens up before a forty-five years woman Kate Brown. She faced with the prospect being alone for the first time in twenty years of her life. She no longer as a wife and mother is a starting point of her introspective nature.

When novel opens with the main protagonist of a forty-five year woman, Kate Brown She is introduce to readers as a delightful woman, fully drilled in her conventional roles as a devoted mother and housewife. Kate Brown is fashionable lady in a suburban garden but at the end she stripped of everything as she believes. *The Summer Before the Dark* is a story explore in a direct narrative but it express through dream, archetype and myth. Kate tries to define herself different, unique and separate. Lessing excavated Kate Browns unconsciousness through the use of dream which lights up her journey to self-realization and knowledge. Kate Brown is a woman who is thinking through her core perspective which makes this novel more meditative and she seems to be meditative woman. She is fairly happy with four grown up children living middle to upper middle class life in suburbs in London. Kate state of thinking at the beginning of the novel in such a way that, "Kate's state of mind at the novel's opening is such that,

"she finds herself feeling uncertain not only of that all-encompassing matter, who she is, but of what she thinks, whether

the phrases that move throughher mind are really her own thoughts or merely ready-made substitutes"

Kate Brown is fluent in many languages such as English, French, Portuguese, and Italian but while living a life of housewife she has no use of these languages in economics purposes or earning perspective. Her husband, Michael is well known physician as well scholar with international recognition which has a main source of adequate income for the family. Kate is in her conventional roles as a devoted mother and housewife. As summer approaches a fairly rare moment comes at that time her husband is on a journey to United State for delivering lecture and for teaching for several months. Michael has fly to US along with their only daughter in accordance of her further education. Michael is hoping that Kate will join but at the same time she decided to stay at home. Other three children have plan for summer. In that case she would be alone. Here, the state of loneliness begins in her life. Why she remains at home because she has always used to live at home and she hasn't any concern with outer world she was happy with her husband and children. From here Kate journey of self- knowledge and identity begins. She needs freedom from family responsibilities: "Looking back over nearly a quarter of a century, she saw that that had been the characteristic of her life, passivity, and adaptability to others"

After some time, she worked as a translator from Portuguese to English, French and Italian languages for a fruit company. While the translations work, "she saw herself, through the reactions of Ahmed, as an efficient, high-powered, smiling woman, but spinning around and around on herself like a machine that someone should have switched off." But she represents herself as a perfect working class woman. Kate is also happy with this job and she finds some interesting factors about herself for the first time while working as a translator. She's has not often in the work world but this job making sufficient money on her own. Now she understand what is actually is? What she can do? She has also

her own identity. This job not only remunerative but also is fascinating and even more fun. She meets with an impressive group of people in a company which helps to increase her self- esteem. She becomes aware of an entirely new image with helpful nature to people. She does this while translating and helping in the same. Now, she is appreciated by various groups and individuals. A simple housewife turns out to be even more valuable for international meetings and training forum. Not only her job changed but also her way of leading a successful working woman as well important cog for company. Now she realized that she can also make her footprint in the working world. This seems to be really new world for Kate. She hasn't done in many years, thinking about herself. Who really Kate Brown? She undertakes is shown in stepping in finding her real self. She immediately sees herself as a two Kate Brown, one who only lives for family had been all her life up to now and another who highly respected, valued and desired by her employer. But in other ways, Kate is trying to understand this overdriving situation.

After a great success in London, Kate has to move to Istanbul for a new job as hostess with lavish salary and other allowance. This simply enhances challenge to her sense of self and her own self confidence. The same question again and again pops up in her mind that who really she is? Is she capable to do this? Is she as valuable to this company as they seem to think? Who ultimately is Kate Brown? She is comparing her life since marriage, her true role as a mother figure, wife and the life from she's been living against new celebrity Kate Brown. Her neighbor Mary is the central attraction for Kate she wants to live a life as Mary was living. Mary was married and living with her children still she is very happy with her life. So, here Kate compares her way of living life with Mary's life and she says, "It was supposed to be". Kate mind is overwhelmed with these changes. She is over flabbergasted of her wealthy, dressing style, admired by her boss and clients.

Who does she who really wants to be? Who is or who was she'd been from all these years? Where is her world going? When will this Cinderella story end? Who is Kate Brown? But at the same time she is missing something in her life as she explain, "Injustice, the pain of it, had been waiting for her all these last years. But she had not at all-owed herself to feel it, or not for long. (Lessing,59). Her mind undergoes with different questions, Then in finding the self she fly to Spain with her youngest lover Jeffrey. This relationship is plays an important role for the insight regarding her family relation and she realize what distance she has travelled.

….. On the edge of a mile of soiled and scuffed sand that glittered with banal moonlight, watching a hundred or so young people ….beside a young man who –it was no use pretending otherwise made her feel maternal she was actually thinking like a mother (Lessing 92)
Jeffery becomes ill, so he insists her to travel to the inner region of Spain. She is taking care of him in his illness and again playing a role of motherly figure than lover. She said, "You are sick. Do you hear me? You are ill. You have got to let me put you into bed and get you a doctor" (Lessing 109)

Now, she realized that Jeffery just in a need of mother woman who take care of him in his bad condition. She has completed the role of mother- hood two decade ago. Here the changing of her attitude reflects by her behavior. Doing all these activity in a day time helping others she unknowingly in a state of motherhood and collecting her past incidents. In that case she is busy in dream due to this she is unable to sleep. She has a recurring seal dream, during her quest of identity which haunts her in the whole summer. It begins it the dark cold north. "Because it had appeared twice it was announcing its importance to her." Here dream symbolizes the Kate own struggle for self –identity what is her actual role in her life. This dream sequence plays a vital role in motivation as a life force but at the same time at also acts as an expression of her

unconsciousness on her behavior which imparts the psychological thinking of Kate Brown. Due to the dream, she is aware about her inner strength, it will help to find her self –identity. That is why it was an interesting part of her life. In this quest she questioned her identity through the use of dream. These dream sequence guided her in emotional growth and awareness. It is a kind of physical journey for the survival of a woman. She faces lot of obstacles while dealing with self. Despite of all these issues, she is leading towards self -awakening and self –revelation.

Many critics relate the symbolism of north with hardship, it also describe as a metaphor of pain. At one part of her life, she realized that as she grows older she is losing her attractiveness and ignored by her fellow worker of a company. Due to this she faces the spiritual crisis in her life in terms of aging. It is an initial phase of Kate's life, who is socially an invisible woman. She has spent a lot of time in front of mirror how to be an attractive lady in the eyes of men. This shows the different reflection of her character in compared with her early married life as a wife as well mother of children at London.

As we can see how dreams helps her to overcome the inner suffering and fear of identity. She struggled for herself psychological introspective, and prove herself to be the part of life as female protagonist of Doris Lessing' novel. She also sees rocky, slippery and dark landscape. Barbara Lefcowitz in her well-known article gave an interpretation about seal as a symbol which relates with journey of self-knowledge. She interprets the word 'seal' with a German word 'seele' means soul. The symbolism of the seal discovered in the very next lines, "She knew that walking into the winter that lay in front of her, she was carrying her life as well as the seal's as if she were holding out into a cold wind her palm, on which lay single dried leaf" These lines describe a sense of desolation, sense of dreariness with the decay to an old age.

"It is unimaginable that she will revert to the person she was at the beginning of the summer. Having restored her scarred

and wounded self from aridity into its elements, she can begin a new anywhere she chooses, even in her old environment"

This analysis is from the perspective of psychological introspection of Kate, discovery of self-hood and makes a detail analysis of Kate's personal narration of her life retreat and return to her original life. Here, oppression of women in male dominated society and she finally choses to return to her homeland after the series of inner reflection. This research attributed that women weren't treated equally by the family. Women want to rely on their husband. Kate finally returns home and she realized she should balance between herself and family. This novel brings the reader back to the old topic of conventional life by presenting the dilemma of conventional middle-class and middle-aged housewives. A new self and a new style merge and intersect together to create a unique story of Doris Lessing.

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Complexities of Women's Relationship in the Cat's Eye

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Abstract

Margaret Eleanor Atwood is Canada's one of the most distinguishing literary figure, who is an internationally famous persona, literary critic, essayist, teacher, environmental activist, and inventor. Margaret is born on 18 November 1939 in Ottawa, Ontario to Carl Edmund Atwood an Entomologist and Margaret Killam Atwood a former dietitian and nutritionist. She is inventive and honored Canadian writer also known as a social activist and as a feminist figure. Due to her father's research she could not attend proper school until she became twelve year old. Since, she has published more than fifty books of poetry, novels, non-fiction, short stories, literary criticism, social history, children's books and graphic novels as well as numerous small press editions of both poetry and fiction. Atwood's works have published in many languages around the world. She is the bestselling author in Canada. The London Review of Books claimed her that, "the most distinguished novelist currently writing in English". The major theme of Atwood's novel are, 'dominance, quest, identity, suppression, complexity, relationship, and exploration'. She wrote about the dark and bleak side of the women; about their position in the society. Atwood received many awards and honors for her works. Atwood received Booker prize in 2000 and also the joint winner for Booker prize in 2019. Recently she gets honored with the Dayton Literary Prize for her distinguishing literary output. George woodcock, Canadian critic and writer praise Margaret Atwood in coming words, "no other writer in Canada of Margaret Atwood's generation has so wide a command of the resources of literature, so telling a restraint in their use as Margaret Atwood" (327).

Key Words
Dominance, Identity, Quest, Suppression, Exploration, Complexity, Relationship, and Friendship

Introduction

Cat's Eye is one of the most distinguishing novels by Margaret Atwood, which published in 1988; it is the major novel by her, which depicts the complex friendship between the three girls. It's a novel about a fictional painter Elaine Risley, who reflects on her childhood and teenage memories of her childhood friend Cordelia, who was the dominant figure among three of them. Elaine's both friends were cruel and kind towards her. The novel unfolds many events such as cultural elements, feminism, and modern arts movements of that time period. The novel Cat's Eye was finalizing for the 1988's Governor Generals Award and also finalize for the Booker prize in 1989. The novel prominently known for its concept of time where the protagonist of the novel Elaine Risley takes us back and forth from the concept of time, she brings the reader in the present simultaneously in the past. This concept is best express by the statement of Atwood through Elaine:

Time is not a line but a dimension, like the dimension of space. If you can bend space you can bend time also, any if you knew enough and could move faster than light you could travel backward in time and exist in two places at once (Atwood, Cat's Eye, 3).

The novel depicts the dominant nature of woman and their complex relationship for each other. It reveals Elaine's childhood friendship and the dominant nature of her friends towards her. The memories of her childhood always injure her thoughts and suffer her emotions. The Cordelia the chief of the trio dominates Elaine always which shows the power politics. The domination and the oppression of Elaine at the hands of her friend take her for quest of her identity.

The Elaine, the protagonist of the novel is painter by profession, in her paintings, she retrospect through her life. Her retrospection and the domination of her friend's shows that the male dominated society where women are always get dominated by the male figure. Elaine always gets dominated by her three best friends Cordelia, Carol, and Grace. This is best express by the Palumbo, "*Cat's Eye* is pre-adolescent psychodrama, in which Elaine Risley is progressively tormented and emotionally abused by her three best friends" (82). Because of her family background Elaine is introduce lately to the world of female, she don't know the manner, custom of society and she never get acquainted to the feminine world. That's why she didn't know that how girls walk, how they talk, how they behave, she was totally new to the world of female. Due to her father's job she grew in the Quebec on Ontario, the family has to travel from one place to another, and all these circumstances affects her upbringing and she easily get victimize at the hands of her three best friends. Specially, Cordelia always control her behavior and dominates her, Cordelia's dominating and controlling nature always hunts Elaine's thought throughout her life.

Toronto settlement of the family brings many changes in the life of Elaine. She gets new and dominating friends who change her life totally. Before she was living her life happily, her brother who was close to her before settlement get new friends, both were happy and playing happily with each other. They were finding solution to their problem and were living pleasurably. Now Elaine yearns for the past things. She says that, "Until we move to Toronto I was happy" (22). Elaine feels all alone after getting settled to Toronto, She feels as a stranger among her friends. The way her classmates live, walk, talk which was all new for her, she was not acquainted with such things; to get manage with her friends was not possible for her. She feels embarrassing, uncomfortable, and unpleasant with them. Her intimate statement about her situation is, "I am not used to girls, or familiar with their customs. I feel awkward around them. I don't know what to say. I know the unspoken rules of boys, but with girls I sense that I am always on the verge of unforeseen, calamitous blunder" (52).

All three of her friends were from opulent middle class family, she always feel remote with her friends. Elaine's family background affects her behavior a lot, she feels scapegoat in the hands of her friends. Her classmates always torture her feelings and emotions; they always humiliate her for her way of living. Once Cordelia and other friends went to her home and observes the unusual way she lives, they makes comments on the living pattern, about her home, about the things kept at home. Both her friends astonish to see that she not even have her special bedroom. Elaine says that, "Carol comes to my house and takes it all in the unpainted walls, the wires dangling from ceilings, the unfinished floors, the army cots. She asks this is where you sleep - this is where you eat - there are your clothes"(49). Elaine's family doesn't believe on any religion and her friends humiliate Elaine for not believer of any religion, they always hunt her for not belonging to any religion, not participates in any religious activity. Both torture her for not going to church for prayer. After some period she started fearing to her friends, wanted to get rid of their thoughts and presence. All this hunting and humiliating memories affects her personality a lot. She loses her confidence and identity.

Elaine started attending school, she feels all alone and misfit with them, they used to make comment on her, they make fun about her dressing pattern. In result Elaine tries to adopt modern dressing pattern, she adopts her way of living according to her friends, she try to fit herself among them, she changed her way of living, she changed her behavior, her way of talking, her way of walking and started performing herself according to her friends, she acts like her friends, she adopts her friends living pattern, she shaped herself as her friends say and loses her true identity. Her classmates always enforce their ideas on her and never respect

her individuality, her feelings, and her emotions. They decide to change her way of living and started dominating and mending her according to them. After some time, Elaine thinks that they are not her friends but are her enemies. Cordelia is the main among them, who never respects her individuality and humiliates her emotions and feelings. Elaine started frighten in the presence of cordelia, her memories torture Elaine throughout her life. The impact on Cordelia's decision was so strong on Elaine's mind that she was not able to see herself alone, she fears a lot to her memories. The strongest fearing memories of Cordelia were best expressed by Elaine's coming statement:

"I am a coward, still fearful: name of that has changed. But I turn and walk away from her. It is like stepping off a cliff, believing the air will hold you up. I see that I have to do what she says, and, for worse or better, I can't do what I like (193)".

Cordelia is the one who criticizes Elaine a lot and lets her think negatively about herself, she aware Elaine about many negative things of her personality. Cordelia makes the appointment of two girls to watch Elaine's activities, both Carol and Grace observes her day to day activities and accuses her for not being from their class. Elaine's classmate never let grow the thinking ability of Elaine, three of them always criticizes her for every activity she perform.

Two worst experiences of Elaine's life about her friends are disgusting. The first one is when the girls dig the hole and put Elaine into that hole. When her friends put Elaine into that hole she know that is a game, but when her friends cover the top side of the hole and it becomes completely dark. Then she understands that, it is not a game but they are playing the game with her. Elaine's bitter experience of hole put in her words:

They pick me up by underarms and the feet and lower me into the hole. Then they arrange the boards over the top. The daylight air disappears, and there's the sound of dirt hitting the boards, shovelful after shovelful. Inside the hole it's dim and cold and damp and smells like toad burrows. When I was put in the hole I knew it was a game; now I know it is not one. I feel sadness, a sense of betrayal. Then I feel the darkness pressing down on me: then terror (115-16).

The second experience occurs at the ravine, ravine the place that was forbidden to all to go there. While walking from the ravine, Cordelia suddenly get slips and falls near the ravine. When Elaine saw that incidence, she can't control herself from laughing. Cordelia become so furious and throw Elaine's hat into the ravine and say her to go into the ravine and bring her hat from there. Where she throws her hat that place was forbidden and very dangerous to go inside. Cordelia send Elaine forcefully inside the ravine to bring her hat back out of her anger on her. Elaine expresses her condition, "I don't want to go down there. It's forbidden and dangerous: also its dark and the hillside will be slippery, I might have trouble climbing up" (206).

Both the incident shows that how poorly Elaine is victimized by the hands of Cordelia and her friends. Cordelia treats her as a creature, never respect her emotions, and never gave importance to her feelings, never respects her individuality and Elaine always pine for the identity. Elaine told whole experience of ravine to her mother, her mother tries to encourage her level of confidence and try to push up her up, but nothing works on Elaine's poor state of minds and thoughts. She lost her identity, and confidence. At last her power, strength and identity she gains with the popularity of paintings. Her paintings teach a lot to her, she learns how to struggle and survive. She draws her childhood struggle into her paintings. Rigney states about her that, "we know from the subjects of Elaine's paintings evoking the evils done to her in childhood" (162). Painting is the escape for her, from her childhood memories.

Conclusion:

Cat's Eye is one of the major novels by Margaret Atwood. It is the retrospection of Elaine's life through her paintings, it is the reminiscences of Elaine's bad childhood memories of her school friends, it is also the

struggle of Elaine to shape her personality, and it is her quest for identity and also Elaine's struggle for survival. The novel also reveals that how one can be easily get exploited at the powerful hands. It remembers the phrase by Darwin, "survival of the fittest". If one has to survive in the rational world then one must be fit by itself. The novel also reveals the identity crises of women, male dominating society, the power politics, where women are easily get exploited at the hands of male. J. Brook Bouson remarks about the position of women: "Margaret Atwood's novels portray women's extreme anxieties about male domination and sexual exploitation that have always plagued women" (135). The novel is the reflection of Elaine's struggle from childhood to painter. It is about the domination, suppression, exploration, complexities, friendship, relationship, and search for identity.

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Pinjar: The Identity and Women's Perspective on Nation's Partition

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Abstract

Novel had been translated by Khushwant Singh and published by Jaico with the named as 'The Skeleton'. It was also reprinted when Chandra Prakash Dwivedi made it into a feature-length film in 2002. This novel is set against background of religions as well is a clan feuds on the eve of partition. Here, is the unforgettable story on the eve of partition which she depicts very skilfully from her heart. In the Pinjar (The skeleton 1950) she created her most memorable character which is 'Puro' or 'Pooro'. In this Novel Pooro represents an epitome of violence against women in the society, her loss of identity, her loss of humanity, sense of alienation, abduction of women, loss of brotherhood, physical and psychological trauma of human and an ultimate surrender to her fate. This novel turns out to be an award-winning Hindi film 'Pinjar' (2003), lead roles played by Urmila Matondkar, Manoj Bajpai, and Sanjay Suri in this film. Though, it has received critical acclaim but the film wins the "National film Award" for the 'The Best Feature film on National Integration'. This not only praised in india but also a Pakistani television series based on it and named 'Ghughi' premiered on 25th of January, 2018 on TV One Pakistan. It is about partition of India into independent space of India and Pakistan in 1947. The Novelist, Amrita Pritam also migrated from Lahore to India at that time.

Amrita Pritam is such prolific writer who also tries to build a common place where everyone will be treated with equal rights and there will be no distinction on basis of gender, class and religion. On 3rd June, 1947, Lord Mountbatten announced the partition of Indian sub-continents. The question always arises why the separation between Indian and Pakistan is often remembered as one of the bloodiest massacres in the history of India and Pakistan. This paper deals with and it is also a matter of conversation about the intensity of violence and the brutality held at the time of partition. Pinjar or the Skeleton by Amrita Pritam is a perfect example of this.

Keywords

Introduction: -

Amrita Pritam was an Indian Novelist, Essayist and Poetess, who wrote mainly in Hindi and Punjabi. In her writing carrier spanning over six decades Amrita wrote with words in dipped in blood. She is also considered as the one of the first noticeable female Punjabi poet, Novelist, Essayist as well the leading figure of 20th century Punjabi language poet of India. Her works are equally loved and admired by both sided of India and Pakistan border. She has produced a number of books on different genre of literature such as poetry, fiction, essays, biographies, a collection of Punjabi folk songs and her most famous autobiography which is translated into several Indian and foreign languages like Danish, Japanese, French and Mandarin. Some of her works brought her into fame and become a prominent voice for women in Punjabi literature in 1956. She became the first women who is honoured with "Sahitya Academy Award" for one of her magnum opus "Sunehade" (Messages) which is a long poem. Later, she received the highest Indian honour for literature 'The Bhartiya Jnanpith Award' for 'Kagaz the canvas' (The paper and the canvas) in 1982. For her contribution to the literature, she is honoured with 'Padma Vibhushan Award' in 2004 which is known as India's 2nd highest civilian award and also in same year she was honoured with India's

highest literature award given by 'Sahitya Academy Award' (India's academy of letters) the sahitya academy fellowship given to the 'Immortals of literature' for life time achievement. She always used to write poems mostly on the theme of partition. She remains equally more popular not only in India but also in Pakistan throughout her whole life.

She was born as Amrit Kaur in Madi Bahauddin in 1919, which is a part of Punjab, present day Pakistan. She is the only child of Kartar Singh Hitkari and Raj Bibi. As eye witnessed of Punjab's partition, she describes it and writes 'In 1947 Lahore was turned into a graveyard It was the politics of hate and engulfed Lahore in flames: at night one would see houses being swept in flames, hear the cries of pain while the day would be spent witnessing long hours of curfew'. She also recalls her autobiography on childhood memory in Rasseedi Tickets (The Revenue stamp), where she travels to her mother's village in Gujranwala where she notices water being hawked at the railway platform as 'Hindu Pani' and 'Muslim Pani'(P-14-15). She questions her mother 'Is water also Hind-Muslaman's?' and her mother Raj Bibi Kaur replies 'It happens here god knows what all happens next'(P-7). She also wrote an elegiacal, poem on 18th century Punjabi poet to express her anguish over massacre during the partition of India that is known as 'Aj Aakhaan Waris shah Nu' ('Today, first inn hope waris shah-ode to waris shah').

'There is no gender identity behind the expressions of gender… (Gender) identity is performativity constituted by the very 'expressions' that are said to be its results'. These lines are from Judith Butler's work on gender identity. Here, she claims the identity of human is to perform through expression not with biological fact. In a novel here is a expression of Pooro's physical condition shown as, 'In pooro's case when pooro was fifteen years old. She felt a strange upsurge of blood in her limbs. She gets conscious about her identity as female or girl. She wears traditional dresses for making her body comfortable'.

K.K. Sharma and B.K. Johri, in preface of their book, 'The partition in Indian- English Novel' quoted;

"The partition of the Indian sub-continent on the communal basis into the sovereign states of India and Pakistan on August 15, 1947 caused one of the bloodiest upheavals in the history of human race. It shocked the conscience of the civilized people to all over the world over and made them shudder with anguish and dismay at man's wolfish cruelty to man in the name of religion. The sudden rude shock of the partition unnerved men destroyed their human attributes and transformed them into wild beasts who perpetrated extremely barbaric cruelties against their fellow human beings. They looted and burnt down shops and houses, killed small children and made millions of people refugees women became a special target of communal fury; they were abducted raped and paraded naked in the streets with shaven heads and breasts severed firm, their trunks. In fact, this event which resulted in the barbarity of the most heinous kind and in the massacre of not fewer than two million people, was terribly tragic and heart rending because it was deliberate and not a natural calamity like an earthquake or a flood. Communal violence of society is shown in this book. During the partition people feel pride in taking revenge against each other; they might be Hindu, Sikh and Muslim women abduction wad major issue of that time. Khushwant Singh in his novel train to Pakistan's makes comment on violence 'Muslim said the Hindu had planned and started the killing according to the Hindus the Muslim were too according to the Hindus the Muslim were to blame. The fact is both sides killed both shot and stabbed and speared and clubbed. Both tortured and both raped."

Amrita Pritam in her novel 'Pinjar' talks about the woman who is like a skeleton. The skeleton means the one who is dead, without any kind of emotions and feelings. This story deals with the abduction and transformation of Hindu girl, 'Pooro' into Muslim woman 'Hamida'. A Muslim young boy, Rashida kidnapped Pooro and forcibly

married (nikah) to her in order to take revenge for similar act once committed by her uncle. The novel represents the period of 1935-1947. It portrayed the predicament in which the women find themselves helpless in the hand of cruel men. At that time, women were abducted by men belongs to the rival religious affiliation in order to quench their thirst of revenge. Later, when the novel progresses pooro's sister-in-law Lajo she too abducted by one Muslim man. But on that pooro (Hamida) reacted on this tragic situation and make her rage out. 'Hamida's ears burned with rage when she heard of the abduction of Hindu girls by Muslims and of Muslim girls by Hindus. Some had been forced into marriage, some murdered, and some stripped and paraded naked in the streets. (P-85)

Judith Butler asserts in her work on gender role: - 'masculine and feminine roles are not biologically fixed but it is socially constructed'.

In Pinjar, Pooro's mother wished for son and for that purpose she offered prayer to holy mother with other village women. "The village people believed that it was the holy mother who determined for the sex of a new born child. They also had one myth of making holy mother performed the act that if the holy mother was gay and full of laughter it implied that she was on good terms with her husband. In that case she would quickly make a girl-child and rush back to her spouse. On the other hand, if she were in a sullen mood, it implied that she had quarrelled with her husband and would be in no hurry to get back to him. so that she would then stay a long time and patiently make the child into a boy". (P-04)

The transformation and reversal of pooro's from Hindu to Muslim create psychological effects upon her are hazardous. Pooro before the marriage with Rashid engaged to Ramchand but her kismet (destiny) turns like this which she never thinks before. The old revenge of Rashid's ancestors made Pooro's life miserable due to this she has to sacrifice her entire life in disgrace but at the same time she questioned

to Rashid: - 'if my uncle abducted your aunt what fault was that of mine? You have reduced me to a homeless vagrant'. (P-18)

Pooro beg him to leave her and ask him that is her only mistake that she is the girl from Sahukars family. She continuously convinces him to see her mother and family once but he told her that: - "Good women, you have no place in that family anymore!" (P-18). Pooro repeatedly beg him to let her go and meet but when Rashid said the words, she does not have believe on him but when she escapes one day from his home and reached her father's home. Her father and mother's words, love and care for her suddenly changed. She acclaimed on the situation; "Daughter this fate was ordained for you, we are helpless" also further says- "the sheikhs will descend on us and destroy everything we have", "who will marry you now? You have lost your religion and your birth right. If we dare to help you, we will be wiped out without a trace of blood left behind to tell of our fate." (P-22)

After her family refuses to accept Pooro, she marries to Rashid. One day Rashid brought one man and tattooed on her arm a new name. she had been given when she was married to him. 'Hamida' inscribed on her skin from that day she lives double life which Amrita Pritam explained poignantly; 'it was a double life: Hamida by day, Pooro by night. In reality, she was neither Hamida nor Pooro; she was just a skeleton, without a shape or name'. (P-25)

Pooro thinks that which is her true identity, Hamida or Pooro? Which life she wants to live? She is whirling in as a Hindu girl from esteemed family or a Muslim woman. Dilemma in dual identity makes her life traumatic as the situation outside. The partition event in 1947 between India and Pakistan cast a gloomy shadow over the euphoria that accompanied Indian independence from the clutches of an English domination over Indian. Psychic condition of Hamida becomes worst day by day. She remembered the things which done before her abduction, the happy days of her life with her family.

At the time of partition there were no humanity, no religious values and numbers of death taken place. It was a crucial time for both countries. With the independence of India British withdrew in 1947 from the area. Communal conflict of partition describes in novel by Amrita Pritam;

"Just as a peeled orange falls apart into many segments, the Hindus, Muslims and Sikh's of the Punjab broke away from each other. As clouds of dust float over the roads, rumours of "incidents" began to float over the countryside. It was said that men were being slaughtered in hundreds; rows of houses were being burnt down; neighbours were slitting each other's throats. No one's life or property was safe". (P-83)

Thus, this paper comprehends identity and women's perspective on partition of India. This is burning issue of those days. When British government decided to give freedom to India, all scenarios of a country and its people starve for life. Instead of men, women endure the pain of certain kind of violence, brutality of war, separation, disorientation identity. As Dr. Archana Sinha puts her word for the situation, "It has been quite disturbing experience all over the world that any conflict, a war, civil strife, communal riots or disturbance women and children became the prime victims of violence. Children are orphaned and women are not only widowed but also become victim of rape and abduction". (P-43) Women in the novel Pinjar, the skeleton represents as victim of cruelty of male dominance or patriarchy. Pooro or Hamida, Lajo, Kammo, and the mad women as dual identity and suppressed. Here in this novel woman as, marginalised, powerlessness and women of sufferings.

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Role of Social Media in Scholarly Communication

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Abstract

Social Media is important for shearing information to others. We all knowns that information is spreading speedy through social media in very effectively manners but we shearing information through media is unusually then we study in this research paper to social media concepts for scholarly communication and different type of Academic social networks is used for scholarly communication and important of social media in scholarly communication.

KEYWORD

Social media, scholarly communication, social networking, academic social networking

INTRODUCTION

Social media is best way to spreading information in new era. Many years back the source of information is reading newspaper, radio, bulletin and other sources this source of information is print version but social media information is in the form of screen base source to view in mobile screen or desktop screen. The source of social media is easy to access from any place and any time.

Scholarly communication is communication between to academician people to each other like research paper, article etc. this information is useful for the all researcher for their research purpose. Scholarly communication involves the creation, publication, discovery and dissemination of information and knowledge about academic research. The researcher and other scholar write to create new knowledge of particular field and it can disseminate their work for the future use.

REVIEW OF LITERATURE

Analysis of open access scholarly journals in media and communication (husain, shabhat and nazim, mohammad) the particular article is explanation the concept of open access publishing in the field of media and communication on the basis of data collection on open access journals. Information about the DOAJ covers 8492 in that 106 journals form media and communication published in 34 different countries in 13 different languages. Open access journals means it is easily available at internet they do not have any charges to access.

The methodology using for research is survey method and data collection from the most authoritative online directory of open access journals. The factual; data imported from the website of the DOAJ in Microsoft Excel format for further analysis in terms of year, country, number of journals, language and formats etc.

In this article according to the evident based on continuous growth of open access journal in media and communication and the mostly new journals started during late 1990. It is published in thirty four (34) different countries of six (6) continents. According to this Brazil is in the top rank, then USA, Spain, Australia and Canada. It's very surprising to note that India contribution toward the open access journals in media and communication is almost zero or nil. At present, most of the open access journal in media and communication are published from academic institution particularly university. Then according to result this time for Indian university to take initiatives in publishing open access journals. The most of the public research institution in India have stated providing free access journals over internet. From this initiative after few year it is possible that all university in India having published open access journals.

OBJECTIVE OF STUDY

● To study Use of social media in scholarly communication.

● To impact of social media in scholarly communication

SOCIAL MEDIA

Social media are interesting computer application technology that are shearing of information, ideas and other forms of expression via virtual communities and network. Day to day the use of social media is gradually increases than it is very easy to communicate with each other in the society for different purposes.

Social media is useful for social connected to the people and shearing of We know that the scholarly published material of institute are Article (a scholarly document which has been published), Paper (a scholarly material which been presented at a conference), E-script (an electronic manuscript) and many more. According to data of internet, The Chinese Academy of Science (CAS) institute measured highest rank research in the world.

SOCIAL NETWORKING

Social networking is the software programs to allow the user to interact and collaboration of their work with other users. It is including the searching, browsing, interact and connected with friends, comments, blog entries, video, music, tags etc. social network is allow to user to join and creating profile.

useful information to all. It is not matter to you friends are not live in your city then you are not talk to them.it talk to you form social media like Facebook, WhatsApp messenger etc.

SCHOLARLY COMMUNICATION

Scholarly communication involves the creation, publication, discovery and dissemination of information. Communication between the scholars for useful data information spreading the media. Academic research is use for future purpose then it is necessary to disseminating to others. The institute can disseminating their work in the form of journal, book etc.

The basically concept is from the web 2.0 and library 2.0 in library and information science scenario. We use social media form shearing information to other and we also benefit from social media for connect people with every part of the world.

To creating profile in social networking site to join our friends, writing blogs, communicating useful information to our friend and other. In our education system to learning through social networking site is enhance present era.

ACADEMIC SOCIAL NETWORK

Academic social network is social networking site for use as scholarly communication to scientists and researcher to sharing their knowledge It is basically to share the knowledge through social media or social networking sites.
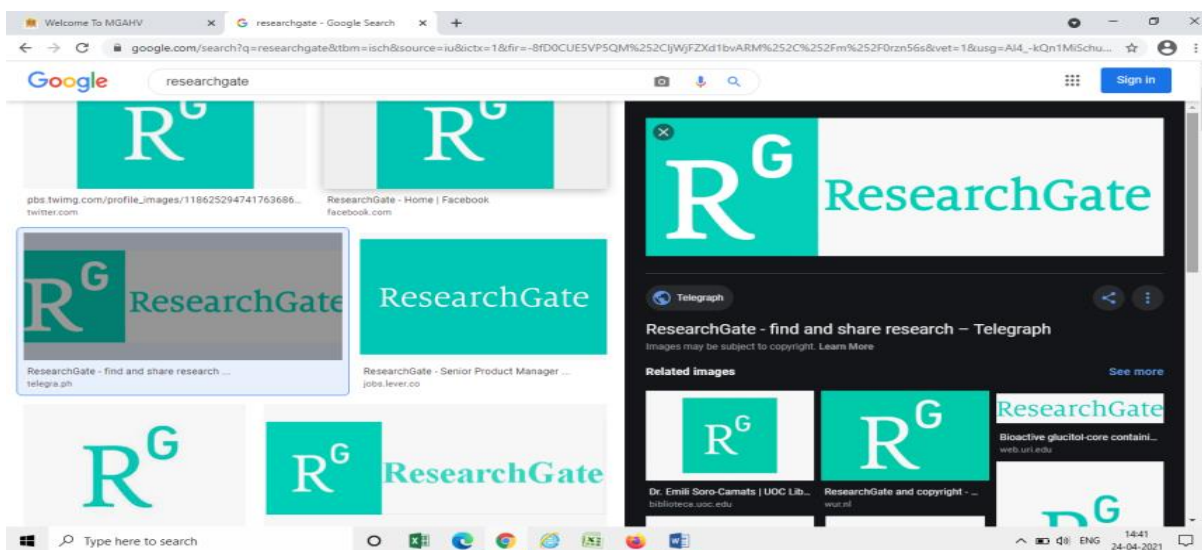
Research gate is European commercial social networking site. This networking site for scientist and researchers to share paper, answering question, ask and find

collaborators. It is created by Ijad Madisch, Soren Hofmayer and Horst Fickenscher. It is launched in May 2008. User using 17 Million (May 2020).
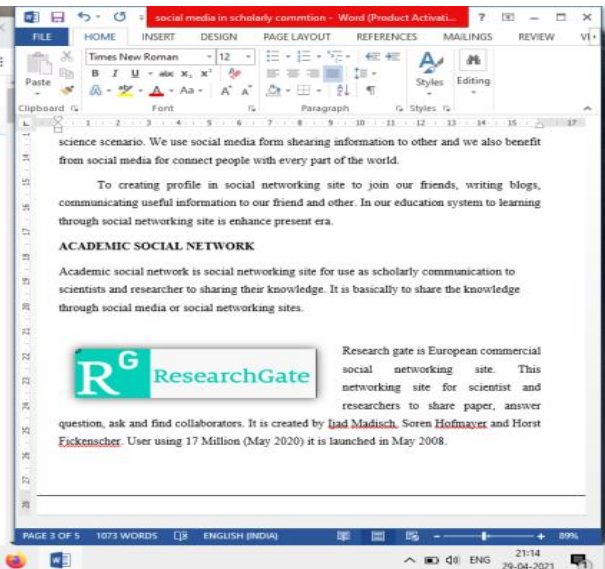
Google Scholar is freely accessible web search engine that indexes the full test or metadata scholarly literature across an array of publishing format and disciplines.

It is realised in November 2004. Site is basically type of Bibliographic Database. Google Owner of Google scholar.
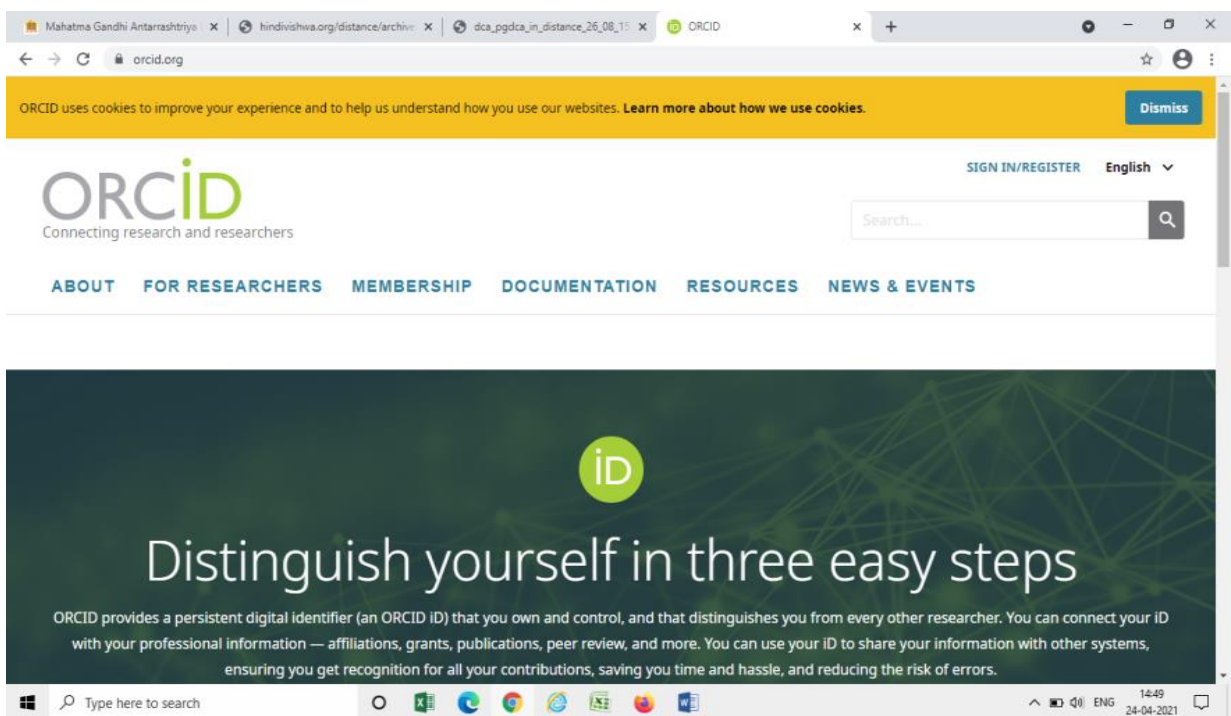
ORCID (Open Researcher and Contributor Id) non-proprietary alphanumeric code to

uniquely identify authors and contributor of scholarly communication. Organisation is

ORCID,inc and Introduced in 16 October 2012. The end of 2013 had 111 member organization and over 460,000 registrants.

In 16 January 2021, the number live accounts reported by ORCID was 10,510,158.
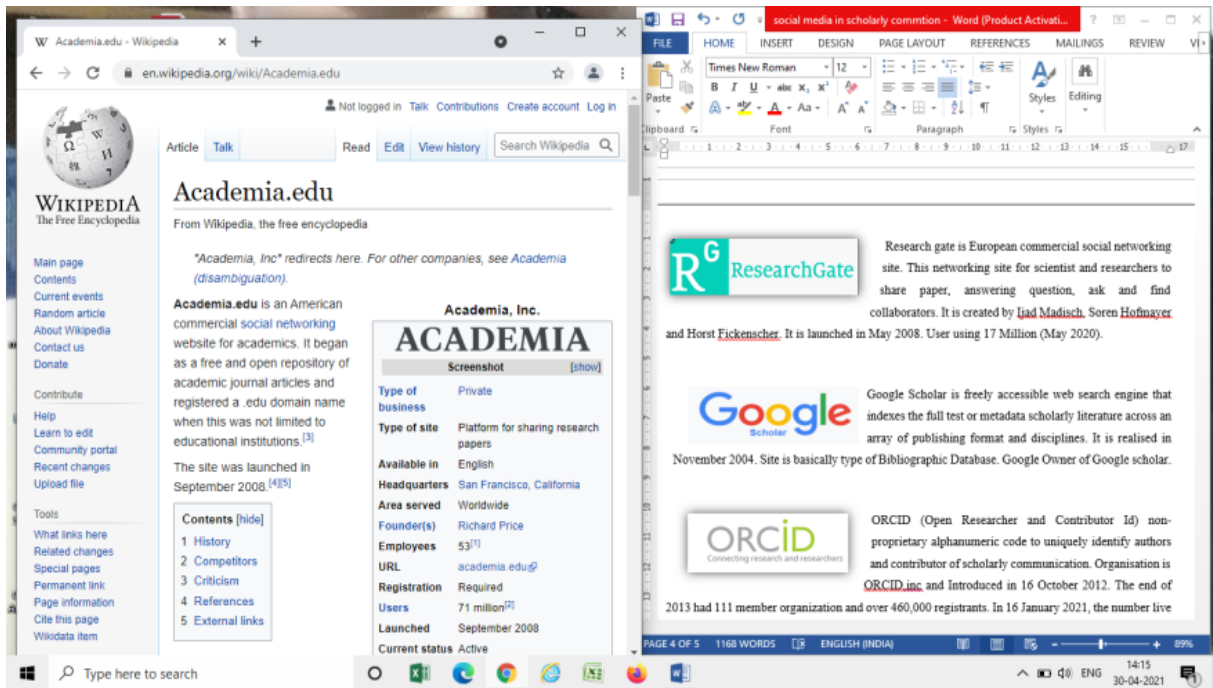
Amedemia.edu is an American commercial social networking website for academics. It began as a free and open repository of academic journal articles. Site is type of platform for sharing research paper. Headquarter in California. Founder is Richard Price. It is lunched in September 2008.
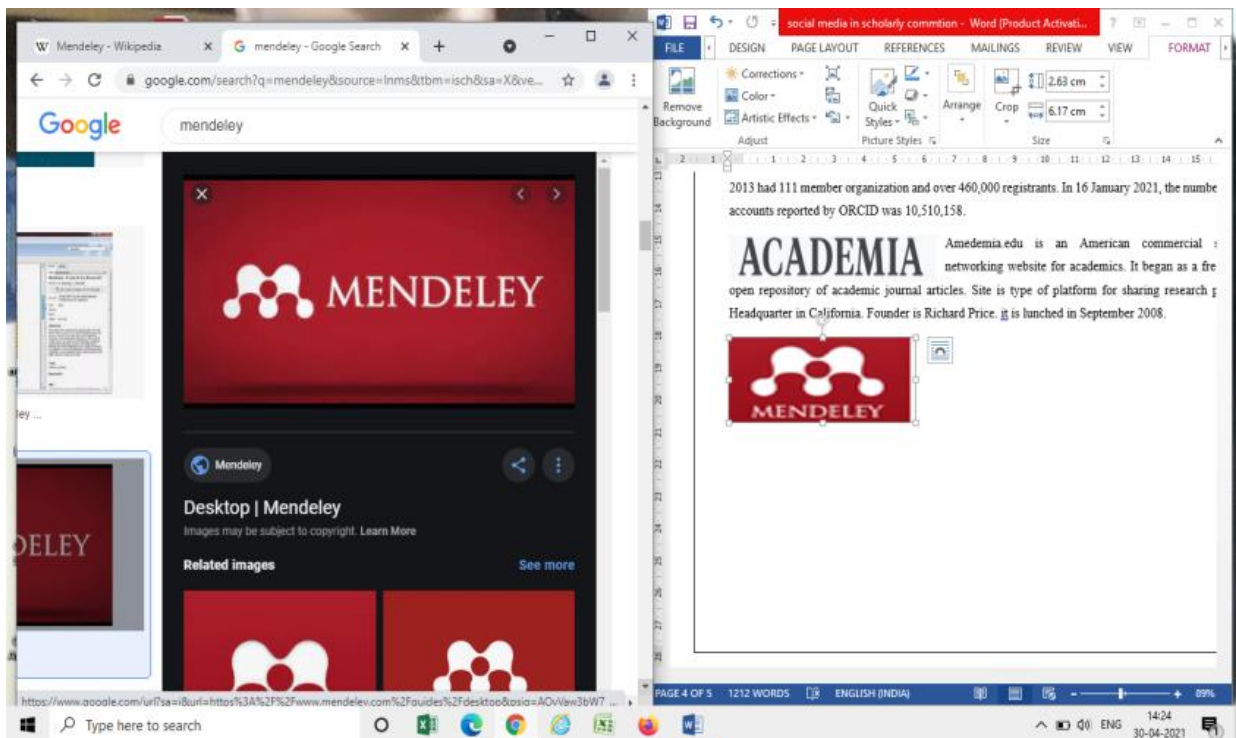
Mendeley is company based in London, (United Kingdom) which provides products and services for academic research. It is known as reference manger which is used to manage and share research paper and generate bibliographies for scholarly articles. It is initial release in August 2008 by Elsevier as developer. Original author is Paul Foeckler, Victor Henning and Jan Reichelt. Type of software is reference management.
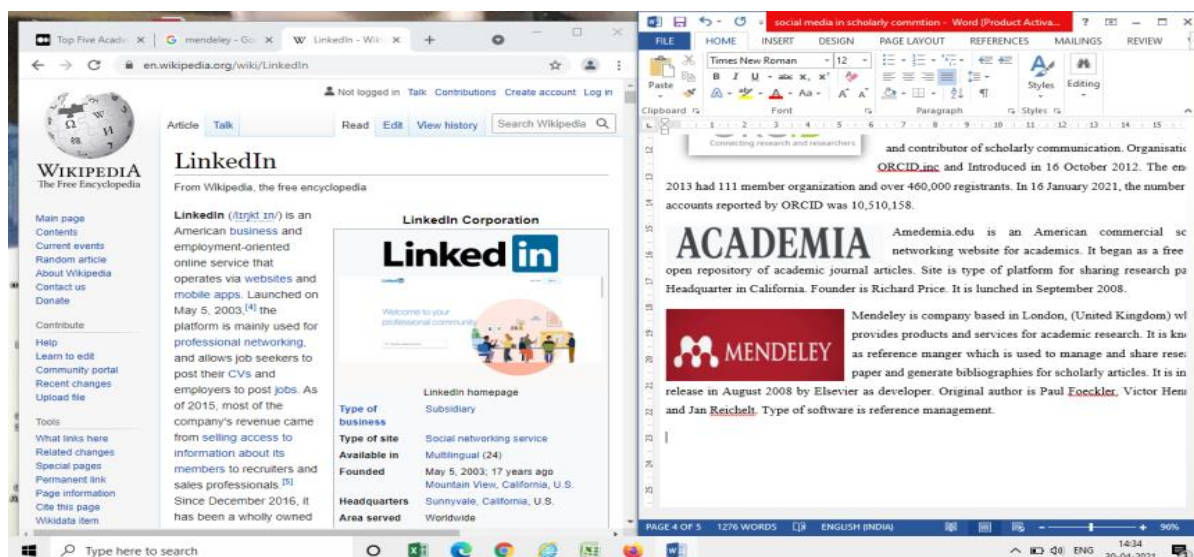
Linkdin is an American business and employment oriented online service that operates via website and mobile apps. It is launched in May 5, 2013, the platform is mainly used for professional networking and allows job seekers to post their CVs and employers to post jobs. It is social networking service used and available in 24 Multilingual.

Headquarter in California. Parental organisation is Microsoft Corporation.

CONCLUSION

Social media is important for shearing of information for scholarly communication. Academic social network use is gradually increase for scholar community and use of social media for information collection and retrieval from the social networks. Many researcher use of academic social networking site for their research update and shearing our research to others.

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Evaluation of E-Resources under INFLIBNET- N-LIST

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Abstract

E-resources are resources in which information is stored electronically and it can be accessible through electronic systems and E-resources are resources in which information is stored electronically and it can be accessible through electronic systems and network environment. E-resources are a very broad term that includes a variety of different file formats. Instant access is quite possible with E-resources within a fraction of second. Acquiring knowledge from E-Books, E-Journals, Online resources, CDROM,

Internet with related Databases are the impact of E-Resources. The purpose of this paper is to identify the availability of E-resources facility and accessing mode under the INFLIBNET (Information Library Network) N-list Project. A college Component of E-shodhsindhu Consortium with access to 6,000+Journals, 1,64,300+ E-Books Under the N-List and 6,00,000 E-Books through NDL (National Digital Library).

Keywords: E-Resources, Electronic, Consortia, Database, Statistical

INTRODUCTION

An electronic resource is defined as a resource which requires computer access or any electronic product that delivers a collection of dada, be it text referring to full text bases, electronic journals, image collections, other multimedia products and numerical, graphical or time based, as a commercially available title that has been published with an aim to being marketed. These may be delivered on cd rom , on tape, via internet and so on. Over the past few years, a number of techniques about related standards have been developed which allow documents to be created and distributed in electronic form. The e resource on magnetic and optical media has a vast impact on the collections of university libraries. Electronic publishing has lead to new era of communications and information sharing. It creates opportunities for users as well as authors and publishers. Many of the electronic books or electronic publisher's web site freely permit and encourage readers to provide feedback on works, often directly to the author rather to the publisher. Nevertheless users may establish their own accounts, charge services to credit cards or to pay by prearranged method, and have requested material delivered directly to them

by fax, e-mail, etc. today, libraries of all kinds have been spending larger and larger shares of their budgets to adopt or gain access to electronic resources from publishers and vendors. This is due to the fact that e resources have enabled libraries to improve services in a variety of ways. First, most e-resources come equipped with powerful search and retrieval tools that allow users to perform literature searches more effectively and efficiently. Moreover, since most relevant e-resources are now available through the web, users can have desktop access to them 24 hours a day. There are several forms and types of electronic resources which are available on the internet, some of the popular ones that are gaining ground are the electronic journals, standards, technical specifications, reports, patents, full text articles, trade reports and hosts of other document sources. Also the printed editions of scholarly journals are available on the web. The publishers of journals are themselves providing services like contents, abstracts of articles, full text, before the actual printed edition is put on the stands. Majority of this kind of service providers are those publishers who have several journal publications to their credit, e.g., Elsevier, Academic Press, Springer, Oxford University Press, Taylor

and Francis Blackwell Science and others. to anyone having access to RSS feed with free of cost. Some of the journals are only available on commercial basis for which to pay and use the required amount, and for these journals, users have to pay for the view and if needed, per copy for the print also. UGC-INFONET and INDEST- Consortium are two major initiatives. As well as the most popular database service also known as INFLIBNET(Information & Library Network) under the INFLIBNET, N-List project has providing effective and efficient access to e-resources like e-books & e-journals to colleges.

ABOUT INFLIBNET

INFLIBNET Centre (Information and Library Network Centre) is an autonomous Inter-University Centre of the University Grants Commission (UGC) of India under Ministry of HRD (MHRD) located in Gandhinagar, Gujarat. The centre was initially started as a national project under IUCAA in March, 1991

ABOUT N-LIST

The Project entitled "National Library and Information Services Infrastructure for Scholarly Content (N-LIST)", being jointly executed by the e-ShodhSindhu Consortium, INFLIBNET Centre and the INDEST-AICTE Consortium, IIT Delhi provides for i) cross-subscription to e-resources subscribed by the two Consortia, i.e. subscription to INDEST-AICTE resources for universities and e-ShodhSindhu resources for technical institutions; and ii) access to selected e-resources to colleges. The N-LIST project provides access to e-resources to students, researchers and faculty from colleges and other beneficiary institutions through server(s) installed at the INFLIBNET Centre. The authorized users from colleges can now access e-resources and download articles required by them directly from the publisher's website once they are duly authenticated as authorized users through servers deployed at the INFLIBNET Centre.

N-LIST: Four Components

The project has four distinct components, i.e. i) to subscribe and provide access to selected e-ShodhSindhu e-resources to technical institutions (IITs, IISc, IISERs and NITs) and monitor its usage; ii) to subscribe and provide access to selected INDEST e-resources to selected universities and monitor its usage; iii) to subscribe and provide access of selected e-resources to Govt./ Govt.-aided colleges and monitor its usage; and iv) to act as a Monitoring Agency for colleges and evaluate, promote, impart training and monitor all activities involved in the process of providing effective and efficient access to e-resources to colleges.

The INDEST and UGC-INFONET are jointly responsible for activity listed at i) and ii) above. The INFLIBNET Centre, Gandhinagar is responsible for activities listed at iii) and iv) above. The INFLIBNET Centre is also responsible for developing and deploying appropriate software tools and techniques for authenticating authorized users.

OBJECTIVES AND RESPONSIBLITIES OF N-LIST

Major objectives of the Group is to provide current as well as archival access to e-resources to faculty, researchers and students in colleges and universities at a highly discounted rates of subscription and at the best terms and conditions using consortia approach. The Group also evaluates impact of access to peer-reviewed scholarly content on research productivity of the institutions both in terms of quality and quantity of publications in colleges and universities. The Group imparts training to the users, librarians, research scholars and faculty on use of electronic resources with an aim to optimize their usage.

MAJOR ACTIVITIES:

The Group implements, monitors and executes all consortia initiatives taken-up by the Centre. Major activities of the Group are:

- Coordinating meetings of its Committees including National Steering Committee, Negotiation Committee, Resource Selection Committee, etc
- Negotiating rates of subscription and its terms and conditions;

- Ensures IP-based access of subscribed e-resources to beneficiary universities;
- Attend to the problems faced by universities and colleges and liaise with publishers to resolve such problems;
- Develop tutorials and promotion materials, impart training and technical support to member universities;
- Propagate the Consortium amongst other institutions so as to extend its benefits to other institutions by enrolling Associate Members;
- Evaluate subscribed e-resources and monitor its usage regularly;
- Examine and amend license agreement with publishers for access to various

electronic resources on behalf of members;
- Maintain and update website of the Consortium;
- Organize awareness programme to promote e-resources;
- Improve cooperation and communication amongst member universities;
- Measure impact of access to e-resources on research output in beneficiary universities; and
- Present periodic report on extent of usage of e-resources, economics of the consortium and its impact on research output.

List of E-Resources under INFLIBNET ((N-LIST)
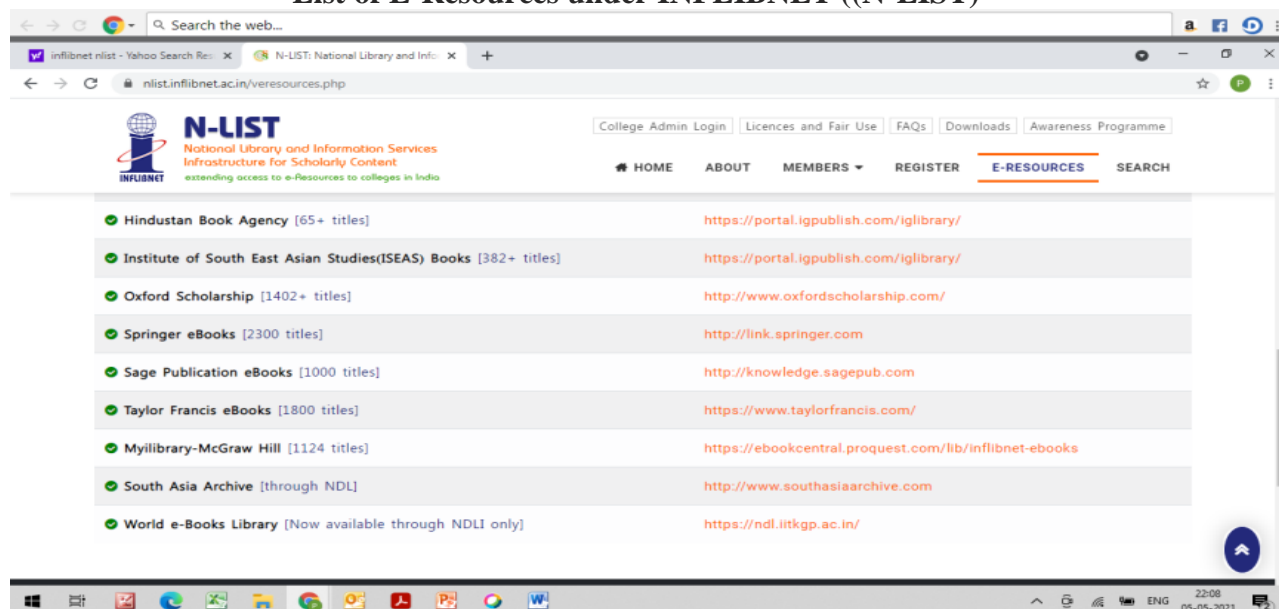
E-JOURNALS RESOURCES

- **American Institute of Physics**

AIP Publishing is a wholly owned not-for-profit subsidiary of the American Institute of Physics (AIP). AIP portfolio comprises highly regarded, peer-reviewed journals, including a growing portfolio of Open Access titles, that cover all areas of the physical sciences. The research published in these titles paves the way for new fields of study, gives rise to new techniques, and provides inspiration to contemporary researchers. AIP Publishing's mission is to support the charitable, scientific and educational purposes of AIP through scholarly publishing activities in the fields of the physical and related sciences on its own behalf, and on behalf of AIP publishing partners to help them proactively advance their missions.

E-BOOKS RESOURCES

- **Cambridge University Press(E-Journal & E-Books)**

Cambridge Core is the home of academic content from Cambridge University Press. Built with our users in mind our online platform has been designed to help readers

and researchers to make fast and easy journeys to a vast range of valuable content. We consulted extensively with almost 10,000 users while developing Cambridge Core to make sure we are providing a platform that meets the needs of our researchers and customers.

Cambridge Core is the place to find valuable, useful and inspirational research and academic information. With over 1.6 million journal articles and 36,000+ books, Cambridge Core is the central destination for academic research. As a leading publisher of scholarly journals and books, Cambridge University Press is committed to meeting high standards of ethical behaviour at all stages of the publication process.

These guidelines outline the publishing ethics responsibilities of Cambridge University Press, authors, peer reviewers and editors. At Cambridge University Press, the integrity of their academic content and publishing process is paramount. This document outlines the best practice principles that we apply to our books and journals. We hope these guidelines will be useful to many different groups, including authors, peer reviewers, editors within and outside of Cambridge University Press, societies, publishing partners and funders. Cambridge University Press is a member of the Committee on Publication Ethics (COPE); a global not-for-profit organisation which aims to support publishers and editors to achieve high standards in publishing ethics. Although COPE primarily provides guidelines and resources for journal editors, these can also be useful to books editors – so we reference them throughout this document. We also follow standards and best practice guidelines set by other relevant industry associations. Any external guidelines we follow are referred to in the relevant sections below. To find our policies for researchers submitting early research outputs or working papers to Cambridge Open Engage, please see the Cambridge Open Engage website.

- **E-Brary**
  E-Brary provides Trusted Ebooks from Scholarly Sources.

- **Hindustan Book Agency**

  Hindustan Book Agency (HBA) established over 60 years ago, publishes advanced level books in mathematics and physics. The company publishes a series of books in mathematics, Texts and Readings in Mathematics, and a similar series in physics entitled, Texts and Readings in Physical Sciences.

- **SAGE Knowledge**
  SAGE Knowledge is a cross-media platform, home to an expansive range of SAGE Book, Business Case, Reference and Video titles within the Social Sciences. In addition, links to related SAGE Journals and SAGE Research Methods content via the SAGE Recommends widget on each content page create a diverse research environment.

- **Alumni Access**
  University alumni may have access to the content hosted on SAGE and CQ Press platforms through their university library, based on their university's current and active holdings. All alumni registered with subscribing or purchasing libraries will be able to access these resources, including more than 1,000 scholarly and professional journals at no extra fee.

  University libraries already support current students and scholars with access to online resources through both on-site and remote services. This license extends this offering to alumni via IP address, ATHENS, or SHIBBOLETH through the institution's account. SAGE does not have the information or systems necessary to authenticate an individual as being an alumnus of a particular institution. Because of this, institutions will need to manage the authentication process and provide alumni with a route through the institutional IP network or with an ATHENS or SHIBBOLETH profile.

- **South Asia Archive**
Taylor & Francis Group partners with researchers, scholarly societies, universities, and libraries worldwide to bring knowledge to life. As one of the world's leading publishers of scholarly journals, books, e-

books, and reference works, we publish content spanning all areas of humanities, social sciences, behavioural sciences, science, and technology and medicine. The name of Routledge is equally well known as the social sciences and humanities imprint of Taylor & Francis Group.

As global scholarship advances, Taylor & Francis embraces new tools and novel approaches to satisfy scholars in a digital world. Thinking digitally means more than putting paper products online; it means reconfiguring our approach to source material and structuring collections of rare and hard to find material in a way that makes the content more discoverable, more relevant, and much semantically richer. The digital products thus become almost more powerful than the source documents themselves, while being infinitely more accessible, and linking seamlessly with other library resources.

- **World E-Books Library**

National Digital Library of India (NDLI) is a virtual repository of learning resources which is not just a repository with search/browse facilities but provides a host of services for the learner community. It is sponsored and mentored by Ministry of Education, Government of India, through its National Mission on Education through Information and Communication Technology (NMEICT). Filtered and federated searching is employed to facilitate focused searching so that learners can find the right resource with least effort and in minimum time. NDLI provides user group-specific services such as Examination Preparatory for School and College students and job aspirants. Services for Researchers and general learners are also provided. NDLI is designed to hold content of any language and provides interface support for 10 most widely used Indian languages. It is built to provide support for all academic levels including researchers and life-long learners, all disciplines, all popular forms of access devices and differently-abled learners. It is designed to enable people to learn and prepare from best practices from all over the world and to facilitate researchers to perform inter-linked exploration from multiple sources. It is developed, operated and maintained from Indian Institute of Technology Kharagpur.

Conclusion

Evaluation of e-resources is one of the important tasks of the researcher or user because before subscribing a database or e-journal a researcher or user has to make sure many basic requirements about the database or e-journal. He has to go through the content of the database, its reliability, publisher's reputation, authenticity, accuracy and competency, searching options, whether article is available in full text or not, its document option as PDF, DOC, HTML. Its licensing, vendor support above all whether it has archiving facility. INFLIBNET N-LIST one of the useful database for e-boos & e-Journals. This database provide e-information services & e-infrastructure for scholarly Content for their users. UGC (University Grants Commission) has also recommended & forced for this database to all Govt. aided Colleges Covered under section 12 B of UGC Act & Non-Aided Colleges (Except Agriculture, Engineering, Management, Medical, Pharmacy, Dentistry and Nursing for the better academic enrichment in the information explosion era. It is very Useful E-resource Database for all Researchers & Users.

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The Framework of Management Information Systems in Decision Making: An Important Factor in Digital Era

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Abstract

The purpose of this paper is to examine the role of management information systems in Decision making in organizations. The role of management information systems (MIS) in decision making is to generate data that is useful to management. Choosing what data MIS tracks as well as how management uses this data in decision making can make or break the direction of a company in the competitive marketplace.

Management Information Systems is a useful tool that provided organized and summarized information in a proper time to decision makers and enable making accurate decision for managers in organizations.

This paper will discuss the MIS, objectives of MIS, Application of MIS, the MIS model, and in particular it will highlight the role of MIS in importance of decision making and limitation of decision making.

Key words: Management Information Systems (MIS), Decision Support Systems, Decision-making

Introduction

A Management Information System is an information system that evaluates, analyses, and processes an organization's data to produce meaningful and useful information based on which the management can take right decisions to ensure future growth of the organization.
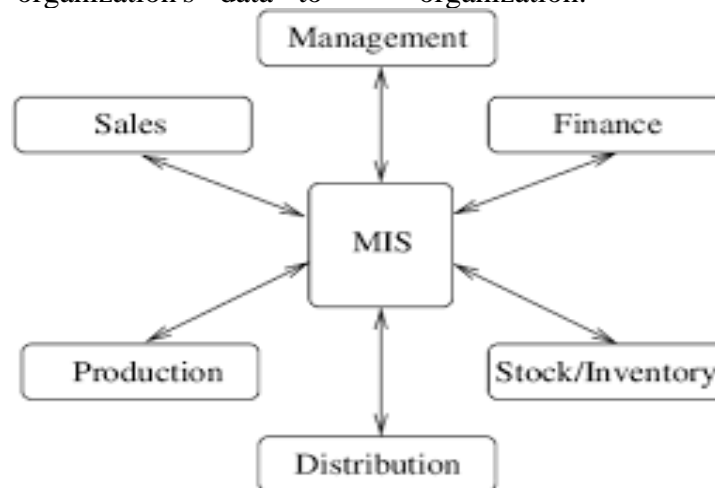
Management information systems are computer-based databases comprised of information regarding company operations. Management and top executives can use MIS to track management performance as well as to run reports about things like productivity, efficiency, revenue, product performance, team sales and more. Many MIS systems show current performance contrasted with projected performance so that managers can tell whether they are falling behind, meeting goals or exceeding them.

The importance of MIS in decision making lies in its ability to change the direction of management teams and entire organizations. For instance, if the MIS reports show that all but one management team is exceeding the quarterly performance projections, extra help

can be brought in to help the struggling team, or executives might choose to terminate and then replace the poorly performing team.

Types of Information Systems
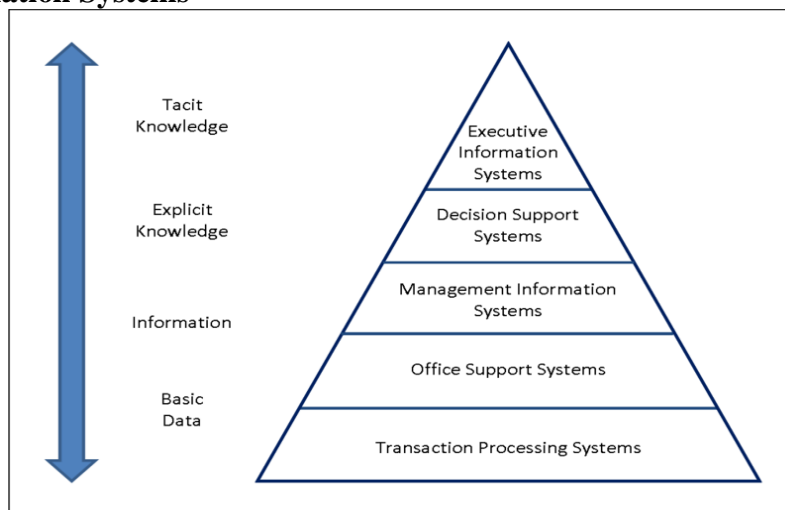
Management information systems are used by management for decision making but should not be confused with other information systems used by a variety of employees. Some other information systems include the following:

- **Executive-information Systems:** Executive-information systems merge together MIS and DSS in order to provide top executives with the data they need to make vital decisions about the direction of the company as well as employee performance strategies.
- **Decision-Support Systems:** Decision-support systems (DSS) are used by management to make organizational decisions versus the management decisions for which MIS is used. For instance, while MIS could be used to make decisions about assisting a poorly performing employee, DSS could be used by executives to create an overall shift in direction based on company and market trends.
- **Management information Systems:** Management information Systems are used by employees who rely on knowledge for performing their basic job tasks, like company engineers, finance experts and human resources personnel. KWS systems include things like computer-animated drawing systems,

human resources systems, financial workstations and virtual reality systems.
- **Office-support Systems:** Office-support systems help facilitate the daily operations of an office setting and include things like the voicemail system, word processing programs and email. These are basic systems that are used by most employees at every level of an organization.
- **Transactional-Processing Systems:** Transactional-processing systems (TPS) are used by companies to fulfil purchases, place orders, bill clients, track received orders and more. When a TPS works well, and people use it as intended, it provides accurate information on inventory, sales rates, cost for materials, order fulfilment and many other details of daily operations. This information is useful to everyone, from a sales employee to middle management and top executives.

MIS Tracks

Management information systems generate reports about all kinds of data that are useful to management in decision making. This includes reports on things like employee performance, employee efficiency, the effectiveness of training, completed work and work that still needs to be completed. MIS can compare employee performance, rank

employee performance and compare performance to projections and expectations. For instance, an engineering department at a major telecommunications company could have a MIS that tracks each employee's workload, jobs, job due dates and accuracy percentages. When a manager runs the MIS report for the week, month or quarter, the report will highlight late jobs, employees performing below company standards and employees with an overburdened workload. This report is then discussed at management and team meetings in order to address issues before they become crises.

Objectives of MIS

While the objective of a transactional-processing system is to provide accurate transaction data, and the objective of office-automation systems is to increase office communication, management information systems have specific objectives too. While they vary from company to company based on the data tracked, the following are common objectives:

- Compare actual performance to expected performance.
- Facilitate efficient and timely managerial planning. Reduce costs by highlighting time waste in the organization.
- Provide data about the performance of employees, management, products, services, money, materials and equipment.
- Highlight organizational strengths and weaknesses.
- Illuminate product- or material-quality problems in order to reduce material waste.

The role of management information systems in an organization is to provide the most accurate data possible so that management can make wise and timely decisions in order to increase the bottom line.

Application of MIS

The application of MIS in an organization requires involvement of many key team players, including systems analysts, information technology specialists, computer programmers, management, executives, quality-control personnel, help-desk specialists, information security and more. Proper application of MIS should result in the following advantages:

- **Increased Profits:** MIS application can result in new product development, changed marketing, changed packaging, improved customer service, a growing product line, better communication with different levels of customers, competitive pricing and higher customer retention rates.
- **Increased Quality:** MIS application contributes to increased quality through reducing waste, helping in the selection of quality materials and implementing warranties/guarantees that match material quality.
- **Decreased Costs:** MIS application helps management become more strategic about material sourcing, staffing, scheduling, increasing efficiency, improving processes, managing inventory appropriately and manufacturing goods at the right time.

Role of Management Information Systems in Organizations

The role of management information systems in organization decision-making processes is key to helping businesses reduce waste and increase profits. MIS reports can be used by individual managers and groups of managers and can be shown to employees to highlight where they are performing well and where they need to grow.

When management has an accurate report, they do not have to guess about who is doing well or what needs to be improved or wonder where their blind spots are. The data help them see a clearer, less-biased picture than they could come up with on their own.

Implementing Management Information Systems

Once management information systems are in place, implementing them into management workflow is vital to their

effectiveness. Management needs to be aware of how to access the data, run regular reports and find help when they need it. Visual presentations and opportunities for hands-on exploration of the systems help managers to get used to accessing data before they need to.

Help-desk personnel could choose to host a class or webinar that walks management through every step needed to navigate through your company's MIS. Due to the importance of MIS data in decision making, it is imperative that management has a thorough understanding of how and when to best use the system.

Importance of Decision Making

Managers regularly make decisions that impact the daily lives of their employees, so having accurate data is important. Changes introduced by management have the power to alter someone's life by:

- Increasing or decreasing stress levels.
- Increasing or decreasing workload.
- Increasing or decreasing ease of job performance.
- Increasing or decreasing job task understanding.
- Giving or taking away livelihood.

The large impact of managerial decisions on the everyday lives of people as well as on the company's bottom line means that decisions cannot be made lightly or without adequate information.

Decision-Making Processes

Many companies train their managers to make decisions using a structured decision-making process. While these processes vary slightly from organization to organization, a basic seven-step process is common:

1. Identify the problem.
2. Gather data related to the problem.
3. Identify possible solutions to the problem.
4. Consider pros and cons of each solution.
5. Choose the solution that minimizes risks while increasing benefits.
6. Execute your plan, adjusting as needed.
7. Review the effectiveness of your plan to help inform future decisions.

Importance of MIS in Decision Making

The importance of MIS in decision making can be seen throughout the typical corporate decision-making process. MIS reports typically alert management about problems by highlighting poor performance, lower than expected sales, problems in efficiency and so forth.

These same reports allow managers to gather data related to the problem by looking at trends over a certain period of time and seeing where improvements can be made. This information empowers managers to brainstorm a wide variety of possible solutions to the given problem so that they can consider the pros and cons of each one. This makes it possible for management to choose and execute a plan to solve the problem.

Future MIS reports should show improvement in the problem areas so that managers can accurately evaluate the success of their given plan and make adjustments going forward.

Proactive Versus Reactive Decision Making

The importance of MIS in decision making lies in its ability to help managers become proactive versus reactive decision makers. Without proper data, crises can build in the background and then explode, causing managers to go into survival mode and make reactive decisions that Band-Aid the problem rather than prevent it in the first place.

The role of management information systems in organization leadership is to give a heads up about growth areas before major crises emerge so that they can make proactive decisions. This results in crisis prevention so that the company can focus on growth.

Goal Setting and MIS

Because MIS provides a plethora of information that helps with proactive decision making, it is also helpful for goal setting and review. When your management team sets goals for the week, month, quarter or year, those can be programmed into your management information system. Then, it is

easy to track actual performance against your goals and then either increase or decrease your goals in the future to make them more probable and make profit margins more accurate.

For instance, if your sales team sets a goal to do $25,000 in sales this month but is only able to come up with $15,000 in sales when working efficiently, you can try setting a different goal next month. Maybe you set a goal for $20,000 and then run a customer special to make that more achievable and find that your team does $19,000.

You know that the following month is busy for sales, and so that month your team does $21,000 in sales and can be reasonably certain that $20,000 is a pretty accurate prediction of team sales going forward. The information used to set these numbers and adjust them all comes from your MIS report showing total sales and employee-performance trends.

Limitations of MIS in Decision Making

While the role of MIS in decision making is vital to the health of most businesses, it's not without limitations.

Management information systems measure data but cannot always accurately collect information on things like team morale, job satisfaction and other abstract dynamics at play in the workplace.

Human resources specialists, corporate psychologists and good old-fashioned relationship building can help make up for the blind spots of MIS.

The Role of Management Information Systems in Decision Making

Management information systems (MIS) provide data to inform company decision making, reduce waste and increase profits. MIS in company management provides a broad picture of company performance, acts as a planning tool, emphasizes strengths and weaknesses, helps improve performance and illuminates' levels of organizational efficiency. All levels of management, departments and even customers can use the information generated through various MIS data to inform decisions

like buying, hiring, reorganizing, pricing, marketing and budgeting.

Limitations on Management Information Systems

A management information system (MIS) is set of internal controls that aid company management in running a business on a daily basis. The MIS is not just a computer information system that gathers information, but an overall decision-making tool used by management.

Information System

All businesses today utilize some form of a technological information system in their company. Using an automated system to record and process business transactions is essential to running a profitable company and responding to market fluctuations. However, information systems are best for just collecting and reporting company information; management must still review and use the information for achieving company goals.

Management Methods

The information reported by the MIS will help management find areas that need improvement in their company. How this information is used to correct business operations relies on the style of management used in a business. Using a de-centralized management style allows for corrections to be made by the front-line manager; this allows for a great deal of autonomy in management positions. Centralized management styles rely on top-level managers to correct business operations.

Resource Management

MIS reporting helps business understand how well they are utilizing the resources of their business. Production facilities, asset management, and labor are examples of resources that must be reviewed by management. Inefficiently using resources can raise costs and limit growth of a company, creating lower profit margins and reduced sales.

Decision Process

All companies use some form of a decision process when reviewing the information gathered from their MIS. Each

piece of information is reviewed and used to decide whether operations should be increased or decreased, new markets found for products, or profit margins increased. The decision process includes all parts of the company management, seeking to create the most informed decision possible relating top the reported information.

Communication

Proper communication aids the success of management decisions based on the information from the MIS. Communication allows top-level management to discuss the information will department level and front-line managers, creating a downward communication flow for decisions. Upward communication is also important regarding decisions, allowing front-line employees an opportunity to discuss the MIS information with upper management. Open communication lines allow companies to receive input from all employee levels, making the best decisions from the MIS information.

Facilitate Information Collection and Processing

One of the main objectives of MIS is to collect data more easily and process it for use within your organization Not only can MIS automatically gather data such as sales transactions and inventory orders from internal sources, but they can also work with external sources like industry databases and market research.

These systems are also capable of processing data, including sorting, performing financial calculations and creating summaries. This saves you time from doing your own research and putting the data into a useful form for daily decision making and performance management.

Assist with Company Decision Making

The information that MIS can gather, process and store is useful for generating reports that you can use in managerial decision making both in the long term and short term. For example, you can use generated sales and marketing data to assess the effectiveness of your latest campaign and make adaptations to improve its success.

Having access to real-time financial data about your company helps with creating and adapting business strategies, developing budgets and making decisions about new product and service offerings.

At the same time, your employees have access to the key data they need to make daily decisions in their roles. For example, lists of customer leads come in handy for your salespeople who are making calls, while knowledge management systems include key information your employees can use to assist customers with issues such as technical support. If you have a warehouse, your staff can take advantage of information about inventory levels and customer orders to do their jobs more effectively.

Allow for Better Organizational Communication

Since they store your company's data in a centralized location, MIS have the objective of improving communication throughout your organization. Rather than having to hand information over to specific employees, they can simply log in to the system and see it for themselves anytime they need it.

At the same time, the reporting capabilities of MIS make it easier to communicate goals, results and potential issues to employees and managers, whether you hold formal meetings or use another means to share the information. Even staff who work remotely will be able to keep up with the company's performance.

Conclusion:

The role of information in decision making cannot be overemphasized. Effective decision-making demands accurate, timely and relevant information. MIS provides accurate and timely information necessary to facilitate the decision-making process and enable the organizations planning, control, and operational functions to be carried out effectively. MIS also plays the crucial role of providing a wide range of streamlined options from which decision-makers are able to make their preferred choices and this ensures that whatever choices are made by decision makers, the outcome, more often

than not, becomes positive. This, as a matter of fact, is the reason why many decision makers tend to prefer using MIS tools when making tough business choices. MIS as renowned concept, having good decision choices guarantees viable decisions in our businesses.

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It gives me immense joy to welcome and congratulate all the researchers to "Research Awakening". Our college has always laid a premium on excellence in every field- academics, sports, extension and cultural activities and research. Our excellence is reflected in the A grade that we received in the third cycle of NAAC. Research is gaining importance in today's world and taking this into consideration, we have always promoted research culture. The aim of research in higher education is to create and disseminate knowledge to people through students and professors.

I personally feel, that research is the backbone of a college. In this platinum jubilee year, we have made this platform open for students, research scholars and guides to contribute to our journal "Research Awakening" and to open new vistas of knowledge. Our aim in launching "Research Awakening" was to support research in higher education and to enhance and enable the capability of the faculty members in the field of research. I extend my good wishes and warm greetings to the researchers.

Dr. Smita Deshmukh
(Principal)
Shri Shivaji Arts and Commerce College,
Amravati

Research Awakening

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