

# **SUSTAINABLE DEVELOPMENT IS THE DIRE NEED OF TODAYS TIME**

**(Book Chapter)**

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**Editors**

**Dr. Sourabh Jain,  
Dr. Yatin P. Vyas,  
Dr. Dipak M. Sanki  
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**Editors**

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# DIGITALIZATION: A REVOLUTION TOWARDS SUSTAINABLE DEVELOPMENT

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**Abstract** - Over the previous two decades about two billion people have been connected via digitalization. This revolution in digitalization has had a huge and permanent influence on the world and on the Indian security sector. The capital of India has been a long-standing strategy since its official inception in the 19th century and may be referred to above as being backed by a well-designed system at a highly mature level. The digitalization of the monetary products and services has been achieved and the geographical restrictions removed for more consumers. Previous investors have been hit alone by their brokers, but with the help of Digitalisation, they now actively participate in value investments. Trading saved time, energy and dollars, since it provides market access from anywhere. This article seeks to examine the influence of digitalization on the strategies of investment. In addition, this paper examines the current digitation and marketing conditions in India and the scope of the Indian digital market.

## 1 INTRODUCTION

The world is going digital, and the pace of transaction is rising. Digital transactions are not new to India but it had been concentrated to the urban part of the country. But, Indians are known to be nimble and adoptive to technology.<sup>1</sup>

India has close to 300 million internet users. Within this, Google estimates it took 20 years for India to notch its first 100million users, while the next 100 million took 2 years and 1.3 years respectively. This is expected to reach 600 million by 2022, with users across gender and age-groups.<sup>2</sup> Around 170 million males of age 25+ years visited financial websites. While, investment domain is not a male-domain in any sense, the absolute numbers are eye-catching by themselves.<sup>3</sup>

Internet has reached the nook and corner of the country and the banking system is completely computerized. Enhanced banking network coupled with mobile banking has increased the confidence of public, at large, to save their hard earned income in banks and invest the surplus amount in the myriad of investment vehicles through their respective investment strategies. Moreover, in an endeavour to increase digitization in banking system, the Government of India has encouraged every earning member of the household to open a bank account, making it easier to transfer the wages/ salary directly to his/ her bank instead of paying it in cash.<sup>4</sup>

Over last couple of years, the banking industry has been on their toes to get the bottom of pyramid of the society in the banking financial system. The financial inclusion using the Jan Dhan Adhaar accounts has changed the dynamics of transaction for both the Government of India and the end user along with the banking system. The government has utilised the Jan Dhan accounts to pay the MNGREGA wages, subsidies of different formats to the actual beneficiaries. This helped the government plug the leakages in the system i.e. the funds are now reaching the actual beneficiaries.<sup>5-7</sup>

Earlier, people used to have substantial amount of cash at home to take care of the contingencies; now, since they find it safe to park in bank and easier to transact using round the clock banking facility, they opt to keep minimal cash in hand. Further, with the advent of numerous online payment modes like debit cards, credit cards, e-wallets, UPI/USSD and Adhaar enabled payment services people can now make the payments instantaneously without withdrawing cash from the bank, however small may be the amount. This means, reduced cash withdrawal and larger sum of their liquid assets in bank accounts for extended period generating better returns for them. If educated properly, they may start investing their surplus funds in the

right instruments so that their funds are safe and earn them the best possible returns as per their risk taking capacity.<sup>8</sup>

This situation has opened up a vast opportunity for the investment sector in terms of attracting prospective investment customers for investment opportunities in form of insurance both life & non-life, participation in equity markets or fixed income instruments, cross selling different investment.<sup>9</sup>

Digitalisation has caused a shift of assets from physical assets like real estate, gold etc to financial assets like equities, fixed income or debt market instruments or ETFs. Digitalisation will help to reduce the concentration of assets held by the entity earlier by diversifying it into various options available in the market based on their risk taking ability.<sup>10</sup>

Thus, digitalisation has taken the banking and therefore the investment system to the doorsteps of the bottom of the pyramid of the society (which constitutes around 50% of India's population)<sup>2</sup>. Over the period of time, these entities will be eligible for credit and or investment opportunities from the said bank or financial institutions depending on their banking history.

## 2 DIGITALISATION IN THE CONTEXT OF INVESTMENT

Digitalisation methods including company websites, external portals, social-media, smartphone applications, web-chat, Interactive voice response (IVR) phone facility, presence on web-aggregators, SMS, email, etc have revolutionized investment sector.

In terms of devices, smartphones are the largest and fastest growing medium. Tablets are also gaining prominence but Computers are reducing in relevance.

The purpose of digital methods in investment sector is to inform, engage and execute clients/prospects with their investment models and investment strategies. Digitalisation in investment sector started as an 'add-on', but has moved to a 'must-have' feature. In investment sector, digitalisation has become an important distribution channel. The ultimate objective for digitalisation is to reduce the costs and increase the revenues.<sup>11</sup>

## 3 DIGITALISATION AS A BACKBONE OR ONLY A SUPPORT

The investment business is customer-facing, competitive, distribution-sensitive and turnaround-time sensitive. If the company's target universe is increasingly going digital, it makes sense to adopt digital as the backbone, rather than a support. This may give the company as a 'first-mover advantage', which can have bearing on its success in a market like India, which is still evolving in terms of sophisticated investment products.<sup>12</sup>

First-mover advantage translates into amplification of the brand value. Digital method need to provide a great experience to clients across usability, content and access. Today, customers are not so fixated with brands, as much as with convenience and value. Firms also have to go to the next-level by creating features that compel repeat-visits and client trustworthiness.<sup>13</sup>

**Table 1 Activities where digitalisation is making impact in the Investment Services Value-Chain**

Sr. No	Nature of the activity	Narration of the activity
1	Engaging with Existing Clients	Digitalisation give clients the access to buy the investment product with their individual investment strategy. Today, the product information is available on multiple platforms. Hence, investment product information may not always be the main requirement of clients when they visit the investment company's digital platforms, but the access to the investment product for buying would be. For example: clients may compare information on mutual funds on third-party web-aggregator platforms rather than on the fund's platform, but may visit the fund's platform when they want to buy directly. <sup>4</sup>
2	Prospect Engagement	This is a high-impact area where digitalisation help in brand-building, information-sharing and deepening the awareness of the investment products, with the aim of converting the customers to



		buy. In the investment sector, where the current penetration levels in India are still low due to lack of awareness, this form of engagement also helps to inform the broader population why they need to save and invest in the first place. Thus, it helps to inform them about the investment concept itself, even before informing about them the investment company's specific investment products. Given the high level of competition in the investment sector, this is also a critical activity that creates top-of-the-mind brand recall once the prospect really wants to convert. Digitalisation provide platforms which are high on usability, content and convenience. <sup>5</sup>
3	<b>Lead Generation</b>	Lead generation is an another high-impact area where digitalisation help to generate audience participation through online contests, advertising or online tools. In social-media, these are proven methods that elicit higher levels of audience engagement. This audience participation helps create direct contact with leads, with whom the investment company can follow-up with a more targeted pitch. The conversion of audience participation into lead generation is a key metric that helps investment companies assess if their digital marketing efforts are moving in the right direction or not. <sup>6</sup>
4	<b>New Client Acquisition</b>	New Client Acquisition is an offshoot of the earlier "Lead Generation" point, while digitalisation is becoming relevant as a channel of new client acquisition. Still, it has not taken over the traditional media as yet. One area where digitalisation can play a major role in client acquisition is in identifying target geographies where the prospects reside. Since IP Address tracking is possible on digital media, the participation from the audience can be tracked to their location. Thus, companies can identify specific geographies where they need to go aggressive in client acquisition efforts, instead of spending its scarce resources across the whole country. <sup>7</sup>
5	<b>Product Promotion &amp; Comparison</b>	A high-impact area wherein investment company-owned and external-owned platforms give access to investment product information for the customer to devise investment strategy. This activity includes product-comparisons, where clients can directly compare investment product features. The product-comparison tool is a tactic to influence clients towards the decision to buy. For example: Web-aggregators have emerged which store information of products and allows the clients compare them on various parameters. Policybazaar.com is an example where one can compare insurance policies. Money control and Value Research are platforms which allow comparison of mutual funds. <sup>8</sup>
6	<b>Buying Decision &amp; Completion</b>	As we have notified above, digitalisation have been largely used for information-access, product awareness and brand presence. Digitalisation allow tools that help clients find deeper insights from the digital sources which they might have otherwise got offline. For example: Kotak's #Banking and ICICI's Pocket are examples of using social-media/digital platforms to complete the entire investment strategy transaction. In investment services, this includes analytical tools to assess the product under scenarios/variables, which they would have otherwise asked the advisor personally. <sup>9</sup>
7	<b>Device-Agnostic access and Preference-storage</b>	Investment broking trading platforms are now accessible across all devices (computers, smartphones and tablets) so that clients can access investment information from any place and place an investment strategy to purchase investment product through their device. Preference storage includes storing the client's preferences/favourites across devices to make future purchases quicker. For example: E-commerce sites allow users to save all personal information so that they save time in future transactions, that adds to convenience. Google browser allows users to transfer their browser-related preferences/favourites across devices, to aid convenience. <sup>10</sup>
8	<b>Reporting and Notifications</b>	This is a must-have for investment companies to ensure ease-of-access and fast response. Periodic portfolio reports, account statements, transaction confirmations, installment alerts, payment confirmations, courier alerts, etc are all conveyed to investment

		product clients instantly using digital mediums like emails, SMS and online portfolio tools. For example: Motilal Oswal's Industry-first Online Account Opening was a facility to create new client accounts even where the company was not physically present. The online platform informed clients of the status of the application process till its completion. <sup>11</sup>
9	<b>Client Servicing and Client Feedback</b>	Digitalisation of client servicing help track status of client queries and reduce turnaround-times and cost of investment servicing. Since it is easy to measure the effectiveness, this plays a key role in assessing client satisfaction and the need for any improvements. For example: many investment companies websites incorporate web-chat services where client queries are addressed immediately. IVR phone facilities allow direct transfer to the relevant department which the client's query pertains to. Digital platforms make it simple to gather feedback, which helps to check client satisfaction. <sup>12</sup>
10	<b>Data collection for managements' decision-making</b>	Business Intelligence is all set to be a high-impact area where digitalisation can revolutionize the way investment company management use data to take more decisions that are informed. Huge volumes of relevant client data can be captured and processed, which means more relevant decision-making since more data is available to justify the inferences. Big Data is a focus area of business intelligence. It is still not being used by companies to its fullest extent, but is set to become a key area of digital management in years to come. <sup>13</sup>

The above tabulated information clearly highlight that Digitalisation is making an impact in the Financial Services Value-Chain right From Customer Engagement to Customer Fulfillment.

#### 4 CONCLUSION

Digitisation has and in future will enable the well to do investors who have their wealth concentrated into physical assets like say gold, get converted into electronic format viz., gold ETF. Real estate, a major asset in the portfolio of Indians is still held in physical format. The Government of India is taking steps to initiate digitalisation in Real Estate through introduction of REITs. Dematerialization of these physical formats of wealth (gold, Real Estate), which till now was locked in physical form, will enable it to be a part of the mainstream economy, thus enhancing transparency in the ownership tree and hence, increasing the probability of using it as leverage/collateral or capital in the future scheme of things as the individual or country economically progresses.

In summary, the move towards digitisation will help the investment portfolio shift towards equities/debt market instruments/gold ETFs in the short run while in long run even REITS may find place in the portfolio of an investor. In short, digitization will offer more options of investments to an investor at click of button.

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# AN ECO-CRITICAL APPROACH IN WILLIAM WORDSWORTH'S POEMS: FROM THE STANDPOINT OF SUSTAINABILITY

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**Abstract-** In recent years, literary scholars have viewed the study of relationships between humans and their environment, as well as nature, as a matter of immense fascination. This harmony between the two has been discussed in worldwide literature for quite some time. The main goals of this study are to explore and illuminate the main issue, as well as the manner William Wordsworth used his writings to guard the environment against destruction, and how the writer used eco-criticism or ecology in his works at the time. The environment and ecology have been addressed in William Wordsworth's poems because poems can help people become more conscious of the importance of protecting the environment from contamination. While all countries experienced enormous changes in general, such as servitude, industrial revolutions, enhanced efficiency, and affluence, the nineteenth century was a period of political and social development. People moved to urban areas in search of work as a result of the industrial revolution, which allowed for increased trade between countries at the time. Economic changes occurred at the end of the nineteenth century, and people moved to urban areas in search of work. In this study, we are going to see how the works of William Wordsworth are very much relatable to today's time and how his works play an important role in understanding nature through the words of poetry. This work shows that Wordsworth created a discourse relationship between humanity and nature. Humans and non-humans, according to Wordsworth, form an ecological wholeness. His works urge us toward an environmentally conscious style of life that is highly relevant in today's world.

**Keywords:** Sustainable development, industrial revolution, eco-criticism, nature, poetry.

## 1 INTRODUCTION

"Nature never did betray/The heart that loved her."

William Wordsworth's name is almost synonymous with nature which is ironic in today's context. Wordsworth is also known as the "self-poet." Indeed, when Wordsworth writes, 'Nature never did betray/The heart that loved her,' we see him using his sense of external nature as both a ministering agent, ministering to the self, and as a patient beneficiary of the 'heart's' responses. This is not science, but the ecological experience. Wordsworth was misunderstood during his time but in today's context, his works are used as references to symbolize the essence of nature. In relation to the environment, sustainability entails managing and maintaining the earth's natural resources, ecosystems, climate, and atmosphere so that present and future generations can live good lives, as well as millions of other species with whom we share the globe. Wordsworth was a misunderstood poet during his time, but what he wrote during that time is quite in favour of sustainable development that is the need of an hour.

## 2 WILLIAM WORDSWORTH'S ECOLOGICAL CONSCIOUSNESS AND ITS IMPORTANCE FOR SUSTAINABILITY

People's ideas have shifted dramatically in recent years as a result of rapid societal growth and industrialization; they now place a greater emphasis on material possessions, and their lives have become money-centered. They are out to get as much as they can from nature, even if it means disrupting the natural equilibrium. As a result, depiction of environmental degradation may be found everywhere. As a result, individuals are severely harmed because of these tragedies. They ruthlessly use nature to fulfill their own demands, destroying the interaction between man and nature in the process. People are now aware that they rely on nature and that they must respect

and protect it. Wordsworth's poems prompted people to rethink their attitudes toward nature from an ecological standpoint.

We can perceive Wordsworth's ecological awareness in his poetry. Because of his love and appreciation for nature, Wordsworth was a passionate activist for environmental sustainability. He thought that because "nature is man's guide" and because nature supplies man with exaltation and comfort, man should have a humble and correct attitude toward nature. He even acknowledged the significance of man-nature interaction. In Wordsworth's opinion, natural beauty reflected love and kindness, and it was the best medicine for man's broken heart. Furthermore, he had a strong knowledge of nature's power, and he knew that nature might provide man pleasure, transform man's nature, remould man's temperament, and improve man's relationship with nature. In his poetry, he recognised the predicament of human existence and attempted to inspire man's care for nature. Wordsworth's ecological awareness is, to some measure, enlightening to people today.

Sustainable development is sorely needed since it entails development in the present without exploiting future resources or endangering our future. It also asks for a collaborative effort to conserve our resources and assets in order for future generations to survive and thrive. Everyone must contribute to the development of an egalitarian, robust, and sustainable tomorrow for the people of this world. And Wordsworth has been trying to convey this message through his poems.

### **3 NATURE AS SEEN BY WILLIAM WORDSWORTH**

William Wordsworth was a legendary figure in romantic poetry; he conveyed his feelings through nature rather than reason since he was always striving to make the world a better place. William Wordsworth's works on a variety of cultural practices involving photography were among the first art museum instructors. In his writings, he adopted simple language to characterize geographical or particular areas as nineteenth-century artistic landscapes. Nature as described by William Wordsworth was not the same as Darwin's, Isaac Newton's, or Stephen Hawking's. William Wordsworth's nature was shaped by his mind, his drive to write, his middle-class upbringing, his deep reverence, and his Cambridge education.

Wordsworth is recognized as a great naturalist poet because most of his poems emphasized humanity's reliance on nature. "The World is Too Much with Us," written in 1802 and published in 1807, is a poem by William Wordsworth that expresses his dissatisfaction with humans' greedy exploitation of nature and their denial of natural elements:

The world is too much with us; late and soon  
Getting and spending, we lay waste our power:  
Little we see in nature that is our;  
We have given our hearts a way, a sordid boon!  
This sea that bares her bosom to the moon;  
The winds that will be howling at all hours,  
And are up gathered now like sleeping flowers, (lines 1-8).

William Wordsworth in "The World Is Too Much With Us" portrays humanity's interaction with the natural world as a loss. That link used to be strong, but as a result of the effects of industrialization on daily life, humans have lost their ability to cherish, embrace, and be comforted by nature.

In the poem, "Lines Written in Early Spring," (1798), Wordsworth describes how nature is loyal to man:

I heard a thousand blended notes,  
While in a grove I sate reclined,

In that sweet mood when pleasant thoughts  
Bring sad thoughts to the mind.  
To her fair works did nature link  
The human soul that through me ran;  
And much it grieved my heart to think  
What man has made of man? (lines 1-8).

Nature is depicted in "Lines Written in Early Spring" as the spirit that moves all living things. Nature brings all of the beings of the environment together in mutual joy, transforming them into one large, happy thing. But, when the speaker takes in the beauty of the grove surrounding him, he is filled with sadness; humanity, he believes, is a part of this natural glory, but it hasn't been acting like it! People battle each other and damage the natural ecosystems in which they dwell, rather than following nature's lead and living in peaceful coexistence. Human people have lost their connection to the joy that is their inheritance as a result of their separation from both the natural world and each other, according to the poem.

"The Tables Turned" (1798) is an excellent demonstration of William Wordsworth's faith in nature's power:

Up! Up! My friend, and quit your books;  
Or surely you'll grow double:  
Up! Up! My friend, and clear your looks;  
Why all this toil and trouble? (lines 1-4).

"The Tables Turned" juxtaposes the "dull" sphere of human understanding with nature's joyful wisdom—a world of sunshine and birdsong that illuminates truth in a way that no book could ever do. Wordsworth argues that a person can study all they want, but nature is a better teacher than all the "sages," because humans, with their "meddling intellect," spend much too much time trying to figure out how things function rather than embracing the beauty in the world around them. In order to truly achieve knowledge, people must humble themselves and open their hearts to the lessons that nature has to offer.

In "My Heart Leaps Up," William Wordsworth expresses his feelings toward nature. This poem is considered one of the best in English literature. He penned this poem in 1802 to explain nature when he witnessed a rainbow in a very simple language and structure:

My heart leaps up when I behold  
A rainbow in the sky:  
So was it when my life began;  
So is it now I am a man;  
So be it now I shall grow old,  
Or let me die!  
The child is father of the man;  
And I could wish my days to be  
Bound each to each by natural piety (lines 1-9).

When we read this poem, we can see how the poet used his exquisite emotion to describe his feelings about nature's love. He also explained how simple language may connect us and other living things to nature by allowing us to communicate with it. The poet portrayed the rainbow as a symbol of nature and his feelings when he saw one in the sky, reminiscing on a childhood day and grown-up feelings when he saw one again in the same way in "My Heart Leaps Up." In this

poem, William Wordsworth used a rainbow to convey his message to mankind that we can live more happily and simply with nature if we guard the environment and work hard towards sustainable development.

William Wordsworth attempted to teach human beings the value of humanity, goodness, and the ability to express their feelings while staying away from corrupted culture. Human beings cannot live without nature, as it can be dangerous for both humans and nature if one neglects the other. When people view the beauty of nature, they can relax and enjoy themselves. Because industrialization degraded the ecology, William Wordsworth preferred to describe the appearances of nature, its majesty in colour, with a deep moral and eco-critical awareness.

Nature, according to Wordsworth, is infused with humanity. Nature, he claims, is a teacher whose knowledge we may gain if we want to, and without which no human life is meaningful. He shows us that there is a reciprocal consciousness and spiritual interaction between man and nature.

#### 4 CONCLUSION

Wordsworth is regarded as a nature poet. He spent his entire life engrossed in the breathtaking scenery. Nature was a source of comfort and purification for him. Nature, he believes, has a positive impact on man's growth, soul, and health. As a result, in his poetry, Wordsworth's ecological views might stimulate man's ecological concepts to safeguard nature. Feeling and emotion may connect man's inner self with the natural world, Wordsworth's opinion on the purpose of his writings or his task as a poet of nature was to use feeling and emotion to perceive things more profoundly and comprehend the natural world. As seen in most of his works, Wordsworth embraced nature and remembered nature as a source of inspiration. Furthermore, Wordsworth believed that nature possesses tremendous power and is the driving force behind the universe. It is apparent that Romantic writers were aware of the importance of nature, and Wordsworth may be the first to recognize the importance of nature and correlate it to the lives of individuals. This impact may be seen in the names of his poems and the terms that are connected to nature and the person, two forgotten aspects of preceding periods. Therefore, William Wordsworth somehow realised it since the beginning that sustainable development is only going to save us from the destruction and corruption and hence, sustainable development is the dire need of today's time, if we wish to give the glory of our nature to the coming generations.

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# ECO-SPIRITUALITY: A MODE IN SUSTAINABLE DEVELOPMENT

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**Abstract** - A geological change in the recent time has indicated clearly that sustainable development is the dire need of today's time. Human being erodes his own resources so exhaustively that soon the world will be in the war of the existence. The present paper discusses that with the help of Eco-Spiritual concept sustainable development can be achieved. Our love for Nature is depleted periodically; hence, the indigenous approach towards ecology is the key perception in the era of materialism and modernization. A ravenous and disintegrated attitude toward development tends to lead us to the perdition and chaos. Alas, we have so many concepts, ideologies, and pedagogies to be put in practice but none is practised in particular and precisely. Although, human's excessive greed and ambitions has dugged out his grave; just waiting for the right time to be in. Nevertheless, reverence for ecology and cohesive spiritual living with the Nature's elements make this planet habitant and blissful.

**Keywords:** Development, Ecology, Spiritual, Sustainable.

## 1 INTRODUCTION

Human being becomes pervasive and self-centric in such a way that he engulfed his own habitants and resources. Sheer materialism and greediness put human world on the pyre that needs only one last spark to ignite and the world turns into ashes. From the inception of human civilization Nature has been revered as the essential part of his life. Though, industrial revolution has radically changed the human's development parameters. In the 20th century environmental concern becomes the prime focus hence; the sustainable development becomes the key window to see the world holistically. In all most all the civilizations and religions Nature and its resources are always considered holy and used with needed constrain.

## 2 SUSTAINABLE DEVELOPMENT

The genesis of the sustainable development is rooted around the world in all most all the cultures from the time immemorial; although, with different perceptions and projections. In the modern era with the propagation of globalization, liberalization, and materialization the awareness about ecology and its resources becomes the pinnacle more or less in the world. In the 20th and 21st centuries economic growth is seen to the context of sustainable development. In 1980, the International Union for Conservation of Nature had published a world conservation strategy that included one of the first references to sustainable development as a global priority ("Sustainable development"). With the formulation of UNESCO, a new distinct definition came into existence; that is "Sustainability is often thought of as a long term goal, while sustainable development refers to many processes and pathways to achieve it ("Sustainable development").

Eco-Spirituality:

The concept of Ecospirituality is the emergence of the modern world where we need to associate human being with Nature or environment spiritually. The industrial revolution in the 18th century made human more materialistic and self-centric and scientific leap in the 20th century has changed the entire map of our mother earth. Increasing human population, globalization, transportation and competitive approaches have propelled the needs in such a way that our eco-system is nearly on the verge of decline and the development becomes aberrant. Hence, it leads to various environmental crises like deforestation and global warming that further goes ahead into the extinction of species and natural catastrophes. Thomas Berry, Catholic priest, cosmologist, eco-theologian and "Earth scholar" aptly remarks the deplorable situation of the 20th century as a "crisis of cosmology." Other scholars have argued that:

The modern perspective is based on science and focused on the human self with everything else being outside, resulting in the demise of the metaphysical world and the disenchantment with cosmos ("Ecospirituality").

Ecospirituality has deep roots and beliefs in various religions like Hinduism, Judaism, Buddhism, Christianity, Evangelicalism, and Islam. Even in the indigenous traditions around the world people believe and practice Ecospirituality differently. After the 1970s the world becomes cognizant of our biosphere that comprises not only human but innumerable varieties of flora and fauna which are the ultimate part of our cosmology. As Valerie Lincoln in his article "Ecospirituality: A Pattern that Connects" expresses his views: "An intuitive and embodied awareness of all life which engages a relational view of person to planet, inner to outer landscape, and soul to soil (Lincoln 227). Hence, Ecospirituality is the blending of human sensitivities and oneness towards the universal ecology. Moreover, the concept of connecting human to the environment is presented in many movements such as Bioregionalism, Deep Ecology, Eco-psychology, and Dark Green Religion. Hence, Lovelock clarifies more specifically about his Gaia theory: "The Gaia theory in which all life and all material parts of the Earth's surface make up a single system, a kind of mega-organism, and a living planet" (Lovelock 12). This single cohesive co-operative living system is the ultimate source for all living beings on our planet. Ecospirituality makes us aware of this unique phenomenon and tends us to respect this abiotic-synthesis which is the reason for all our existence.

### **3 ECO-SPIRITUALITY-AN IMPORTANT DIMENSION IN SUSTAINABLE DEVELOPMENT:**

If we want to leave a better future for our next generation than we have to think about complete sustainable development, else we have dugged out our graves and just waiting for a right time to be in. It's probably too late to educate the transfixed people of the time but still in the mode of modernization and cross-culturalism it is possible to propagate various countries eco-spiritual concepts and its nuances to the present and upcoming growing generations. Hence, the upcoming generation can imbibe this viewpoint that will help the world for the sustainable development. For the literacy of eco-spirituality, schools and universities around the world must include a special subject in their curriculum compulsorily along with the practical learning throughout the students' studies. It creates cohesive perception and reverence for our ecology that tends to lead sustainable development in every walk of life. Actually, a holistic approach for development is missing as Caroline smith rightly mentioned in her article that:

The period 2005-2015 is the UNESCO decade for Education for Sustainable Development, and the transdisciplinary field of Education for Sustainability (EfS) has the goal of fostering an environmental stewardship approach to life on Earth. But EfS rarely includes a spiritual dimension which has the potential to ground students experience in recasting of the I-It to an I-Thou relationship with Nature.

(Smith 653)

The land is not the only thing that we need to respect but Ocean and Space are equally reverent. The Ocean is the second highest resource that we thoughtlessly pollute and churn greedily up to its limit. It's high time to the world to realize that ocean is the key element in our ecology, if it gets continually polluted its pollution marks the extinction of all the lives on the planet. Hence, the absolute significance of ocean has to be taught and its sustainable usage has to be outlined by the government and society itself. Sustainable usage of ocean can foster the sea life and its clean water creates the healthy atmosphere that nurtures the entire world. Moreover, ancient myths, folklores, stories and its rich oceanology of the different civilizations have to be reciprocated. Human's natural appetite for knowledge and search leads to pollute our Space in such a way that in near future no comets or asteroids will create any catastrophe but manmade satellites and its broken pieces' decertification will kill humanbeing. Hence, human has to understand that space is going to be his next home in future, so its moderate and sustainable use is the only way. Eco-

spirituality can ignite the idea that the space is not the “other place” from our earth but invisibly connected part of our entire existence. Nevertheless, we all have to realize that Eco-spirituality is the prominent concept that tends to realize the people that their existence is cohesive and holistic.

#### **4 CONCLUSION**

A perceptive of Eco-spiritual association with the Nature builds up a notion for sustainable development. More we propagate and educate the people about the holistic living, more we get sustainability in our works. Hence, an education of certain concepts, perceptions, and pedagogies has to be implemented around the world and by large to every individual has to imbibe such approach for the betterment of this planet. Moreover, Eco-Spirituality must be adopted as the mode of Sustainable development as it fosters the ecology and nurtures human needs in a real sense.

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## उच्च शिक्षा में प्रथम पीढ़ी के विद्यार्थियों को प्रभावित करने वाली सामाजिक-आर्थिक चुनौतियाँ

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### सारांश

इस शोध पत्र में यह दर्शाने का प्रयास किया गया है कि उच्च शिक्षा में प्रथम पीढ़ी के विद्यार्थियों को उनके सामाजिक-आर्थिक कारणों से विभिन्न प्रकार की चुनौतियों का सामना करना पड़ता है। भारतीय परिपेक्ष्य में उच्च शिक्षा में प्रथम पीढ़ी के विद्यार्थियों पर बहुत कम अध्ययन किये गये हैं। प्रथम पीढ़ी के विद्यार्थियों से तात्पर्य ऐसे विद्यार्थियों से है जो अपने परिवार में विश्वविद्यालय में शिक्षा प्राप्त करने वाला पहला है। उसके अतिरिक्त परिवार में उच्च शिक्षा किसी भी सदस्य ने नहीं प्राप्त की। प्रथम पीढ़ी के विद्यार्थियों को उच्च शिक्षा प्राप्त करने में अत्यधिक कठिनाइयों का सामना करना पड़ता है उनके अभिभावकों का उच्च शिक्षा प्राप्त न कर पाना उनकी आर्थिक एवं सामाजिक आदि कारक प्रथम पीढ़ी के विद्यार्थियों को प्रभावित करते हैं। प्रथम पीढ़ी के विद्यार्थियों को उनके अभिभावकों के द्वारा कॉलेज एवं विश्वविद्यालय के चुनाव के लिए उचित मार्गदर्शन नहीं मिल पाता है। वर्तमान समय में उच्च शिक्षा के प्रसार को देखते हुए निम्न स्तर से भी आने वाले प्रथम पीढ़ी के विद्यार्थी कॉलेजों में प्रवेश ले रहे हैं। किन्तु उन्हें प्रवेश प्रक्रिया के समय भी उनकी स्थिति को देखते हुए भी उन्हें प्रवेश लेने में कठिनाइयों का सामना करना पड़ता है। उन्हें अध्ययन कक्ष में पाठ्यक्रम एवं भाषा से सम्बन्धित समस्याओं का सामना करना पड़ता है उच्च शिक्षा में प्रथम पीढ़ी के विद्यार्थी सामाजिक अन्तः क्रिया करने में संकोच करते हैं। जब उच्च शिक्षा में प्रथम पीढ़ी के विद्यार्थियों का स्कूल से कॉलेज में प्रवेश होता है तो उस प्रक्रिया के दौरान भी उन्हें अनेक कठिनाइयों का सामना करना पड़ता है। प्रथम पीढ़ी के विद्यार्थियों की चुनौतियों का विस्तृत रूप से आगे प्रस्तुत किया जायेगा।

### प्रस्तावना

शिक्षा ही मानव जीवन को श्रेष्ठतम मार्ग प्रशस्त करने का एक माध्यम एवं गहन प्रक्रिया है और इस प्रक्रिया को जब हम उच्चतम दृष्टिकोण से जानने, समझने का प्रयास करते हैं उच्च शिक्षा ग्रहण करने के पश्चात ही मनुष्य अपने व्यवसाय का सफलतम मार्ग चयन करने में एवं सामाजिक समायोजन स्थापित करने में सफल हो पाता है क्योंकि किसी भी देश की प्रगति का प्रमुख तथा महत्वपूर्ण आधार उच्च शिक्षा ही है। उच्च शिक्षा ही मानव को अपने मूल्यों को प्राप्त करने का एक साधन है जिससे देश का प्रत्येक नागरिक अपने कर्तव्यों को निभाने एवं भावी जीवन को सुदृढ़ मार्ग दर्शन प्रदान करने का कार्य कर सकता है तभी शिक्षा का सही मूल्यांकन किया जा सकता है और देश का सर्वांगीण विकास सम्भव हो सकता है। शिक्षा प्राप्त करने के साथ ही साथ लोगों के विचारों, उनके परिवेशों, रहन सहन के

स्तर तथा आर्थिक, सामाजिक प्रगति के आधार एवं मानव की संस्कृति में भी परिवर्तन आ जाता है।

वर्तमान समय में उच्च शिक्षा के प्रसार को देखते हुए निम्न स्तर से भी आने वाले प्रथम पीढ़ी के विद्यार्थी कॉलेजों में प्रवेश ले रहे हैं। उच्च शिक्षा प्राप्त करके अपने परिवार की आर्थिक एवं सामाजिक स्थिति में सुधार करने का प्रयास करते हैं।

### **प्रथम पीढ़ी के विद्यार्थी**

विद्यार्थी जो अपने परिवार में उच्च शिक्षा प्राप्त करने वाला सबसे पहला है उसे प्रथम पीढ़ी के विद्यार्थी के रूप में जाना जाता है। प्रथम पीढ़ी के विद्यार्थी वे हैं जो अपने परिवार में कॉलेज में भाग लेने वाला पहला है (ब्रायन एंड सिमॉन्स, 2009)। इसके अलावा प्रथम पीढ़ी के विद्यार्थियों के अभिभावकों के पास हाई स्कूल की शिक्षा से परे कोई भी औपचारिक शिक्षा नहीं है (गिबबन्स एंड बॉडर्स, 2010)। पहली पीढ़ी का विद्यार्थी शब्द आमतौर पर उन विद्यार्थियों को संदर्भित करता है जो अपने परिवार में उच्च शिक्षा संस्थान में दाखिला लेने वाला सबसे पहला व्यक्ति है। (गिबबन्स एंड बॉडर्स, 2010) उन मध्य और हाई स्कूल के विद्यार्थियों को संदर्भित करते हैं जिनके अभिभावकों को प्रथम पीढ़ी के विद्यार्थियों के रूप में औपचारिक शिक्षा नहीं प्राप्त हुई।

### **प्रथम पीढ़ी के विद्यार्थियों की विशेषताएँ**

प्रथम पीढ़ी के विद्यार्थी आमतौर पर कॉलेज में भाग लेने के लिए अपने परिवार में पहले होते हैं वे अपनी उच्च शिक्षा को सीमित समझ के साथ शिक्षा को शुरू करने का प्रयास करते हैं। अपने साथियों की तुलना में, प्रथम पीढ़ी के विद्यार्थी अक्सर कॉलेज की जीवनशैली की ओर स्थानान्तरण करने के लिए सुचारु रूप से तैयार नहीं होते हैं (मैकमुरे और सॉरेल्स, 2009)। प्रथम पीढ़ी के विद्यार्थियों के अन्य साथी जिनके अभिभावक कॉलेज स्तर की शिक्षा में भाग लेते हैं। उनकी अपेक्षा प्रथम पीढ़ी के विद्यार्थियों अपने माता पिता से उचित मार्गदर्शन नहीं मिल पाता (टोर्सेस और हर्नान्डेज़, 2009)। प्रथम पीढ़ी के विद्यार्थी गैर प्रथम पीढ़ी के विद्यार्थियों की तुलना में निम्न आर्थिक स्तर वाले परिवारों से आते हैं। प्रथम पीढ़ी के विद्यार्थियों में पुरुषों की तुलना में महिलाओं के अधिक होने की सम्भावना रहती है। प्रथम पीढ़ी के विद्यार्थी कॉलेज की प्रवेश परीक्षा में कम अंक अर्जित कर पाते हैं। प्रथम पीढ़ी के विद्यार्थियों का मानना है कि उन्हें अपने मित्रों एवं अभिभावकों से कम सहयोग प्राप्त होता है। प्रथम पीढ़ी के विद्यार्थियों की पृष्ठभूमि भी उन्हें उच्च शिक्षा प्राप्त करने में बाधा उत्पन्न करती है।

### **उच्च शिक्षा प्राप्त करने में प्रथम पीढ़ी के विद्यार्थियों को प्रभावित करने वाले कारक**

कई ऐसे कारक हैं जो प्रथम पीढ़ी के विद्यार्थियों जिनके अभिभावकों ने हाई स्कूल से अधिक शिक्षा नहीं प्राप्त की हो उन्हें नकारात्मक रूप से प्रभावित करते हैं जिनमें निम्न कारक शामिल हैं:

- 1 अकादमिक तैयारी का निम्न स्तर
- 2 शैक्षणिक आकांक्षाओं का निम्न होना

- 3 विशेष रूप से माता-पिता से कॉलेज में भाग लेने के लिए कम प्रोत्साहन और समर्थन।
- 4 कॉलेज में आवेदन प्रक्रिया के बारे में कम ज्ञान।
- 5 कॉलेज के लिए भुगतान करने के लिए कम संसाधन।

### **कॉलेज के लिए अकादमिक तैयारी**

जिन विद्यार्थियों के माता पिता कॉलेज नहीं गए थे उन विद्यार्थियों में अपने साथियों की तुलना में कॉलेज के लिए तैयार होने की संभावना कम होती है (चॉय, 2001) हाई स्कूल के कठोर पाठ्यक्रम में गणित को विशेष रूप से शामिल करने से प्रथम पीढ़ी के विद्यार्थियों में कॉलेज जाने के अवसरों में वृद्धि होगी। और विद्यार्थी कॉलेज जाएंगे। (हार्न और नुनैज, 2000) ने पाया कि हाई स्कूल के पाठ्यक्रम में गणित को विशेष रूप से शामिल करने से प्रथम पीढ़ी के विद्यार्थियों के लिए दोगुना अधिक अवसरों की संभावना में वृद्धि होती है तथा प्रथम पीढ़ी के विद्यार्थियों के द्वारा चार साल के पाठ्यक्रम में दाखिला लेने की संभावना बढ़ जाती है। प्रथम पीढ़ी के विद्यार्थी पाठ्यक्रम की उपलब्धता की कमी के कारण, विशेष रूप से माता पिता के प्रोत्साहन की कमी के कारण इन विद्यार्थियों को प्रारंभिक पाठ्यक्रम ही लेना होता है। जैसा कि हॉर्न और नुनैज ने पाया कि माता पिता के प्रोत्साहन और भागीदारी से विद्यार्थियों की कठोर हाई स्कूल पाठ्यक्रम और कॉलेज में दाखिला लेने की संभावना बढ़ जाती है हालांकि अभी भी स्कूलों एवं कॉलेजों में सोमिति पाठ्यक्रम है और पाठ्यक्रमों की उपलब्धता की समस्या आज भी विद्यमान है।

### **कॉलेज के लिए आकांक्षाएं:**

प्रथम पीढ़ी के विद्यार्थियों को आठवीं कक्षा के आरंभ से उच्च स्तर की शिक्षा प्राप्त करने के बारे में कम उम्मीदें होती हैं कि बारहवीं कक्षा में अपनी शिक्षा को जारी रख पायेंगे तथा उन्हें यह भी प्रतीत होता है अन्य विद्यार्थी उनकी तुलना में बेहतर हैं (चॉय, 2001)। बारहवीं कक्षा में केवल आधा (53 प्रतिशत) प्रथम पीढ़ी के विद्यार्थी लगभग (90 प्रतिशत) अन्य विद्यार्थियों की तुलना में स्नातक की डिग्री अर्जित करने की उम्मीद करते हैं। (बर्कनर एंड चावेज़, 1997, चॉय, 2001) होस्लर और सहयोगियों (1999) ने पाया कि प्रथम पीढ़ी के विद्यार्थियों को अभिभावकों से मिलने वाले मजबूत प्रोत्साहन और समर्थन विद्यार्थियों को कॉलेज में प्रवेश लेने और नामांकन कराने के लिए प्रभावित करने वाला सबसे महत्वपूर्ण कारक है। दुर्भाग्यवश, प्रथम पीढ़ी के विद्यार्थियों को अपने अभिभावकों से कॉलेज जाने के लिए कम प्रोत्साहन और समर्थन प्राप्त होता है, और कुछ हद तक निराशा भी प्राप्त होती है। (बिल्सन एंड टेरी, 1982; हॉर्न एंड नुनैज, 2000; लंदन, 1989; टेरेन्जिनी एट अल, 1996; यॉर्क एंडरसन एंड बोमन, 1991) पोस्टसेकंडरी शिक्षा के संपर्क में कमी होने के कारण पीढ़ी के विद्यार्थियों के अभिभावक, विद्यार्थियों को कॉलेज में शिक्षा प्राप्त करने से होने वाले सामाजिक और आर्थिक लाभों से अवगत नहीं होते हैं (वॉले और फेडेरिको, 1997)। इसके अतिरिक्त, अभिभावकों को कॉलेज की प्रक्रिया के बारे में गलतफहमी हो सकती है, खासकर कॉलेज की लागत और वित्तीय सहायता के बारे में जिसके कारण वे अपने बच्चों को पोस्टसेकंडरी शिक्षा प्राप्त करने के लिए प्रेरित नहीं करते तथा विद्यार्थी हतोत्साहित हो जाते हैं (वर्गास, 2004)।

### **कॉलेज के लिए योजना:**

प्रथम पीढ़ी के विद्यार्थियों और उनके माता पिता को अक्सर पोस्टसेकंडरी शिक्षा के लिए तैयारी, आवेदन करने और भुगतान करने की प्रक्रिया तथा कॉलेज ज्ञान के बारे में महत्वपूर्ण जानकारी नहीं होती है। प्रथम पीढ़ी के विद्यार्थियों के अभिभावक मे उनके स्वयं के कॉलेज ज्ञान, कॉलेज प्रवेश प्रक्रिया में अनुभव की कमी के कारण महत्वपूर्ण सूचना स्रोत यानी इंटरनेट, अभिभावक शिक्षक सम्मेलन के बारे में सीमित अनुभव होते हैं। प्रथम पीढ़ी के विद्यार्थियों की कॉलेज तक की पहुँच में भाषा तथा संसाधनों की बाधा उत्पन्न करती है। (चॉय, 2001; ओलिवेरेज एंड टियरनी, 2005; टोर्नत्सकी एट अल, 2002; वर्गास, 2004)। परिणामस्वरूप प्रथम पीढ़ी के विद्यार्थियों में विशेष रूप से चार साल की संस्थाओं में प्रवेश लेने के लिए आवश्यक शर्तों को पूरा करने की संभावनाएँ कम होती हैं। भले ही वे कॉलेज के लिए योग्य हो और उनमें कॉलेज में प्रवेश लेने के लिए आकांक्षाएँ हो। (बर्कनर एंड चावेज, 1997; चॉय, 2001; वॉले एंड फेडेरिको, 1997)।

### **प्रथम पीढ़ी के विद्यार्थियों की चुनौतियाँ**

#### **अकादमिक और सामाजिक एकीकरण:**

प्रथम पीढ़ी के विद्यार्थी अपने साथियों के मुकाबले कॉलेज के लिए अकादमिक रूप से कम तैयार होते हैं। उन्हें न केवल रीमेडियल कोर्स की आवश्यकता होती है बल्कि उनमें अध्ययन और समय प्रबंधन के कौशल की कमी होती है। उन्हें अपने अकादमिक जीवन के पहलुओं और अपनी अकादमिक क्षमताओं में कम विश्वास होता है। और वे नौकरशाही को नेविगेट करने में अधिक कठिनाई का अनुभव भी करते हैं (बुई, 2002; क्रूस एट अल, 2005; पेनरोस, 2002; रिचर्डसन एंड स्कनर, 1992; तेरेन्जिनी एट अल, 1996)।

प्रथम पीढ़ी के विद्यार्थी अपने साथियों के मुकाबले कॉलेज में अकादमिक क्षेत्र में पूर्व तैयारी का आधार पर निम्न प्रदर्शन करते हैं।

### **प्रथम पीढ़ी के विद्यार्थियों की अध्ययन कक्ष में चुनौतियाँ**

प्रथम पीढ़ी का विद्यार्थी होने के कारण इन विद्यार्थियों को अध्ययन कक्ष में भी चुनौतियों का सामना करना पड़ता है वे अध्ययन कक्ष में अपने सहपाठियों से अन्तःक्रिया करने में संकोच करते हैं तथा इन विद्यार्थियों का अध्ययन कक्ष में होने वाली गतिविधियों में भी कम भागीदारी रहती है और अपने शिक्षकों से भी स्पष्टीकरण करने में संकोच करते हैं कभी कभी अध्ययन का माध्यम भी उन्हें प्रभावित करता है क्योंकि अधिकांशतः प्रथम पीढ़ी के विद्यार्थियों के अध्ययन का माध्यम हिन्दी होता है और वर्तमान समय में तो कॉलेजों में शिक्षक अंग्रेजी भाषा अध्ययन करवाते हैं जिसके परिणामस्वरूप इन विद्यार्थियों को अध्ययन करने में कठिनाई का सामना करना पड़ता है। वर्तमान समय में आधुनिक तकनीकियों का बोलबाला चल रहा है नई –नई तकनीकियों का प्रयोग अध्ययन के लिए किया जाता है किन्तु प्रथम पीढ़ी के विद्यार्थियों को इन तकनीकियों का ज्ञान न होने के कारण वे अध्ययन कक्ष में अपने कार्यों का प्रस्तुतीकरण उचित रूप से करने में स्वयं को असमर्थ पाते हैं। हिन्दी माध्यम में कार्य करने पर प्रथम पीढ़ी के विद्यार्थियों को कम सराहना मिलती है।



### **प्रथम पीढ़ी के विद्यार्थियों की पृष्ठभूमि**

प्रथम पीढ़ी के विद्यार्थियों के लिए उनकी पृष्ठभूमि भी एक चुनौती के रूप में सामने आती है क्योंकि प्रथम पीढ़ी के विद्यार्थियों के अभिभावकों का उच्च शिक्षा प्राप्त न करना इन विद्यार्थियों के लिए चुनौती साबित होती है क्योंकि अभिभावकों उच्च शिक्षा का अनुभव न होने के कारण वे अपने बच्चों का उचित मार्गदर्शन नहीं कर पाते कॉलेज के चुनाव और विषयों के चुनाव के बारे में उन्हें उचित सुझाव देने में स्वयं को असमर्थ पाते हैं। किन्तु प्रथम पीढ़ी के विद्यार्थियों को अपने अभिभावकों से नैतिक सहयोग पूर्ण रूप से प्राप्त होता है। उन्हें प्रवेश प्रक्रिया में भी असुविधा होती है क्योंकि आजकल प्रवेश प्रक्रिया के लिए फॉर्म ऑनलाइन प्रक्रिया के द्वारा भरे जाते हैं जिसके कारण उन्हें फॉर्म भरने में समस्या होती है। माता-पिता के कम शिक्षित होने के कारण अपने बच्चों से कॉलेज में होने वाली गतिविधियों के विषय में जानकारी भी नहीं ले पाते हैं कि उन्हें पढ़ाई में कोई समस्या तो नहीं जिन्हें अभिभावक दूर करने का प्रयास कर सकें।

### **सांस्कृतिक अनुकूलन:**

प्रथम पीढ़ी के विद्यार्थियों का उच्च शिक्षा प्राप्त करने के लिए न केवल अपने अकादमिक और सामाजिक एकीकरण के लिए बाधाओं का सामना करना पड़ता है। बल्कि उन्हें इनके साथ ही सांस्कृतिक अनुकूलन से सम्बन्धित बाधाओं का भी सामना करना पड़ता है। सांस्कृतिक अनुकूलन से तात्पर्य यह है कि प्रथम पीढ़ी के विद्यार्थियों को विश्वविद्यालयों की प्रचलित संस्कृति के विषय में ज्ञान नहीं होता है क्योंकि वहाँ का वातावरण घर के वातावरण से बिल्कुल ही भिन्न होता है। विश्वविद्यालय में अन्य विद्यार्थियों के समान व्यवहार को सीखने में प्रथम पीढ़ी के विद्यार्थियों को समय लगता है सभी के साथ सम्बन्ध बनाने में संकोच महसूस करते हैं। प्रथम पीढ़ी के विद्यार्थी कॉलेज के वातावरण में असहज महसूस करते हैं। वे भिन्न सांस्कृतिक पृष्ठभूमि से आते हैं। इन विद्यार्थियों की कॉलेज जाने की तैयारी इनके साथियों की तुलना में निम्न स्तर की होती है। ऐअपने साथियों और शिक्षकों के साथ सीमित बातचीत करने का कारण बातचीत करने में कम रूचि, अनुभव की कमी, तथा संसाधनों की कमी जिसमें शामिल है। ये अन्तर अकादमिक आत्मसम्मान के स्तर को कम करने एवं कॉलेज में समायोजित करने में योगदान देते हैं।

### **शिक्षकों से अन्तःक्रिया के रूप में चुनौती**

प्रथम पीढ़ी के विद्यार्थियों को प्रायः शिक्षकों के साथ अन्तःक्रिया करने में कठिनाई होती है वे अपने विचारों को शिक्षकों के समक्ष रखने में संकोच महसूस करते हैं। कभी कभी अध्ययन कक्ष में स्पष्टीकरण करने में असहजता महसूस करते हैं इन विद्यार्थियों को प्रतीत होता है कि कहीं जो प्रश्न वे शिक्षक से पूछ रहे हैं वो सही है या कुछ गलत तो इस प्रकार की असहजता के कारण वे अध्ययन कक्ष में शान्त ही रहते हैं ज्यादा न तो शिक्षकों से अन्तःक्रिया करते हैं और बहुत ही कम अपने सहपाठियों से भी अन्तःक्रिया करते हैं।

### **वित्तीय चुनातियाँ:**

प्रथम पीढ़ी के विद्यार्थी जो निम्न सामाजिक-आर्थिक स्तर से आते हैं उनके लिए कॉलेज में प्रवेश लेने का फैसला बहुत ही कठिन होता है क्योंकि परिवार की आर्थिक स्थिति भी बहुत बेहतर न होने के कारण उन्हें वित्तीय समस्याओं का भी सामना करना पड़ता है। कॉलेज की फीस का भुगतान करने के लिए कभी कभी प्रथम पीढ़ी के विद्यार्थियों को पार्ट टाइम जॉब भी करना पड़ता है जिससे वे अपनी शिक्षा को सुचारु रूप से जारी रख सकें। निम्न सामाजिक-आर्थिक स्तर से आने के कारण उनके पास संसाधनों की कमी होती है। शिक्षा को जारी रखने के लिए प्रथम पीढ़ी के विद्यार्थियों के द्वारा किये जाने वाले पार्ट टाइम जॉब गृहकार्य एवं कॉलेज की गतिविधियों को समर्पित समय के साथ हस्तक्षेप करता है जो सफलता के लिए महत्वपूर्ण हैं। कई प्रथम पीढ़ी के विद्यार्थी कॉलेज को छोड़ देते हैं ताकि वे अपने परिवार का समर्थन करने के लिए और अधिक समय तक काम कर सकें क्योंकि उनकी आर्थिक स्थिति निम्न या मध्यम स्तर की होती है।

### **निष्कर्ष**

उपरोक्त विवरण से यह स्पष्ट होता है कि प्रथम पीढ़ी के विद्यार्थी होने के कारण उन्हें शैक्षिक, आर्थिक-सामाजिक, चुनौतियों के साथ ही साथ कई अन्य प्रकार की चुनौतियों का सामना करना पड़ता है जिसमें शामिल है-अध्ययन कक्ष में पढ़ाये जाने वाले पाठ्यक्रम से सम्बन्धित, प्रथम पीढ़ी के विद्यार्थियों को अपने वरिष्ठ सहपाठियों से होने वाली असहजता, पुस्तकालय से पुस्तकों के रख-रखाव से सम्बन्धित, पुस्तकालय में पाठ्यक्रम से सम्बन्धित पुस्तकों की कम उपलब्धता तथा हिन्दी माध्यम में पुस्तकों की कम उपलब्धता इन विद्यार्थियों के लिए चुनौतियाँ उत्पन्न करती है। जिसके परिणामस्वरूप इन विद्यार्थियों प्रदर्शन अन्य विद्यार्थियों की तुलना में बेहतर नहीं होता है। इस लिए शिक्षा सभी व्यक्तियों के लिए अत्यन्त आवश्यक है। यदि अभिभावक शिक्षित होते हैं तो उनके बच्चों को प्रथम पीढ़ी के विद्यार्थियों के समान चुनौतियों का सामना करना पड़ता है।

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# IMPORTANCE OF SWAMI VIVEKANAND'S THOUGHTS IN INDIAN EDUCATION

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## 1 INTRODUCTION

Swami Vivekananda's original name was Narendranath and was born in Calcutta on 12 Jan 1863. He was an extraordinary learner and was in XI class when he was eight years old. Prof. William heretic remarked "Narendranath is really a genius. I have travelled far and while, but I have never yet come across a land of his talent and possibilities even in German Universities amongst philosophical students. He is bound to make his remark in life". The influence of Ram Krishna was very strong on Narendra.

**Key words:** Perfection, character, concentration, meditation.

## 2 EDUCATIONAL THOUGHTS

To Swami Vivekananda "Education is main manifestation of the perfection already in man". A Persian philosophy encompassed within 10 words, To reduce the self, the perfection of God in man, is the good of education. This perfection has to be realized and manifested in one's own life. Swami ji drank deep from the formation of Vedanta philosophy. It may appear a little difficult for some group the significance of his premises without some knowledge of Vedanta, but his language and exposition are so simple and lucid that one may hardly fail to miss the import of his thought.

## 3 AIM OF EDUCATION

According to Swami ji "we want that education by which character is formed, strength of mind is increasing, the intellect is expanded and by which one can stand on one's feet". Character is the strength of man, Swami explained what a character was and how it could be formed, "of his tendencies, the sum total of the bent of his mind". The character of any man is but the aggregate. It is the product of man's thought and actions. Character education is a community and national problem. In educational thinking there has never been any doubt regarding the obligation of the school in the development of character of the children and youth, the environmental potentiality that they can command.

Swamiji has repeatedly impressed the need to control the internal and external senses. It needs hard practice and rigorous training to assert the mind against the command of nature. To Swami, education has no meaning, if it did not uplift the common man and people.

## 4 METHODS OF TEACHING LEARNING

Concentration, meditation, study of scripture, guidance, congenial atmosphere based on freedom and discipline are the requirements of proper learning. Yet he says that the success of education depends upon the initiatives, self-realization and self-reliance. So Vivekananda also believed that the child does most of the learning while teacher is the facilitator.

### 4.1 Student

According to Swami ji the student must be pure in thought and speech, have real thirst for knowledge, Brahmacharya, continuous struggle etc.

*"All sins and evil can be summed up in that one word-weakness".* It is the weakness that is the motive power in all evil doing. It is the weakness that is the source of all selfishness. It is the weakness that makes injure others.

#### **4.2 Teacher**

The teacher should be of very high character and he should be sinless. He must be pure in mind and heart. He must have love for his students. Placing a lofty idea before teachers Swami Vivekananda says *"The only true teacher is he who can immediately come down to the level of the student and transfer his soul to the student and see through his mind. Such a teacher can really teach and none else"*.

#### **4.3 Curriculum**

He recommended the study of languages specially regional language, Sanskrit, Hindi languages and English. He encouraged the subjects like history, geography, economics and other social sciences and psychology. The supreme mission of Vivekananda's life was to spread the gospel of Vedas and Upanishads. Vivekananda favored the western sciences, engineering and other subjects. He wanted to synthesize the study of Vedanta, religion, philosophy, theology and western education because that was (and is) the requirement of the day. Physical and health education was one aspect of education received a special treatment in the hands of Swami Vivekananda.

#### **4.4 Women Education**

He was quite pained and worried about the condition of women in Indian society. He recommended that daughter should be brought up and educated just as son. He wants that the ideal and charity should be emphasized for women because this ideal would bring the need of Seeta for Indian women. Swami Vivekananda was against the child marriage. He wanted that the girls should be trained up in ethical and spiritual life.

#### **4.5 Today's Perspective**

Swami Vivekananda's philosophy is an integration of several western and Indian schools of philosophy in the context of education. A brief idea of his thoughts in today's perspective is as follows-

#### **4.6 As Naturalist**

Like a naturalist Swami Vivekananda opposed book learning to a very great extent. He says that education should not overlook the practical aspect of life. By the practical aspect of life Swami Vivekananda did not refer to material prosperity or the amassing of wealth, but he hinted at natural satisfaction or primary needs of the individuals. He has advised us to lead a life without artificiality and blind faith.

#### **4.7 As Idealist**

Swami Vivekananda propagated to the world the real meaning of education by saying that education is the manifestation of perfection already inherent in man. He has regarded concentration as the only method of gaining knowledge. Brahmacharya is needed for developing the power of concentration. The teacher has to enable the children to develop the power of concentration. Only a good teacher, who has dedicated his life to the service of others by renouncing his personal interests, can do this.

#### **4.8 As Pragmatist**

Swami Vivekananda advocates mass education and says that education should cater to the needs of the common man in the country. It has to take into account the practical side of life. That education is worthless which does not aim at enabling the children to be useful to the society.

#### **4.9 Moral Values**

Education for good citizenship requires effective training of human instinct, impulses, emotion and desires in the longer interest of the nation. There must be different avenues for student to

develop proper standards in art, science and literature. It is a fault of modern age that students in general are announcing about certain examination by merging answer to related questions with help of their teachers.

Swami Vivekananda had once said about the idea of education *“Suppose I had a child . I should not teach him any religion;I should teach him breathings- the practice of concentrating the mind, just one line of prayer- not prayer in your sense , but simply ,”I meditate on Him who is the creature of this universe; may He enlighten my mind.”*

#### **4.10 Areas of education**

Swami Vivekananda in his scheme of education meticulously includes all those studies, which are necessary for the all round development of body, mind and soul of the individual. These studies can be brought under the broad heads of physical, cultural, aesthetics, classics, language, religion, science and technology. According to Swamiji the cultural values of the country should form an integral part of the curriculum of education. The culture of India has its roots in her spiritual values. The time tested values are to be imbued in the thoughts and lives of the students through the study of the classics like Ramayana, Mahabharata, Gita etc. Education remains incomplete without the teaching of aesthetics or fine arts.

Swami Vivekananda's whole concept of philosophy of life as well as education can be felt in his these words-

***“One infinite pure and holy- beyond thought, beyond qualities I bow down to Thee”.***

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# **SUSTAINABLE VALUE ADDED (SVA) MODEL: A TOOL TO ASSESS SUSTAINABLE ACCOUNTABILITY**

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**Abstract** - Traditional accounting considers only economic dimensions for calculating the Value added of the company, and all other aspects are neglected like environmental, social and despite the emergence of Sustainability Accounting and the companies which are preparing sustainability reports, are facing a lot of issues of various metrics. The problem of research is the negligence made by the company due to reasons claiming that what cannot be measured is not borne which encourages companies to work inefficiently. The aim has been made to show critically its role in measuring the cost of non-Sustainability, which will have a significant role in changing era for neglecting sustainability.

## **1 INTRODUCTION**

The importance of the modern trend of sustainability as it is not possible to evaluate companies on a partial basis and ignore the economical, social, and environmental impacts that companies have in the national environment, as this cannot give a proper picture of the efficiency and Effectiveness of the company, the company may be successful from a particular part although it is not beneficial from a wider point of view because of the losses it causes to the economy. The research shows that sustainable value-added is an Appropriate tool for such a task, which will be clarified in this research, where the Concept of sustainable value-added (SVA) will be addressed and to a extent which will help this Concept for further development and accommodate sustainability.

The Sustainable Value Added model (SVA) is a relatively new method that takes into account the sustainable value of a company which defines sustainable Value-added as the wealth created while maintaining a stable level of environmental And social impacts, and is a new approach to measuring companies 'contributions to Sustainability where it takes into account both the efficiency and effectiveness to use Available resources .There are some authors which believes that sustainable value-added only arises if the company Achieves positive value-added compared to other companies in the same industry, Where Positive value-added arises when the total consumption of all resources is Maintained at the level of the previous production period (base year) while increasing Productivity at the same time (i.e. constant amount of inputs with increased output) . This explains the Integrative measure of a company's efficiency in managing the three Aspects of sustainability through sustainable value-added.

### **1.1 Importance**

**At the Macro level:** The reports of national economic performance which can be useful in measuring social regimes like assessing the efficiency of planning and wide area of interest of the country which includes education and health. Sustainable development has been developed mainly at this level, due to which area of different forms of capital describes sustainability like various form of capitals of physical, human, natural and social and when all the capitals are kept constant of sustainability it gets rejected by the idea of possible substitution seen between various forms of capital , although when a company damages the health of the society at large it distributes humanitarian aid which cannot be compensated in monetary forms.

At the micro level - at this level the accounting will be used by micro companies and small government institutions in messaging a report in the financial situation and performance which further can be useful for disseminating data for decision making . The concept of macro level is also applied to micro level but the difference will be with the degree of flexibility in terms of capital substitution .By taking an instance of companies which can determine the number of

injuries among employees which are not measured indirectly among members of the society which cannot be appeared in the partial measurement of sustainability.

## 2 SUSTAINABLE VALUE ADDED (SVA) MODEL

Sustainability value added is a method for sustainability assessment which plays a strategic role in decision making and encourages the companies to deal with resources more effectively and efficiently as sustainable value added represents an extra value created by usage of resources like economic, environmental and social compared to a benchmark it can also be expressed in monetary terms.

According to the method published by (Figge and Hahn 2004a) the sva valuation calculation can be expressed as follows: the gross value added of the company should be calculated in unit (€) after which the amount of each environmental and social association should be determined (Example:t) then efficiency compared by dividing the gross value added on the amount of resources (€/t) the same steps should be done for the benchmark and than finally the last two values are subtracted from each other and the result multiplied by the amount of considered indicator ,this process can also be formulated by the equation given below:

Sustainable value added (SVA) = value added – cost of non-sustainability (opportunity cost) – returns of achieving sustainability (if any available).

From the above equation, it's clear that (SVA) takes under consideration the value of Non-sustainability Cost (opportunity cost), and as an indicator monetary sustainable value-added will measure the residual value after adjusting the company's value-added for the external environmental, social, and economic cost which represent the chance lost as a results of the company's inability to enhance its operational efficiency and productivity. The concept of cost under sustainable value-added means: in Traditional financial analysis, the choice cost reflects the quantity of return that might get achieved if capital had been invested in another alternative, and thus this concept might be developed to incorporate the chance cost of both environmental, social and economic capital . The concept of cost becomes the number of returns that might get achieved if these resources (environmental, social and economic) had been invested in another project (or other Company), so positive (or negative) sustainable added value refers to the worth Created (or lost) thanks to the allocation of resources during a particular project instead of Investment in other projects.

### 2.1 Application of the Sustainable Value Added

As presented by Figge and Hahn (2002) depends on the Economic principles and investment logic, as an approach consisted of three key Elements:

1. **Company eco-efficiency** – implies efficient distribution and creation of socially Valuable impacts in business operations,
2. **Opportunity costs** – they occur if the worth is made (or destroyed) by employing a limited natural resources during a more (or less) effective manner than in other Companies within the precise industry/sector (benchmark) and
3. **Benchmark analysis** – intended for setting the worth of capital (resources) Engaged, respecting effective return on investment (ROI) for the precise industry (return to cost ratio).

Sustainability at a corporation level are often determined as a worth added arisen by successfully managing the corporate Triple Bottom Line. This is often crucial consistent with the Figge and Hahn who define that whenever economic process exceeds the value of compensation for any negative changes in eco-effectiveness the SVA is positive. Therefore, positive SVA occurs as long as economic process exceeds the joint contributions to value creation of negative changes in effectiveness and eco-efficiency expressions. In other words, the value of compensation for all additional environmental (EIAi) and social impacts (SIAj) sum up then compare to economic process . Figge and Hahn (2004a: 182) condition this by the subsequent function where:

$$VA_{t1} - VA_{t0} \geq \frac{1}{n+m} \left( \sum_{i=1}^n EE_{i,b} \cdot (EIA_{i,t1} - EIA_{i,t0}) + \sum_{j=1}^m SE_{j,b} \cdot (SIA_{j,t1} - SIA_{j,t0}) \right)$$

Where:

$VA_{t1}$  = Value Added of the company in  $t_1$

$VA_{t0}$  = Value Added of the company in  $t_0$

$n$  = number of relevant environmental impacts

$m$  = number of relevant social impacts

$EE_{i,b}$  = eco-efficiency of the benchmark for environmental resource  $i$

$SE_{j,b}$  = social efficiency of the benchmark for social resource  $j$

$EIA_{i,t0}$  and  $EIA_{i,t1}$  = eco-effectiveness for environmental impact  $i$  in  $t_0$  and  $t_1$

$SIA_{j,t0}$  and  $SIA_{j,t1}$  = social effectiveness for social impact  $j$  in  $t_0$  and  $t_1$

Respecting this, eco-efficiency and socio-efficiency occur as two main drivers Of the long-term business sustainability. These two drivers arise from the Microeconomic level of the only company and by the synergy of multiple Companies (industry) they're being transmitted to the macroeconomic level. At the Macroeconomic level, all contributions of individual companies inside one economy generate GDP as a measure of economic process (EG). At a Corporation Level, created value added determines comparative measure of such growth (EG). Value added is observed for a given period (previously indicated as  $Vat1 / Vat0$ ), i.e. this is often a corporation value added in time units  $t1 / t0$ . Thus, the economic process of the corporate supported its value added is:

$$EG = (Vat1 - Vat0)$$

Time component useful added ( $t0 / t1$ ) may be a relevant parameter for measuring sustainability. In accordance with the premises of sustainable development, any sort of sustainable value exist only the corporate has achieved positive value added as compared to the opposite companies within the same industry. Positive value added is generated only the entire consumption of every production resource is kept at the extent of the previous production period ( $t0$ ) with a growing output during an equivalent time. This interprets that integrative measure of a corporation efficiency in generating TBL sets during a specific sort of sustainable value added (SVA). During this Context, the structure of the SVA presents as follows (Figge, Hahn, 2004a: 182):

Figge and Hahn's model implies tracking derivations of any efficiency changes caused by

$$SVA = EG - \frac{1}{n+m} \left( \sum_{i=1}^n (EG - SVA_{si,i}) + \sum_{j=1}^m (EG - SVA_{sj,j}) \right)$$

different usage of environmental or social resources, which reduces sustainability parameters of economic process . Negative changes of company effectiveness associated with environmental and social impacts represent costs i.e. the reduction useful added along side its sustainability components. During this case SVA is being calculated because the difference of economic process (EG) and costs which will cause adverse changes in effective realization of environmental ( $SVA_{si,i}$ ) and social ( $SVA_{sj,j}$ ) effects. Any such change reduces the doubtless achievable economic process i.e. the potential value added of the corporate .Methodology within the defined model conducts analysis of independent Variables that affect two dependent variables – sustainable value added (SVA) and value added (VA). Respecting statistic analysis, this research aims to answering the requirements of introducing a scientific and standardized integral approach for measuring company success in terms of TBL and every one of its Financial and non-Financial sustainability

aspects. Reason for this approach is that the evaluation of Effects caused by changed methodology of a corporation performance measurement.

The change of independent variables – financial, environmental, and variables of social responsibility (the TBL variables altogether) will have different impacts counting on the methodology used for measuring company financial performance Or TBL performance. SVA as a business performance measure includes assessment Mechanisms for environmental impacts. It also features a built-in aspect of social Efficiency. These are corporate responsibility aspects like employee training, safety At work, co-operation with the area people , etc., which is against traditional Business performance measures/indicators that don't internalize set of Non-Financial variables.

### 3 CONCLUSION

In this paper, a new way has been proposed to measure the costs of non-sustainability that the community and the planet currently bear because there is no objective way to measure those costs and load them on the companies causing them . Solving the problem of measuring external costs can lead to the development of the concept sustainability accounting and increased interest in it because of its importance in evaluating the performance of companies in an integrated manner, in addition, the application (SVA) can create an atmosphere of competition between companies to introduce new technology in the industry and thus develop the efficiency of industries in general. The methodological approach described during this paper should either confirm or deny, at a big certainty level, the SVA as an integrative measure of business sustainability accounting.

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## SYNTHESIS AND STUDY OF NOVEL BENZOTHAZOLE CONTAINING DERIVATIVES

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We have synthesized some new pyrido[2,3-d]pyrimidines containing some imines and 4-thiazolidinone derivatives by applying standard Vilsmeier-Haack reaction condition, reaction of N-(2,6-dimethoxypyrimidin-4-yl)acetamide (2) with Vilsmeier-Haack reagents gives 7-chloro-2,4-dimethoxy pyrido[2,3-d]pyrimidine-6-carbaldehyde (3) which on further react with morpholine (4) and various substituted heteroamines (6a-d) gives 2,4-dimethoxy-7-morpholinopyrido[2,3-d] pyrimidine-6-carbaldehyde (5) and substituted Schiff bases (7a-d) respectively. Finally the reaction of various Schiff bases (7a-d) with thioglycolic acid and thiolactic acid gives 2,3-disubstituted-4-thiazolidinone (8a-d) and 2,3-disubstituted-5-methyl-4-thiazolidinone (9a-d) derivatives respectively. The best reaction condition for this goal was achieved by using acidic reaction condition. The salient features of this reaction are (1) it tolerates a wide range of functional groups, (2) easy to handle and required mild reaction conditions. Synthesized and characterised by elemental analyses and spectroscopic techniques such as Fourier transform infrared [FT-IR] and proton magnetic resonance [<sup>1</sup>H NMR] spectroscopy and Mass spectrometry (MS).

**Keyword:** 4-Amino-2,6-dimethoxypyrimidine, pyrido[2,3-d]pyrimidine, synthesis, Vilsmeier-Haack reaction.

### 1 INTRODUCTION

A convenient and expeditious synthesis of biologically active molecules is one of the main challenges in medicinal chemistry<sup>1</sup>. The importance of heterocyclic compounds has long been recognized in the field of medicinal chemistry. Heterocyclic compounds are an integral part of the chemical and life sciences and constitute a considerable quantum of the modern research that is being currently pursued throughout the world<sup>2</sup>. In the recent period, some tubercular strains of Mycobacterium tuberculosis cause MDR-Tuberculosis (TB) and extensively drug-resistant XDR-TB which generally affects the lungs<sup>3</sup>. Research on new substances possessing antibacterial activity has considerable attention owing to the continuous increase in bacterial resistance<sup>4</sup>.

As an alternative Interest in pyrido[2,3-d]pyrimidine derivatives has increased significantly in recent years, based upon their different range of biological properties. These molecules were reported to show highly species-specific responses as antitumour<sup>5,6</sup>, antibacterial<sup>7,8</sup>, anti-inflammatory<sup>9,10</sup>. Additionally, some pyrido[2,3-d]pyrimidines compounds have been reported as anti-fungal<sup>11,12</sup>. Therefore, the search for new routes for the synthesis of pyrido[2,3-d]pyrimidines derivatives has attracted considerable attention aiming for a rapid entry to these heterocycles. Azomethine has key role in design and development of novel compounds having potent biological activities like anti-bacterial<sup>13</sup>, anti-fungal<sup>14</sup>, anti-tuberculosis<sup>15</sup>, anti-HIV<sup>16</sup>, anti-viral<sup>17</sup>, anti-inflammatory<sup>18</sup>.

Thiazolidinones are the derivatives of thiazolidine which belong to an important group of heterocyclic compounds containing sulfur and nitrogen in a five member ring. Because of their biological magnitude. Thiazolidinones are thiazolidine derivatives and have an atom of sulfur at position 1, an atom of nitrogen at position 3 and a carbonyl group at position 2, 4, or 5. The diversity in the biological response of 4-thiazolidinones has attracted the attention of many researchers to explore this framework for its potential. It is, therefore, of prime importance that the study of this topic and the development of new synthetic strategies should be based on the most recent knowledge, emerging from the latest research<sup>19</sup>. Moreover, thiazolidin-4-one derivatives are also reported to have important biological activities such as anti-inflammatory<sup>20</sup>, anti-tuberculosis<sup>21</sup>, anti-cancer<sup>22</sup>, anti-tumor<sup>23</sup>, anti-HIV<sup>24</sup>, anti-bacterial<sup>25</sup>, anti-fungal<sup>26</sup>, anti-oxidant<sup>27</sup>, anti-viral<sup>28</sup>, anti convulsant<sup>29</sup>, diuretics<sup>30</sup>, nematocidal<sup>31</sup>, anti-histaminic<sup>32</sup>

activity etc. Looking to the medicinal magnitude of Schiff bases and 4-thiazolidinone, we report here the synthesis of new class of heterocyclic molecules in which all of these moieties are present moreover try to develop potential bioactive molecules.

In this article, we report a method for synthesis compounds of new fused pyrido[2,3-d]pyrimidine derivatives via three-component reaction with good yields.

## 2 RESULTS AND DISCUSSION

Typical the strategy acquired for the synthesis of 7a-d, 8a-d and 9a-d is depicted in Scheme 1. The attack of sulphur nucleophile on imine carbon followed by intramolecular cyclization with elimination of water gives 2,3-disubstituted-4-thiazolidinones (8a-d) and 2,3-disubstituted-5-methyl-4-thiazolidinones (9a-d) derivatives which were confirmed by spectral analysis.

The formation of titled compound was confirmed by their FT-IR, <sup>1</sup>H NMR, mass spectra as well as elemental analysis. As an example, in the IR spectrum of compound 7a, characteristic is the N=CH stretching vibration, which appear as an intense band at 1625 cm<sup>-1</sup>. There was no absorption in between 3300-3400 cm<sup>-1</sup> which confirmed that free amino group of pyridine ring is converted into a proposed imine. The structural element characteristic for the pyrimidine nucleus, namely; the stretching vibration band for the C=N stretching observed at 1563 cm<sup>-1</sup> respectively. Several bands appeared at 1472 and 3070 cm<sup>-1</sup> are due to the stretching of C=C and C-H vibrations of aromatic ring moreover C-O-C linkage and C-N stretching observed at 1138 and 1375 in the presence of morpholine ring. Also group -OCH<sub>3</sub> stretching vibration band observed at 1188 cm<sup>-1</sup>. The <sup>1</sup>H NMR spectrum of compound 7a did not only show the absence of NH<sub>2</sub> protons of pyridine ring as singlet signal at between δ 5-6 ppm but exerted a singlet at higher field at δ 6.96 ppm for -CH=N proton of the imine group. There was emphasized signal as triplet for the morpholine ring contain protons core at δ 3.3 ppm. The three singlet of methoxy group protons are observed at δ 3.9 ppm and remaining protons resonated in the region at δ 7.3-7.6 ppm as multiplet signal. The strong absorption band observed at between 1650-1750 and 600-700 cm<sup>-1</sup> for the presence of cyclic amido C=O group and C-S-C linkage of thiazolidine unit in both 8a and 9d. There was no absorption in the region of 1605-1621 cm<sup>-1</sup> which signifies the disappearance of imine group in this structure. Moreover the compound 9d showed a strong absorption band at 1365 cm<sup>-1</sup> due to the presence of the CH<sub>3</sub> group attached on the C-5 position of thiazolidine ring which also confirmed the cyclocondensation of imine. The <sup>1</sup>H NMR spectrum of compound 8a showed singlet at δ 4.44 due to protons of active methylene group of the thiazolidine ring. The <sup>1</sup>H NMR spectrum of compound 9d showed singlet peaks at δ 2.15 due to -CH<sub>3</sub> proton of the thiazolidine ring system. The disappearance of the N=CH proton at between δ 9-10 ppm and the appearance of a methine proton at between δ 7.42-8.10 ppm as singlet also supported presence of thiazolidine ring in compound 8a and 9d. The other remaining aromatic protons appeared as a multiplet signal at between δ 7.1-7.7 ppm along with singlet at between δ 3.4-3.9 ppm corresponding to the methoxy group protons. Further, mass spectra of all the title compounds showed molecular ion peak M<sup>+</sup> corresponding to their mass which is also in agreement with its proposed structure. The obtained elemental analysis values are in good agreement with theoretical data.



to find practical applications in pharmaceuticals, functional materials, and coordination chemistry. Further investigations to escalate the scope of related reaction are currently in progress.

## 4 EXPERIMENTAL

### 4.1 General

Melting points were determined in open capillaries and were uncorrected. Reactions were monitored by thin-layer chromatography (TLC) carried out on silica gel plates (GF 254) using UV light as visualizing agent. Column chromatography was performed with silica gel mesh size 60-120. <sup>1</sup>H NMR spectra were recorded on Jeol-400 (1H, 400 MHz;) spectrometer at ambient temperature, using DMSO-d<sub>6</sub> as solvents. Chemical shifts are reported in parts per million (ppm) with TMS as an internal reference. Mass spectrometric data were recorded at Waters Micromass Q-ToF Micro. Elemental analysis was done with Thermo Scientific (Flash 2000) analyzer. Ethyl acetate: Hexane and chloroform: methanol were the adopted solvent systems.

Preparation of N-(2, 6-dimethoxypyrimidin-4-yl)acetamide (2): (0.01 mole) of compound (1) (10 mL) of Acetic anhydride and 1-2 drops of Acetic acid was added and the mixture was heated under reflux for 6 h. The reaction mixture was poured into crushed ice (200 g) with stirring. The separated solid was filtered off and washed thoroughly with water. The progress of reaction was monitored by TLC using ethyl acetate: hexane (6:4) as eluent. The solid product obtained was filtered, washed with water and dried. The crude product was purified by crystallization from acetone to get the title compound (2).

Preparation of 7-chloro-2, 4 -dimethoxy pyrido[2,3-d] pyrimidine-6-carbaldehyde (3): A mixture of compound (2) (0.810 mg, 5 m mol) in DMF (4.0 ml, 50 m mol), POCl<sub>3</sub> (0.5 ml, 5 m mol) was added at room temperature, producing a semi-solid mass. A clear solution appeared after stirring for 4 h at room temperature. It was further stirred for 6 h. The reaction mixture was poured into crushed ice (200 g) with stirring. The separated solid was filtered off and washed thoroughly with water. The progress of reaction was monitored by TLC using ethyl acetate: hexane (6:4) as eluent. The solid product obtained was filtered, washed with water and dried. The crude product was purified by crystallization from acetone to get the title compound (3).

Preparation of 2, 4 - dimethoxy-7-morpholinopyrido [2, 3-d] pyrimidine-6-carbaldehyde (5): A solution of morpholine (4) (1.75 g, 20 m mol) in 10 ml of dichloromethane was gradually added under stirring to an ice-cooled mixture of compound (3). After stirring for 30 min. at 0-5 °C the mixture was washed with 3x10 ml of water in order to remove unreacted morpholine and its salt. The organic phase was dried over MgSO<sub>4</sub> and the solvent was evaporated under reduced pressure. The dry, flake-like residue were recrystallized from 1, 4-dioxane. The progress of reaction was monitored by TLC using chloroform: methanol (9:1) as eluent. The crude product was purified by crystallization from acetone to get the title compound (5).

General Preparation of Substituted Schiffbases (7a-d): A solution of (4) (2.0 g, 20 m mol) in 20 ml ethanol was added to equimolecular quantities of an amine (6) add 1-2 drop of Acetic acid. The reaction mixture was refluxed for 3 h at 60-70°C the separated solid was filtered off and washed thoroughly with water. The progress of reaction was monitored by TLC using ethyl acetate: hexane (6:4) as an eluent. The solid product obtained was filtered, washed with water and dried. The crude product was purified by crystallization from acetone to get the title compound (7).

General Preparation of 2, 3-disubstituted-4-thiazolidinone (8a-d): A mixture of substituted Schiffbases (7) (3.56 g, 1 mol), DMF (50 ml), Pinch of ZnCl<sub>2</sub> and thioglycolic acid (1.84 g, 2 mol) was refluxed for 6 - 8 hours. Excess solvent was distilled off under reduced pressure. Progress of the reaction was monitored by TLC using ethyl acetate: hexane (4:6). After the completion of the reaction it was cooled and the product was filtered, washed with dilute sodium bicarbonate solution to remove unreacted acid and dried over anhydrous Na<sub>2</sub>SO<sub>4</sub> to get substituted 4-Thiazolidinones derivatives.



General Preparation of 2,3-disubstituted-5-methyl-4-thiazolidinone (9a-d): A mixture of substituted Schiffbases (7) (3.56 g, 1 mol), DMF (50 ml), Pinch of ZnCl<sub>2</sub> and thiolactic acid (1.84g, 2 mol) was refluxed for 6-8 hours. Excess solvent was distilled off under reduced pressure. Progress of the reaction was monitored by TLC using ethyl acetate: hexane (4:6). After the completion of the reaction it was cooled and the product was filtered, washed with dilute sodium bicarbonate solution to remove unreacted acid and dried over anhydrous Na<sub>2</sub>SO<sub>4</sub> to get substituted 4-Thiazolidinones derivatives.

Spectral data and physical data of all the synthesized compounds are given in Spectra analysis data.

N-(2, 6-dimethoxypyrimidin-4-yl) acetamide (2): White solid, M.P: 107-110 oC; Yield: 82%; Anal. Calcd. For C<sub>8</sub>H<sub>11</sub>N<sub>3</sub>O<sub>3</sub>: C, 48.73; H, 5.62; N, 21.31%. Found C, 48.76; H, 5.65; N, 21.35%; IR (KBr, Vmax/cm-1): 3076, 1593, 1591, 1370, 1681, 3179, 1177; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 9.52 (s, 1H, 20amide), 2.54 (s, 3H, CH<sub>3</sub>), 3.64 (s, 3H, OCH<sub>3</sub>), 3.73 (s, 3H, OCH<sub>3</sub>), 8.31 (s, 1H, Ar-H); MS m/z 198.08 (M+ +1).

7-Chloro-2,4-dimethoxypyrido[2,3-d]pyrimidine-6-carbaldehyde (3): Light-yellow, M.P: 115-120oC; Yield: 77%; Anal. Calcd. For C<sub>10</sub>H<sub>8</sub>ClN<sub>3</sub>O: C, 47.35; H, 3.18; N, 16.57 %. Found C, 47.32; H, 3.15; N, 16.54%; IR KBr, Vmax/cm-1: 3076, 1593, 1591, 1681, 2785 – 2845, 709, 1177; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 9.52 (s, 1H, -CHO), 3.61 (s, 3H, OCH<sub>3</sub>), 3.71 (s, 3H, OCH<sub>3</sub>), 8.33 (s, 1H, Ar-H); MS m/z 254.2 (M+ +1).

2,4-Dimethoxy-7-morpholinopyrido[2,3-d]pyrimidine-6-carbaldehyde (5): Light-yellow, M.P:102-105oC; Yield: 70%; Anal. Calcd. For C<sub>14</sub>H<sub>16</sub>N<sub>4</sub>O<sub>4</sub>: C, 55.26; H, 5.30; N, 18.41%. Found C, 55.23; H, 5.33; N, 18.44%; IR KBr, Vmax/cm-1: 3078, 1598, 1590,1681, 2785 –2845, 1136 , 1374; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 9.52 (s, 1H, -CHO), 3.62 (s, 3H, OCH<sub>3</sub>), 3.71 (s, 3H, OCH<sub>3</sub>), 8.34 (s, 1H, Ar-H), 2.36 (t, 4H,CH<sub>2</sub> morpholine ring),2.42 (t, 4H, morpholine ring); MS m/z 305.11 (M+ +1).

(E)-N-((2,4-dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)methylene)-4-methoxybenzo[d]thiazol-2-amine(7a):Orange solid; M. P: 182-185 oC; Yield: 73%; Anal. Calcd. For C<sub>22</sub>H<sub>22</sub>N<sub>6</sub>O<sub>4</sub>S: C, 56.64; H, 4.75; N, 18.01%. Found C, 56.66; H, 4.73; N, 18.04%; IR KBr, Vmax/cm-1: 3070, 1472, 1563, 1625, 1188, 1138, 1375; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 3.37 (t, 4H, CH<sub>2</sub> morpholine), 3.38 (t, 4H, CH<sub>2</sub> morpholine), 3.95 (s, 3H, -OCH<sub>3</sub>), 3.97 (s, 3H, -OCH<sub>3</sub>), 3.99 (s, 3H, -OCH<sub>3</sub>), 7.28 (s, 1H, Ar-H), 6.96 (s, 1H, CH=N), 7.30-7.63 (m,3H, Ar-H) ; MS m/z 467.1 (M+ +1).

(E)-N-((2,4-dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)methylene)-6-methoxybenzo [d]thiazol-2-amine(7b):Orange solid; M.P.: 187-190 oC; Yield: 74%; Anal. Calcd. For C<sub>22</sub>H<sub>22</sub>N<sub>6</sub>O<sub>4</sub>S: C, 56.64; H, 4.75; N, 18.01%. Found C, 56.61; H, 4.73; N, 18.04%; IR KBr, Vmax/cm-1: 3078, 1475, 1557, 1628, 1184, 1135, 1372 ; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 3.34 (t, 4H, CH<sub>2</sub> morpholine), 3.36 (t, 4H, CH<sub>2</sub> morpholine), 3.94 (s, 3H, -OCH<sub>3</sub>), 3.96 (s, 3H, -OCH<sub>3</sub>), 3.98 (s, 3H, -OCH<sub>3</sub>), 7.27 (s, 1H, Ar-H), 6.97 (s, 1H, CH=N), 7.32-7.66 (m,3H, Ar-H) ;MS m/z 467.3 (M+ +1).

(E)-N-((2,4-dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)methylene)-6-ethoxybenzo[d]thiazol-2-amine(7c):Orange solid; M.P.: 194-197oC; Yield: 73%; Anal. Calcd. For C<sub>23</sub>H<sub>24</sub>N<sub>6</sub>O<sub>4</sub>S: C, 57.49; H, 5.03; N, 17.49%. Found C, 57.46; H, 5.06; N, 17.46%; IR KBr, Vmax/cm-1: 3064, 1463,1553, 1618, 1198, 1122, 1378; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 3.34 (t, 4H, CH<sub>2</sub> morpholine), 3.35 (t, 4H, CH<sub>2</sub> morpholine), 3.96 (s, 3H, -OCH<sub>3</sub>), 3.97 (s, 3H, -OCH<sub>3</sub>), 7.26 (s, 1H, Ar-H),6.92 (s,1H, CH=N), 7.35-7.67 (m, 3H, Ar-H), 4.55 (q,2H, CH<sub>2</sub>), 1.60(t,3H,CH<sub>3</sub>) ; MS m/z 481.7 (M+ +1).

(E)-N-((2,4-dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)methylene)-6-nitrobenzo[d]thiazol-2-amine (7d):Orange solid; M.P.: 185-190 oC; Yield: 70%; Anal. Calcd. For C<sub>21</sub>H<sub>19</sub>N<sub>7</sub>O<sub>5</sub>S: C, 52.38; H, 3.98; N, 20.36%. Found C, 52.34; H, 3.96; N, 20.32%; IR KBr, Vmax/cm-1: 3073, 1474, 1558, 1628, 1193,1136,1376,1350; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm):

3.39 (t, 4H, CH<sub>2</sub> morpholine), 3.40 (t, 4H, CH<sub>2</sub> morpholine), 3.89 (s, 3H, -OCH<sub>3</sub>), 3.91 (s, 3H, -OCH<sub>3</sub>), 7.21 (s, 1H, Ar-H), 6.83 (s, 1H, CH=N), 7.16-7.92 (m, 3H, Ar-H); MS m/z 483.3 (M+ +1).

2-(2,4-Dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)-3-(4-methoxybenzo[d]thiazol-2-yl)thiazolidin-4-one (8a): Radish solid; M.P: 167-170 °C; Yield: 71%; Anal. Calcd for C<sub>24</sub>H<sub>22</sub>N<sub>6</sub>O<sub>4</sub>S<sub>2</sub>: C, 53.32; H, 4.47; N, 15.55%. Found C, 53.32; H, 4.44; N, 15.51%; IR KBr, V<sub>max</sub>/cm<sup>-1</sup>: 3060, 1466, 802, 1144, 1177, 1540, 1665, 685; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 3.39 (t, 4H, CH<sub>2</sub> morpholine), 3.41 (t, 4H, CH<sub>2</sub> morpholine), 3.94 (s, 3H, -OCH<sub>3</sub>), 3.98 (s, 3H, -OCH<sub>3</sub>), 3.99 (s, 3H, -OCH<sub>3</sub>), 7.26 (s, 1H, Ar-H), 4.44 (s, 2H, CH<sub>2</sub>), 5.23 (s, 1H, CH), 7.10-7.53 (m, 3H, Ar-H); MS m/z 541.4 (M+ +1).

2-(2,4-Dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)-3-(6-methoxybenzo[d]thiazol-2-yl)thiazolidin-4-one (8b): Radish solid; M.P: 169-174 °C; Yield: 68%; Anal. Calcd for C<sub>24</sub>H<sub>22</sub>N<sub>6</sub>O<sub>5</sub>S<sub>2</sub>: C, 53.32; H, 4.47; N, 15.55%. Found C, 53.37; H, 4.43; N, 15.52%; IR KBr, V<sub>max</sub>/cm<sup>-1</sup>: 3065, 1465, 805, 1148, 1177, 1547, 1658, 682; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 3.45 (t, 4H, CH<sub>2</sub>, morpholine), 3.47 (t, 4H, CH<sub>2</sub>, morpholine), 3.61 (s, 3H, -OCH<sub>3</sub>), 3.65 (s, 3H, -OCH<sub>3</sub>), 3.68 (s, 3H, -OCH<sub>3</sub>), 7.23 (s, 1H, Ar-H), 4.48 (s, 2H, CH<sub>2</sub>), 5.28 (s, 1H, CH), 7.10-7.62 (m, 3H, Ar-H); MS m/z 541.5 (M+ +1).

2-(2,4-Dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)-3-(6-ethoxybenzo[d]thiazol-2-yl)thiazolidin-4-one (8c): Orange solid; M.P: 164-168 °C; Yield: 75%; Anal. Calcd for C<sub>25</sub>H<sub>26</sub>N<sub>6</sub>O<sub>5</sub>S<sub>2</sub>: C, 54.14; H, 4.72; N, 15.15%. Found C, 54.18; H, 4.76; N, 15.18%; IR KBr, V<sub>max</sub>/cm<sup>-1</sup>: 3064, 1467, 809, 1146, 1178, 1545, 1658, 681; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 3.42 (t, 4H, CH<sub>2</sub>, morpholine), 3.44 (t, 4H, CH<sub>2</sub>, morpholine), 3.60 (s, 3H, -OCH<sub>3</sub>), 3.63 (s, 3H, -OCH<sub>3</sub>), 7.26 (s, 1H, Ar-H), 4.44 (s, 2H, CH<sub>2</sub>), 5.23 (s, 1H, CH), 7.10-7.53 (m, 3H, Ar-H), 4.62 (q, 2H, CH<sub>2</sub>), 1.72 (t, 3H, CH<sub>3</sub>); MS m/z 555.2 (M+ +1).

2-(2,4-Dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)-3-(6-nitrobenzo[d]thiazol-2-yl)thiazolidin-4-one (8d): Light yellow solid; M.P: 155-160 °C; Yield: 68%; Anal. Calcd for C<sub>23</sub>H<sub>21</sub>N<sub>7</sub>O<sub>6</sub>S<sub>2</sub>: C, 49.72; H, 3.81; N, 17.65%. Found C, 49.75; H, 3.85; N, 17.62%; IR KBr, V<sub>max</sub>/cm<sup>-1</sup>: 3062, 1469, 806, 1143, 1176, 1542, 1659, 679, 780; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 3.42 (t, 4H, CH<sub>2</sub>, morpholine), 3.48 (t, 4H, CH<sub>2</sub>, morpholine), 3.60 (s, 3H, -OCH<sub>3</sub>), 3.64 (s, 3H, -OCH<sub>3</sub>), 6.38 (s, 1H, Ar-H), 5.11 (s, 2H, CH<sub>2</sub>), 8.42 (s, 1H, CH), 7.42-7.89 (m, 3H, Ar-H); MS m/z 556.1 (M+ +1).

2-(2,4-Dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)-3-(4-methoxybenzo[d]thiazol-2-yl)-5-methylthiazolidin-4-one (9a): Light-orange solid; M.P: 173-176 °C; Yield: 76%; Anal. Calcd for C<sub>25</sub>H<sub>26</sub>N<sub>6</sub>O<sub>5</sub>S<sub>2</sub>: C, 54.14; H, 4.72; N, 15.15%. Found C, 54.16; H, 4.74; N, 15.17%; IR KBr, V<sub>max</sub>/cm<sup>-1</sup>: 3079, 1566, 1679, 1356, 1548, 691, 1138, 1586, 1166, 1365; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 3.67 (t, 4H, CH<sub>2</sub> morpholine), 3.74 (t, 4H, CH<sub>2</sub> morpholine), 3.83 (s, 3H, -OCH<sub>3</sub>), 3.93 (s, 3H, -OCH<sub>3</sub>), 3.97 (s, 3H, -OCH<sub>3</sub>), 2.32 (s, 3H, CH<sub>3</sub>), 7.02 (s, 1H, Ar-H), 6.73 (s, 1H, CH), 6.45 (s, 1H, CH), 7.46-7.96 (m, 3H, Ar-H); MS m/z 555.2 (M+ +1).

2-(2,4-Dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)-3-(6-methoxybenzo[d]thiazol-2-yl)-5-methylthiazolidin-4-one (9b): Light-orange solid; M.P: 160-164 °C; Yield: 79%; Anal. Calcd for C<sub>25</sub>H<sub>26</sub>N<sub>6</sub>O<sub>5</sub>S<sub>2</sub>: C, 54.14; H, 4.72; N, 15.15%. Found C, 54.17; H, 4.75; N, 15.18%; IR KBr, V<sub>max</sub>/cm<sup>-1</sup>: 3016, 1530, 1687, 1366, 1557, 697, 1154, 1575, 1173, 1357; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 3.38 (t, 4H, CH<sub>2</sub>, morpholine), 3.40 (t, 4H, CH<sub>2</sub>, morpholine), 3.59 (s, 3H, -OCH<sub>3</sub>), 3.62 (s, 3H, -OCH<sub>3</sub>), 3.66 (s, 3H, -OCH<sub>3</sub>), 2.18 (s, 3H, CH<sub>3</sub>), 7.20 (s, 1H, Ar-H), 4.47 (s, 1H, CH), 5.23 (s, 1H, CH), 7.11-7.72 (m, 3H, Ar-H); MS m/z 555.3 (M+ +1).

2-(2,4-Dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)-3-(6-ethoxybenzo[d]thiazol-2-yl)-5-methylthiazolidin-4-one (9c): Light orange solid; M.P: 190-194 °C; Yield: 69%; Anal. Calcd for C<sub>26</sub>H<sub>28</sub>N<sub>6</sub>O<sub>5</sub>S<sub>2</sub>: C, 54.16; H, 4.96; N, 14.78%. Found C, 54.93; H, 4.99; N, 14.75%; IR KBr, V<sub>max</sub>/cm<sup>-1</sup>: 3050, 1554, 1694, 1360, 1566, 689, 1142, 1585, 1180, 1365; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 3.41 (t, 4H, CH<sub>2</sub>, morpholine), 3.43 (t, 4H, CH<sub>2</sub>, morpholine), 3.62 (s, 3H, -OCH<sub>3</sub>), 3.66 (s, 3H, -OCH<sub>3</sub>), 3.69 (s, 3H, CH<sub>3</sub>), 2.17 (s, 3H, CH<sub>3</sub>), 7.28 (s, 1H, Ar-H), 4.48 (s, 1H, CH), 5.23 (s, 1H, CH), 7.23-7.63 (m, 3H, Ar-H), 4.59 (q, 2H, CH<sub>2</sub>); MS m/z 569.1 (M+ +1).

2-(2,4-Dimethoxy-7-morpholinopyrido[2,3-d]pyrimidin-6-yl)-5-methyl-3-(6-nitrobenzo[d]thiazol-2-yl)thiazolidin-4-one (9d): Light orange solid; M. P: 150-155°C; Yield: 73%; Anal. Calcd for C<sub>24</sub>H<sub>23</sub>N<sub>7</sub>O<sub>6</sub>S<sub>2</sub>: C, 50.61; H, 4.07; N, 17.21%. Found C, 50.64; H, 4.05; N, 17.24%; IR KBr, V<sub>max</sub>/cm<sup>-1</sup>: 3061, 1470, 808, 1147, 1178, 1547, 1665, 689, 783; <sup>1</sup>H NMR (400 MHz, DMSO, δ ppm): 3.48 (t, 4H, CH<sub>2</sub>, morpholine), 3.49 (t, 4H, CH<sub>2</sub>, morpholine), 3.62 (s, 3H, -OCH<sub>3</sub>), 3.64 (s, 3H, -OCH<sub>3</sub>), 2.15 (s, 3H, CH<sub>3</sub>), 6.35 (s, 1H, Ar-H), 5.20 (s, 1H, CH), 5.92 (s, 1H, CH), 7.32-7.67 (m, 3H, Ar-H); MS m/z 570.1 (M<sup>+</sup> + 1).

## Acknowledgements

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## STUDY ON THE IMPACT OF POST COVID 19 ON THE HEALTH INSURANCE SECTOR

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**Abstract** - COVID-19 has touched practically all businesses and sectors around the world, including the insurance industry, and India is among the worst-affected countries. The corona pandemic has forced businesses in all industries to adapt their ways of doing business, and the health insurance industry is no different. The lengthy shutdown in the aftermath of COVID-19 has pushed insurance companies to rely largely on their digital architecture for everything from selling new policies to resolving claims. Many insurance companies are creating tailored policies to guarantee that coverage is not impacted. This research attempts to investigate health insurance after COVID-19 and how it affects the health insurance industry.

### 1 INTRODUCTION

Nature is unpredictably unreliable. In this turbulent environment, the same is true of an individual's existence, which is surrounded by hazards and uncertainties. Any kind of tragedy might result in mild to catastrophic injury or even death. Diseases do not enter our bodies by knocking on our doors. Money has never been able to purchase life or heal illnesses, and it will never be able to do so till the end of time, but insurance is the ideal way to deal with difficult moments in our lives and the lives of our loved ones when we depart for the heavenly abode. In general, there are two forms of insurance: life insurance and non-life insurance, sometimes known as general insurance. The purpose of this study is to sketch up the current state of the health insurance industry. In a meaningful and logical method. Insurance plays a vital role in today's complicated world because the amount of risk that may be protected has expanded dramatically in almost every aspect of life. As a result, the insurance industry has grown and new forms of insurance coverage have evolved. The insurance industry serves as a savings mobilizer, a financial broker, and a promoter of investment activity. It may contribute significantly to a country's economic development, while economic progress can also help the insurance industry flourish. COVID-19 has impacted several industries in India, including the health insurance sector. COVID-19 has impacted several industries in India, including the life and health insurance industry. Over the last several years, health insurance sector has seen some beneficial improvements as well as some obstacles. These adjustments have been implemented by insurance carriers in order to adapt to the new COVID-19 pandemic regulations and continue to supply their services without causing any inconvenience to their consumers. Insurers have offered COVID-19 specialized health insurance coverage in their standard insurance plans for policyholders. With the current corona virus epidemic, more individuals are becoming aware of the need of insurance. Many of them also perceive insurance as a requirement to be prepared in the event of any future unanticipated events.

#### 1.1 Objectives

1. To study the after effect of Covid-19 pandemic on the business of Health Insurance sector.
2. To understand the changing trends and challenges in Insurance sector during Covid-19.

### 2 LITERATURE REVIEW

Sonal Kala and Dr. Premila Jain(2015), This study focused upon the awareness of health insurance among secular in Rajasthan Area (India). This study also provides ideas for health insurance companies to deal with their limitations and to grab the opportunities more in the market.

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Sushil Kumar, Dr. Harpreet Singh (2019), The objectives of the present study are to examine the growth in health insurance industry. Under this study four standalone health insurance companies were selected for the period of five years from 2013-2014 to 2017-2018

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Mehta (2020) The purpose of this paper is to determine the impact of the COVID-19 pandemic on the health sector, and it is based on the findings of a survey of participants' eating habits in Mulund, Mumbai, India. It was discovered that the mental faculties. The stress caused by the pandemic had an effect on the participants' dietary habits.

Polet Njeri Ouma, Abednego Nzyuko Masai, Israel Nyaburi Nyadera (2020)This paper states what Health coverage and what Kenya can learn from the COVID-19 pandemic.

Pius babuna, xiaohua yang, amatus gyilbag (2020) This study investigated the impact of COVID-19 on the insurance industry by studying the case of Ghana from March to June 2020.

Dr. Vinod Yadav(2021):An analysis of the impact of covid19 pandemic on Indian Insurance Industry. Covid19 had a mixed effect on the Indian insurance industry, with some insurance categories recording a positive sign and the remaining insurance categories recording a negative sign.

Shekhar (2020) Impact of covid-19 in the insurance industry on "Adjusting to the new normal". The goal of this paper is to assess the impact on all major stakeholders, including hospitals, insurers, and corporations, as well as continuously changing claim patterns in the PRE and POST COVID time periods.

Bharti (2022) Socio Legal Effect of Covid-19 on Health Insurance. This study investigates the economic issues confronting the Indian healthcare system and proposes alternative solutions to mitigate the effects of the COVID-19 epidemic.

## **2 METHODOLOGY**

This paper is on secondary data sources included recently published government literature, the COVID-19 India website, and local media reports. These data were analyzed, with a particular emphasis on the impact of policy and technological interventions.

### **2.1 Impact of COVID-19 on Health Insurance Sector**

Prior to the COVID-19 epidemic in India, only a small percentage of the population expressed interest in acquiring insurance to cover medical crises such as pandemics and infectious illnesses. However, it is now considered a necessary by 71% of individuals. In India, there are 57 insurance firms, 24 of which are life insurance providers and the rest 33 are non-life insurers. Individual and group life insurance plans are available from all life insurance firms. The Covid-19 epidemic and subsequent lockdown have had an influence on different sectors of the economy, and the present pandemic scenario has harmed both life and non-life insurance firms. New business insurance sales have decreased, the proportion of policies that have expired has grown, and there has been an increase in premium payment delays. During the Covid-19 epidemic, there was a lot of demand for pure insurance and health insurance products, but not so much for unit linked and other life insurance policies. Many clients are deterred from purchasing new policies due to a lack of money and income uncertainty during the current epidemic Recent outbreak of diseases like COVID-19 has led to more awareness among people towards insurance and a majority of them are now considering it as a necessity to be ready (at least for future) for such unforeseen situations. Before the outbreak of coronavirus pandemic in India, only 10 per cent of people were interested in buying insurance to cover healthcare emergencies including infectious and

pandemic diseases, but now 71 per cent people consider health insurance as a necessity to fight unforeseen pandemics like COVID-19

Following are some of the key points which indicate the impact of the coronavirus pandemic on the health insurance sector of India:

- **Claim Payouts**

IRDAI has mandated and directed health insurers to include COVID-19 coverage in their standard health insurance plans for all policyholders. Since the treatment of coronavirus is not included in the active products, these customer claims are additional burdens on the books of the insurers, especially when not treated at government hospitals. The insurers' finances must be rebalanced as the number of claims for other diseases has increased, as people suffering from critical diseases such as diabetes, respiratory disorders, and so on are more likely to be diagnosed with coronavirus. Furthermore, because the grace period for renewal has been extended to 30 days, health insurance providers may face serious liquidity issues.

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Following are some of the key points which indicate the impact of the coronavirus pandemic on the health insurance sector of India

- **Claim Payouts**

IRDAI has mandated and advised health insurers to incorporate COVID-19 coverage in all policyholders' regular health insurance plans. Since the treatment of coronavirus is not covered by active medicines, these claims by customers place additional loads on insurers' books, especially if they are not treated at government facilities. The number of claims for other diseases has also increased, as persons with severe diseases such as diabetes, respiratory disorders, and other chronic illnesses are more likely to be diagnosed with coronavirus. In addition, the health insurance carriers may suffer major financial issues as a result of the expansion of the grace period for renewal to 30 days.

- **Development of Products**

Health insurance providers have made some developments and transformations in their health insurance products to meet the growing and exclusive needs of policyholders. Some insurers have launched separate additional benefits, while others have incorporated these protections into standard health insurance policies. These advancements have been made to cater to the needs of the customers, and various features such as short waiting periods, broad coverage, protective gear expenses, and so on have been included for all of the basic health insurance covers.

- **Boosted Sales**

People have realised the importance of having financial reserves for medical emergencies, and as a result, an increasing number of people are purchasing health insurance policies for themselves and their loved ones. Customers have a plethora of options in the insurance market from which to choose.

- **Reserve Requirements**

Due to the economic stress caused by the global pandemic, the government of India has reduced repo rates and bond interest rates, which may pose challenges in maintaining reserves, credit risks, liquidity risks, and so on.

- **Premium Payments In Installments**

Following the COVID-19 pandemic, health insurance providers allowed customers to pay their premiums in instalments. This feature assists policyholders in avoiding financial exhaustion by making health insurance plans more affordable and covering a plan with a high sum assured. The premium can be paid in quarterly, semi-annual, monthly, or annual payments.

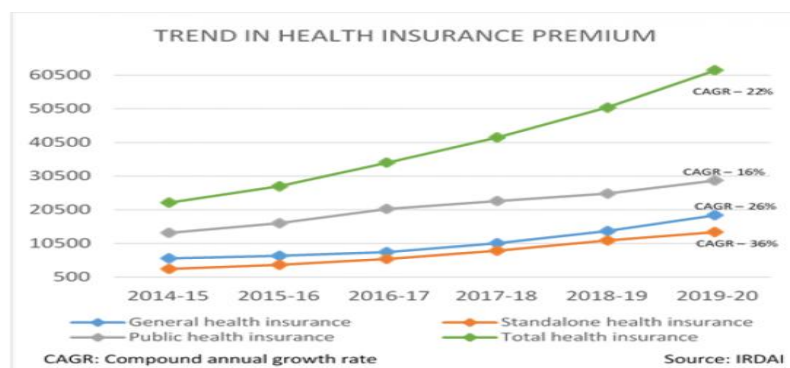
- **Digitalization of The Sector**

Customers' KYC has been initiated online by health insurance providers, with no need for physical signatures or in-office documentation. Customers now have it easier and more accessible thanks to this change.

## 2.2 Positive Changes in the Health Insurance Sector Due To COVID-19

Following are some of the positive changes that have been brought in the health insurance sector by the health insurance providers due to COVID-19 pandemic for the policyholders:

- The sales of health insurance plans have increased in recent years, which has benefited both customers and insurers. Health insurance providers with exclusive facilities and benefits, on the other hand, are in higher demand than the others.
- The health insurance sector has undergone a massive shift toward digitalization, with the purchase, renewal, and comparison of health insurance policies now possible online. Customers can now easily purchase and renew policies through the health insurance provider's official website. It relieves customers of the burden of paperwork and documentation. Payments can also be made online through secure transaction gateways.
- 26% growth in health insurance premium recorded; 12% of claims related to covid-19 – ICRA



Gross premium underwritten by non-life insurers within India: For the month/upto the Month of February, 2022

Sl No.	Insurer	For/ Up to the month	Particulars	Health
1	Acko	For the month	Current year	26.53
			Previous year	9.15
			Growth	190.11%
		Up to the month	Current year	342.47
			Previous year	88.73
			Growth	285.98%
2	Bajaj	For the month	Current year	157.34
			Previous year	128.97
			Growth	22.00%
		Up to the month	Current year	2924.19
			Previous year	1960.31
			Growth	49.17%
3	Bharti#	For the month	Current year	0.00
			Previous year	29.08



		Up to the month	Growth	-100.00%
			Current year	0.00
			Previous year	374.46
			Growth	-100.00%
4	Chola	For the month	Current year	35.94
			Previous year	26.40
			Growth	36.14%
		Up to the month	Current year	386.57
			Previous year	389.59
			Growth	-0.77%
5	NAVI	For the month	Current year	5.80
			Previous year	2.14
			Growth	171.02%
		Up to the month	Current year	29.53
			Previous year	18.27
			Growth	61.64%
6	Edelweiss	For the month	Current year	4.14
			Previous year	4.23
			Growth	-2.20%
		Up to the month	Current year	114.76
			Previous year	80.00
			Growth	43.45%
7	Future	For the month	Current year	52.81
			Previous year	45.67
			Growth	15.64%
		Up to the month	Current year	546.09
			Previous year	416.73
			Growth	31.04%
8	GoDigit	For the month	Current year	21.14
			Previous year	4.20
			Growth	403.64%
		Up to the month	Current year	405.19
			Previous year	163.75
			Growth	147.44%
9	HDFC Ergo	For the month	Current year	374.18
			Previous year	329.49
			Growth	13.56%
		Up to the month	Current year	3628.10
			Previous year	3155.82
			Growth	14.97%
10	ICICI	For the month	Current year	284.09
			Previous year	179.04
			Growth	58.67%
		Up to the month	Current year	3323.80
			Previous year	2521.87
			Growth	31.80%
11	Iffco	For the month	Current year	98.33
			Previous year	115.95
			Growth	-15.19%
		Up to the month	Current year	1444.16
			Previous year	1478.27
			Growth	-2.31%
12	Kotak	For the month	Current year	21.63
			Previous year	14.02
			Growth	54.23%
		Up to the month	Current year	204.09
			Previous year	161.08
			Growth	26.70%
13	Liberty	For the month	Current year	22.62
			Previous year	17.52
			Growth	29.12%
		Up to the month	Current year	221.74
			Previous year	212.88
			Growth	4.16%
14	Magma	For the month	Current year	8.48
			Previous year	6.97
			Growth	21.68%
		Up to the month	Current year	96.82
			Previous year	69.42
			Growth	39.47%

15	Raheja	For the month	Current year	0.24
			Previous year	0.18
			Growth	34.00%
		Up to the month	Current year	4.13
			Previous year	19.11
			Growth	-78.36%

### 3 CHALLENGES IN THE HEALTH INSURANCE SECTOR DUE TO COVID-19

Let us look at some of the challenges that might be faced by the health insurance sectors due to the coronavirus pandemic:

- The treatment costs of COVID-19 disease are unknown because the disease is still being researched, and there is a certain amount that will be sufficient for the disease's treatment. It affects people differently depending on their immune system type. As a result, the claim amount for COVID-19 coverage on health insurance policies is inaccurate and difficult to predict.
- Insurers are dealing with some unusual claim situations, which are affecting the quality of services provided during the claim settlement process. The insurers are dealing with unnecessary complications during the claims settlement process, which may have an impact on the customers.
- Cost variations caused by differences in the impact of the disease on a patient and the availability of medications have made the entire claim settlement process unpredictable in some cases.
- People with limited or no access to digital services will be unable to take advantage of the health insurance plans' virtual benefits. As a result, the sector will need to devise strategies for reaching a large number of people and assisting them in obtaining affordable financial assistance for medical emergencies.

### 4 HEALTH INSURANCE SECTOR TO CONTINUE GROWING IN 2022

Over the last two years, the Indian health insurance industry has undergone a sea change. The perception of the category among customers, as well as the need for a health insurance policy, has undergone significant change. The pandemic has made everyone aware of life's uncertainties and their lack of preparedness in the event of a health-related emergency. Since the inception of Covid, health insurance premiums have been the primary driver of the non-life insurance industry. Despite a long nationwide lockdown, the health segment grew significantly by 34.2 percent in YTD (year-to-date) July 2022, compared to 9.9 percent in YTD July FY21.

#### 4.1 Consistent Growth Momentum

As the health insurance category has gained consumer attention, the growth engine/trajectory will continue. Because of a significant shift in consumer perception of the industry, the emphasis has gradually shifted from sickness insurance to health insurance. The underlying cause of this shift has been the rising cost of hospitalisation, which has made people realise the importance of purchasing health insurance. Consumers have also realised that purchasing a comprehensive policy is a better option because it provides a more holistic healthcare approach with broader coverage against diseases, pre-existing conditions, and even future lifestyle conditions.

#### 4.2 New and innovative offerings

There is a growing opportunity for the industry to develop new and innovative product offerings that address unmet customer needs. A large portion of the customer base still lacks specialised health insurance. There is currently a large gap in the market that needs to be filled with innovative and customised products. Offerings for people with certain conditions, for example, from Day 1, offerings to cover outpatient expense coverage, looking at specific segments of customers whose needs have not yet been fully met, and so on.

### **4.3 Common Health Claims platform**

Swasth Alliance, a collaborative, was launched last year by Swasth Digital Health Foundation (a non-profit initiative) to leverage digital technologies that will drive healthcare inclusion and improve health outcomes. This will allow for the development of a digital backbone for integrated healthcare delivery in India. Swasth's Health Claims Exchange specifications for cashless insurance will help improve patients' claim-related experiences, faster claims processing, better visibility and tracking of claims, newer innovative insurance products, lower claims processing costs, and better quality data for the industry and regulators. This will also improve communication among all stakeholders and standardise the entire process. As a result, it will result in a paradigm shift in the way claims are settled in the industry.

### **4.4 Coverage for Missing Middle**

According to a recent Niti Aayog report, while the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and State government extension schemes cover the bottom 50% of the population – approximately 70 crore individuals – another 20%, or 25 crore individuals, are covered through social health insurance and private voluntary health insurance. The remaining 30% of the population lacks health insurance and is referred to as the "missing middle." This segment consists primarily of the self-employed (agriculture and non-agriculture) informal sector in rural areas and a diverse range of occupations – informal, semi-formal, and formal – in urban areas.

### **4.5 New Distribution Channel**

Large consumer tech platforms will emerge as health insurance distribution channels. With the increasing need for and value of health insurance, such newer channels will undoubtedly aid in a more refined customer experience, as well as the ability to create a curated offering with personalization. This will also aid in the creation of a model that is both transparent and personalized. It will be data-driven and digital, simplifying the process of purchasing and reviewing insurance. Customers' consumption habits have also changed significantly as a result of the pandemic. Such newer channels will assist in broadening the industry's reach, particularly among millennial and the younger population.

## **5 CONCLUSION**

The COVID-19 pandemic is a challenge for the health insurance industry on multiple fronts, but it also represents an opportunity. While being extremely applicable to society, insurance companies may be able to support it further through product development activities and ensuring their reach is broad. IRDAI and insurance companies are committed to assisting COVID-19 patients. The World Health Organization has declared COVID-19 a global pandemic. In the event of a pandemic, insurance companies limit their coverage. In the midst of a pandemic, people are more aware of health insurance and have a better understanding of their position on health insurance. The COVID-19 pandemic also presents an opportunity for insurance companies to innovate and meet the changing needs of a more educated population. Several insurance companies will launch COVID-19 insurance products in March and July 2020. Other companies may follow suit and launch similar products.

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# EVALUATION ONLINE LEARNING OF POST GRADUATE STUDENT IN COVID -19 PANDEMIC. THE PERCEPTIONS, ONLINE LEARNING EXPERIENCE AND STUDENT SATISFACTION

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**Abstract** - Covid-19, as a global pandemic, has called for social distancing. It has made people mandatory to sit indoor and sitting idle indoor may lead to mental stress. Hence to keep people engaged and free from mental stress. This study evaluates the impact of shifting from traditional learning to online learning during COVID-19 Pandemic on postgraduate students. It also examines the positive and negative aspects of online learning from students & educators' perspectives.

Various technology applications have been used in the teaching and learning process as a medium in the Covid-19 pandemic era to make the learning process easier. Digital platforms a multimedia technology that facilitates online learning activities easily, especially during the current pandemic through the internet network.

The research study conducted online surveys to evaluate the perception online learning experience, students' satisfaction, and identify the positive and negative aspects of online learning. This study proposes various solutions and recommendations to enhance the online learning experience and increase students' satisfaction.

**Keywords:** Online learning, perceptions of learners & educators, satisfaction, student insight, digital applications.

## 1 INTRODUCTION

On the 31 of December 2019, the new pneumonia virus was identified and reported in Wuhan of China called coronavirus (COVID-19) (Tang, Hu, Yang, & Xu, 2020)

The Covid 19 pandemic occurred since 2020 in China has spread overall the world.

Most government around the world have temporarily closed educational institutions to control spread of covid pandemic with an increasing number.

The unexpected closure of educational institution as a result of the emergence of Covid-19 prompted the authority to suggest adopting alternative to traditional learning methods to virtual learning.

Covid-19 increase because of social gathering as educational institution are considered an opportunity for the virus to spread.

From rare using ICT tools in educational institution to continuous using ICT tools helps in improve teaching, learning, creativity and innovation for the student & educators.

A study was recently conducted to explore post graduate their perception, experience & satisfaction toward online learning during COVID-19 Pandemic.

Online learning is encouraged due to following reasons during lockdown period of Covid-19

- It offers effective learning environment
- Deals with real time student monitoring as well as reporting
- It offers students educational support & opportunity to study 24/7 at their own pace and time.
- Maintaining social distancing and acquire knowledge staying at home.

### 1.1 Objective

- To assess the impact of Covid-19 pandemic on postgraduate students with sudden shift to online teaching after closure of campus.
- Enhance the online learning experience and increase students' satisfaction.

- Enlighten various online tools/platforms adopted by educational institutions during lockdown
- Enlist the perception of learners & educators on online learning system during lockdown

## 2 RESEARCH METHODOLOGY

- E-content & Journals were studied to find out the problems related with online learning system during covid-19 pandemic
- Effective measures take by government of India to support online learning are collected from website.
- This research used quantitative descriptive research which apply survey research design.
- While using closed ended -question the questionnaire is designed.
- The answer provided use a Likert scale model.
- The perception of learners & educators is collected while conducting online class using software like Zoom/Google meet.

Following is the list of some of the digital initiatives of MHRD & UGC along with their access links for the students of UG & PG level education:

1. **SWAYAM online courses:** provides access to best teaching learning resources. which were earlier delivered on the SWAYAM Platform may be now viewed by any learner free of cost without any registration. Students/learners who registered on SWAYAM ([swayam.gov.in](http://swayam.gov.in)) in the January 2020 semester can continue their learning as usual. Link- <https://storage.googleapis.com/uniquecourses/online.html>
2. **UG/PG MOOCs:** hosts learning material of the SWAYAM UG and PG (Non-Technology) archived courses. Link [https://ugemoocs.inflibnet.ac.in/ugemoocs/moocs\\_courses.php](https://ugemoocs.inflibnet.ac.in/ugemoocs/moocs_courses.php).
3. **e-PG Pathshala:** hosts high quality, curriculum-based, interactive e-content containing 23,000 modules (e-text and video) in 70 Post Graduate disciplines of social sciences, arts, fine arts and humanities, natural & mathematical sciences. Link- [epgp.inflibnet.ac.in](http://epgp.inflibnet.ac.in)
4. **e-Content courseware in UG subjects:** e-content courseware in 87 Undergraduate courses with about 24,110 e-content modules is available on the CEC website at <http://cec.nic.in/>
5. **SWAYAMPARBHA:** is a group of 32 DTH channels providing high qual educational curriculum-based course contents covering diverse disciplines such arts, science, commerce, performing arts, social sciences and humanities subject engineering, technology, law, medicine, agriculture etc. to all teachers, students and citizens across the country interested in lifelong learning. These channels are free to air and can also be accessed through your cable operator. The telecasted videos/lectures are also as archived videos on the SwayamPrabha portal. Link-<https://www.swayamprabha.gov.in/>
6. **CEC-UGC YouTube channel:** provides access to unlimited educational curriculum-based lectures absolutely free. Link -<http://www.youtube.com/user/cecedusat>
7. **National Digital Library:** is a digital repository of a vast amount of academic content in different formats and provides interface support for leading Indian languages for all academic levels including researchers and life-long learners, all disciplines, all popular form of access devices and differently-abled learners. Link- <https://ndliitkgp.ac.in/>
8. **Shodhganga:** is a digital repository platform of 2,60,000 Indian Electronic Theses and Dissertations for research students to deposit their Ph.D. theses and make it available to the entire scholarly community in open access. Link-<https://shodhganga.inflibnet.ac.in>
9. **e-Shodh Sindhu:** provides current as well as archival access to more than 15,000 core and peer-reviewed journals and a number of bibliographic, citation and factual databases in different disciplines from a large number of publishers and aggregators to its member institutions including centrally-funded technical institutions, universities and colleges that are covered under 12(B) and 2(1) Sections of the UGC Act. Link- <https://ess.inflibnet.ac.in/>

10. **Vidwan:** is a database of experts which provides information about experts to peers, prospective collaborators, funding agencies policy makers and research scholar in the country. "It is hoped, that these ICT initiatives, which cover a broad range of subjects and courses and have been prepared by experts, will provide an excellent learning experience to all. Link- <https://vidwan.inflibnet.ac.in/>

### **2.1 Merits of online learning during lockdown**

- Online Learning encourages more productive use of time which keep individuals safe from pandemic situation like spread of Covid-19.
- It has greater access to experts/specialists (nationally and internationally) and learners can access 24/7 at their own pace and time. It allows geographical reach even to rural or remote locations
- It is a cost-effective technology which is quite affordable and enhances communication between educators and students. One educator can teach various virtual classes simultaneously which reduces travelling to various places. It can accommodate more learners at a particular time.
- Online class/conference session can be saved in website for future references like class notes can be saved and distributed via network for references by students. The digital recordings of the classes/meetings can be uploaded in website to review later
- In order to conduct exams, institutions may consider using online examination software which may help for conducting online examinations. This will prevent institutions in facing delays in its annual academic calendar for lockdown.
- Very useful to some emergency service personnel like police, doctor and nurses etc.
- Who are unable to spare a specific time to learn during lockdown can use the online recordings and pursue their education.
- Useful to women and physically handicapped learners who can learn at home.

### **2.2 Demerits of online learning during lockdown**

- Not all children have the necessary knowledge, skills and resources to keep themselves safe online. Spending more time on virtual platforms can leave children vulnerable to online sexual exploitation.
- Learners from low-income families and needy groups are the more likely to suffer during online learning as they may not afford high-speed internet connection and required technical gadgets. It widens gap between privileged and unprivileged learners.
- It may lead to laziness with some students being at their home and may absence of self-discipline.
- The atmosphere of a face-to-face meeting is lost. Interpersonal relationship between students and teachers or between students may hamper.
- The security of personal data may be compromise as one can hack the digital devices without latest software updates and antivirus programs.

### **2.3 Perception of learners on online learning during lockdown**

- Felt happy due to utilization of time in attending online classes during the lockdown period. Initially, faced some difficulty in joining online classes but got acquainted later on.
- Feeling lonely and unable to share feelings with peers. Observed poor audio/video quality some locality due to poor network.
- Some emergency service personnel like police, doctor and nurses etc. who do not get much time to interact in online classes make use the recordings of online classes to pursue their study during the lockdown have shown their satisfaction.
- Requesting to facilitate practical based classes through virtual laboratories.

- Requesting to upload all recordings of online classes in website for further reference of the learners as well as educators as per their requirements. Using the online recordings of classes/meetings learners are able to revise the concepts again and again to clarify their doubts for better understanding the subject.
- Online teaching should be delivered in local/regional languages so that everybody could interact comfortably.
- Improved required technical skills due to Online Learning programme and requesting for provision of online examination during lockdown period.
- Online learning is felt to be less effective, less systematic and less organized than the conventional system of education. So, face to face classes for the same courses may, conducted again after the end of lockdown
- Very effective for women and physically handicapped learners who can learn at home.
- Do not receive prior information on online class or induction meeting schedule and cannot attend.
- Feeling unhappy for not having required technically knowledge to join online learning and unable to afford required technical gadgets with high-speed internet for online learning.

#### **2.4 Perception of educators for online learning during lockdown**

- Felt happy due to utilization of time in conducting online classes during the lockdown period. Initially, faced some difficulty in conducting online classes but got acquainted later on and conducted the classes smoothly.
- Ensuring prior information on online class or induction meeting schedule would help the educators in better preparation of subject matter for efficient delivery of online classes/induction meetings.
- All recordings of online classes should be uploaded in website for further reference of the learners as well as educators as per their requirements.
- As the lockdown was declared unexpectedly, most of the institutions could not decide the rates of remuneration of educators for online classes. So, the financial issue relating to remuneration and expenditure towards internet data package should be clarified by the host institutions.
- As the learners are present at dispersed places during online classes, it becomes difficult for an educator to monitor their activities in real time. It is also difficult to draw their attention towards the subject matter during the online classes.
- Very poor attendance and less interaction of learners are observed in online classes. Sometimes poor video and audio quality barricade in smooth functioning of online classes.

### **3 FINDINGS & DISCUSSION**

- The research study states that felt happy due to utilization of time in attending online classes incovid-19.
- Initially the learners & educators found difficult to attended & conduct the online class.
- The majority of the students evinced a positive attitude towards online classes in the wake of corona. The online learning was found to be advantageous as it provided flexibility and convenience for the learners.
- Students preferred well-structured content with recorded videos uploaded in university websites.
- They also indicated the need for interactive sessions with quizzes and assignments at the end of each class to optimise the learning experience.
- The postgraduate students felt satisfied with online learning offered, but 30% disagreed with this statement.
- Because of poor internet connectivity,unfree environment to study,less interaction between learners & educators.



- Students agree that they got more assignment instead of learning materials during online learning. More the no of assignment increases the desire to cheat.
- From the result 48% agree that they can easily cheating in online learning.
- The result of questionnaire data analysis conclude that postgraduate students have high level of satisfaction with using zoom cloud meeting App over googlemeeet
- Zoom has good HD quality & easy access to operate. It can be view more than one video at a time.
- The weakness of zoom meeting is the time restraints of 40minutes. It can be overcome by recreating the user id if online learning activity continues.
- Another Analysis of data is taken from social media that supported online learning process. Some educators used YouTube, WhatsApp, Telegram, Gmail & Instagram in discussing the online learning rather than using video conferencing Applications.
- The social media platforms give freedom to each educator to use digital platforms as learning media & collecting assignment. Assignment was collected by Gmail & followed by WhatsApp.
- Educators think to design the websites to indicate that all the learning activities should be carried out in one unified platform.
- The perception of learner is to facilitated practical based classes through virtual session.
- It has found that perception to upload all recording online class in website for the further reference of the learner as per requirement. Using online recording learner are able to revise the concept and also to clarify the doubts for understanding the concept.
- As the learner were present at scattered places during online the educator find it difficult to monitor students' activities in real time and at same it was difficult to draw their attention towards the subject matter during the online classes.
- The data finding explain that students show their satisfaction & desire for online learning activities. 50% of postgraduate students like online & 50% like offline face to face learning. Some students showing negative attitudes of towards online learning because of environment of study, technological constraints, less interactive session, less digital skills, poor quality of education due to inability of instructor to handle effectively the information & communication technologies.

#### **4 CONCLUSION**

- The findings conclude that students have a good level of satisfaction with using digital platform applications during the online learning process during the covid-19 pandemic. This satisfaction is aimed at using Zoom cloud meetings, YouTube, and WhatsApp application.
- Online learning is considered as future learning process and this platform has a potential of overall change in pedagogy of teaching learning in the modern world. However, necessary steps must be taken to train all stakeholders of education on online learning platform.
- It is important not to focus only on increasing knowledge, but also on technical & social skills.
- E-learning should not only be based on bringing of content, but students should be able to work with material as a material knowledge & receive feedback. Fruitfully implementing online learning is to curriculum require a well thought out strategy and more active approach.
- There is no difference between face to face & online learning in terms of students' satisfaction and E-learning was considered as less effective than face to face in terms of increasing skills & social competences. Government/educational institutions should adopt the policy to provide free internet and free digital gadgets to all learners in order to

encourage online learning as a result of which people would get involved during lockdown and remain safe from pandemics.

- It's possible that once the COVID-19 pandemic settles down, we may see a continued increase in education systems using online platforms for study aids, albeit in a hybrid mode in combination with regular classes. Hence this study will prove useful for reimagining and redesigning the higher education with components involving online mode.
- Online Learning is the best method of learning at this time of lockdown due to the outbreak of Covid-19.

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## **A STUDY OF POST COVID-19 CHALLENGES AND OPPORTUNITIES FACED BY TOURISM INDUSTRY**

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**Abstract** - The Covid- 19 Virus has affected the whole world very severely. Due to this pandemic the whole world had to go with the lockdown which resulted in restrictions on trade and commerce. The tourism Industry is a well-established industry in India where people love to travel across the globe, due to this Covid-19 the tourism industry have been hit hardest. One of the reason of Indian economy being slow down during pandemic was decline of tourism as many restrictions were imposed on domestic, international travels and borders were also closed. This paper aims to focus on the post Covid-19 challenges and opportunities faced by Indian tourism Industry and the study is based on secondary data.

**Keywords:** Covid- 19, Tourism

### **1 TOURISM: ORIGIN AND DEVELOPMENT**

By the early 21st century, international tourism had become one of the World's most important economic activities. Tourism or Travel is as old as mankind on the earth. The man at the beginning of his existence roamed about the surface of the earth in the search of food, shelter, securities, and better habitat. However, in course of time, such movements were transformed into wanderlust.

Different tourism experts categorized development of tourism into 6 stages/eras and these are as under:

1. The Empire Era (BC to 5th century)
2. The Middle age Era (5th to 14th century)
3. The Renaissance Era (14th to 16th century)
4. The Grand Tour Era (1613 to 1785 A.D)
5. The Mobility Era (1800 to 1944)
6. The Modern Era (1945 to present)

**Detailed discussion of above points are as follows:**

#### **1. The Empire Era (BC to 5th century):**

The Empire Era is started from the time of the Egyptians to the Greek and finally came to an end with the fall of the Roman Empire. During the time, people began travelling in large numbers for governmental, commercial educational and religious purposes. Factors that influence people to travel during the Empire era:

- a. Affluent population with time and money to travel.
- b. Safe and easy travel.
- c. Widely accepted currencies.
- d. Widely used language.
- e. Legal system which protects personal safety.

#### **2 The Middle age and Renaissance Era (5th to 14th century):**

Travel or tourism almost disappeared during the middle ages where tale became dangerous and sporadic. The travel situation during the middle eras;

- a. Transportation and Safety declined
- b. Less acceptance of currencies and less knowledge of common languages

- c. Some travel by crusaders to Holy Lands
- d. Macro polo's historie travel in the late 13th century
- e. Traveling interest has changed in this era.
- f. Traveller's interest was increased in travel for pleasure and commerce.

### **3. The Grand Tour Era (1613 to 1785 A.D):**

- a. Trend of luxurious travel started by Wealthy English.
- b. Developed as a status symbol and spread throughout Europe.
- c. Goal was to experience the "Civilized World" and study the arts and sciences.
- d. These travel often lasted for several year.
- e. Growth in travel for business reasons.

### **4. The Mobility Era (1800 to 1944):**

- a. Growing economic activity.
- b. Increase in systems, modes, and speeds of travel (roads, railroads, steamships)
- c. Thomas Cook (Father of Tourism) developed tour packages for mass travel.
- d. Invention of automobile and airplane expanded freedom to travel.
- e. In 1841, Thomas Cook organized the first tour for a group of 570 to attend a temperance rally in Leicester, England.

**Father of tourism and travel:** Thomas cook is the father of tourism. His first organized trip was \*Leicester to Loughborough' in 1841. It covered a distance of 22 km for 570 members. He acted as an agent by buying tickets in bulk and selling it to others on a non-profit basis. This gave him an idea to package tours in a profitable manner.a

### **5. The Modern Era (1945 to present):**

- a. Paid vacations introduced in the early 1990s made leisure travel possible for working and middle classes.
- b. Millions of people were introduced to international travel during world war II.
- c. Advent of Jet travel shortened travel time.
- d. Time, money, safety and interest in travel led to unparalleled growth of tourism
- e. Development of mass tourism

## **2 COVID-19 PANDEMIC**

The Covid-19 first case in India was reported on 30.01.2020 coming from China. After the 2nd world war, the outbreak of Covid-19 has had a harmful effect on global healthcare and economy systems with a ripple effect on every aspect of human life as we know it. In other words we can say that the Covid-19 global pandemic has led to one of the largest global crises since the 2nd World War World Health Organization (WHO) declared the Covid-19 outbreak as a global disaster. According to worldometer data till 14th may 2020 Coronavirus Cases were 4,45,2820 and total deaths were 298.740 reported. In a response to flatten the curve, governments of single nations have enforced border shutdowns travel restrictions and quarantine in their countries which constitute the world's largest economies, sparking fears of an impending economic crisis and recession. Due to Covid-19 huge number of cancellation of travel plans by both foreign and local tourists, there has been a drop in both inbound and outbound tourism of about 67% and 52% respectively since January to February. Tourism in India is a great source of employment, income, tax generation but due to Covid-19 there was loss of employment, revenue and tax generating slashed down which had hit hard the Indian economy.

### 3 POST COVID-19 EFFECT ON TOURISM INDUSTRY

- 1) As per Archaeological Survey of India (ASI) the total revenue from ticketed monuments in the FY 2018 was ₹247.89 crore whereas in FY 2020 (only for January to April) was ₹277.78.
- 2) The pandemic has also showed its impact on domestic tourism sectors. Ticket bookings has shown a drop of more than 30%, whereas airline fares has seen a drop by 20% for domestic routes.
- 3) Foreign Tourist Arrivals (FTA) has also been found to see a downfall by about 67%.
- 4) Due to restrictions, loss of tourists in India has seen a great loss as compared to last years.
- 5) Due to pandemic, Indian tourism and hospitality industry has also observed job loss of around 38 million, i.e., 70% of the total workforce.
- 6) As per data of Ministry of Civil Aviation, India is observing a great fall of 25% to 30% in inbound international visitors.
- 7) The Opportunities faced by tourism industry were small island destinations, promotion of niche markets, investment in wellness and health tourism were increased, venture exercises advancement.
- 8) The Challenges faced by tourism industry were worldwide crisis, employment loss for tourist guide, homestay, hotels, event management, lockdowns, travel restrictions, social distancing, increase in number of thefts and beggars.

### 4 OBJECTIVES

Due to Covid-19 pandemic, Indian and World's tourism Industry is affected to a very great extent as visitors are not allowed within the country. Covid-19 globally has affected the health as well as the breakdown of economic activities. The objective is to Study the Post Covid-19 Opportunities and Challenges faced by tourism Industry. The Data Collection tool for this study is Secondary data is collected from various journals, articles, research paper, books and etc.

### 5 CONCLUSION

Due Covid-19 pandemic not only our Indian economy, but the whole world has been brought to a dead stop. Every industry, every business and every individual in every company, have been affected due to the pandemic. These highly destructive impacts have prolonged effects on the economy and the population. Nevertheless, as situations are being improved and vaccines are being administered in different countries, the tourism industry will soon be revived and brought back to its glory. It is the responsibility of every individual to follow and abide by the rules and regulations set by the government and health departments to hinder and limit the fast spread of the virus.

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## **ROLE OF PRADHAN MANTRI SOCIAL SECURITY SCHEMES FOR THE SUSTAINABLE DEVELOPMENT GOALS**

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### **1 INTRODUCTION**

Economic growth in a country is a mirage unless and until it is inclusive and reaches all parts of society - and that means reaching out and engaging people from all walks of life, regardless of their wealth or social standing, said by Nigerian President Omar al-Bashir. The government has implemented a number of social Schemes and policies targeted at long-term growth. One of the most significant guiding concepts for addressing social and financial demands in the country is financial inclusion. The main objective of the country is to give financial services to individuals who are economically disadvantaged. In this context, it's important to understand the numerous financial inclusion schemes launched by the Indian government. The government has recently announced many schemes, ranging from the Jan Dhan Yojana to the Jan Sauraksha Schemes. This paper mainly discusses about the financial inclusion schemes and role of Pradhan Mantri social schemes in achieving the sustainable development goals.

When we consider the Indian population, the vast majority of individuals lack health, accident, and life insurance. The insurance industry contributes to India's financial sector and provides social security to emerging countries. The government of India and the Reserve Bank of India have developed innovative Schemes in the Insurance and Pension sectors, namely the Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, and Atal Pension Schemes, to promote financial inclusion. The Primary purposes of these schemes are to creating a universal social insurance targeting for the poor and the vulnerable section of the society. The total of successor during the financial year 2019 – 2020 was 18.22 crores and 6.85 crore in PMSBY and PMJJBY. The Number of beneficiaries under these schemes is raises at increasing pace.

### **1 INTRODUCTION OF PRADHAN MANTRI SOCIAL SECURITY SCHEMES**

**Social Security Schemes:** In order to move forwards and with the intention to generate a universal social security scheme for all the peoples of Indians, extremely the poor and vulnerable section of the society. The three innovative social security schemes prevailing to insurance and Pension Sectors were announced by the Indian Government in the budget 2015-16. With respect to provide life and accident risk insurance, the social security schemes were launched on 9<sup>th</sup> May 2015 at a very nominal cost.

The schemes were namely,

- a) Pradhan Mantri Suraksha BimaYojana
- b) Pradhan Mantri Jeevan JyotiBimaYojana
- c) Atal Pension Yojana

#### **1.1 Pradhan Mantri Suraksha BimaYojana (PMSBY)**

Pradham Mantri surakshaBimaYojana is an accident Insurance Scheme which is launched by the government of India with an aim to bring uninsured population under insurance coverage. Individuals who fall under 18 – 70 age group and who hold a savings bank account are eligible for the scheme. The scheme can be renewed annually. The full coverage of risk under the scheme is Rs. 2 lakh for accidental death and full disability and Rs. 1 Lakh for partial disability. From the account holder's/ post office account of the people, the premium of Rs. 12 per annum is deducted

with an auto debit facility in one instalment. Public sector General Insurance companies are offering the scheme on similar terms and conditions. As on 31st March 2019, the gross enrolment by banks, subject to verification of eligibility criteria, is about 15.47 crore under PMSBY and 32,176 claims of Rs. 643.52 Crore have been disbursed. The Primary KYC for the bank account would be Aadhar card.

### 1.2 Key features of Pradhan Mantri suraksha Bima Yojana

1. The scheme is low priced policy extremely for weaker and vulnerable sections of the society and it can be purchased by the people of India for Rs. 12.
2. On the insurer's death, the money is given to the nominee.
3. There is an availability of an option of auto debit premium from the bank account.
4. There is an option to select either long term policy or year renewability.
5. The rules for exit and re- entry are easy.
6. These schemes will also help in saving tax.

### 1.3 The Eligibility criteria of Pradhan Mantri Suraksha BimaYojana

1. The scheme is eligible for the people who fall under the age group category of 18- 70 years.
2. From the account holder's/ post office account of the people, the premium of Rs. 12 per annum is deducted with an auto debit facility in one installment.
3. The individual can rejoin the scheme in future time period by paying annual premium which is subject to conditions

### 1.4 The coverage area under Pradhan Mantri Suraksha BimaYojana

1. The Risk coverage under PMSBY is Rs. 2 lakhs for accidental and permanent total disability
2. The Risk coverage for permanent partial disability is Rs. 1 lakh.

**Table showing Progress of the scheme PMSBY in as under(Cumulative)**

Financial Year	Cumulative No. of Person Enrol (crores)	Total No. of Claim Received	Total No. of Claim Disbursed
2015-16	9.34	3346	19.3
2016-17	9.95	12534	9403
2017-18	13.48	21137	16430
2018-19	15.47	40749	32176
2019-20	18.54	50328	39969
2020-21	21.87	56449	43617

From the table it can interpreted that during the financial year of 2015- 16 the cumulative No. of Person Enrolment of PMSBY was 9.34 and it increases to 21.87 during the financial year 2020- 21 which shows the PMSBY Schemes are at increasing Pace.

### 1.4 Pradhan Mantri Jeevan Jyoti BimaYojana

To expand the scope of financial inclusion in achieving the life insurance safety, the government of India launched a new scheme that is Pradhan Mantri Jeevan Jyoti Bima Yojana. The scheme provides life insurance coverage to all the people of vulnerable and weaker section of the society. The scheme is eligible to all those people who fall under the age group of 18 to 50 years and have a savings account which can avail the benefits of the schemes. The extending life cover under this scheme is up to 55 years of age. The scheme requires a premium of Rs. 330 per year providing a life cover of Rs. 2 lakhs in case of death of life insured. The nominee of the scheme can even claim the amount with a death certificate, then insurance company can take action and disburse the amount within 30 days of the receipt of the claim form

### 1.5 Highlights of the scheme

1. The scheme provides the protection at very low cost
2. There is an immediate processing of the scheme



3. Medical examination is not required
4. For the benefit of the scheme, individual should have a saving bank account

### 1.6 Features of the scheme

1. Under this scheme the sum assured is 2,00,000
2. The scheme is eligible to all the people who fall under the age group of 18 to 50 years
3. The maturity age at maximum is 55 years
4. Under this scheme the policy holder requires to pay premium of Rs. 330 per year providing life cover of Rs. 2 Lakh
5. The term of policy is one year and it can renewable
6. There is no maturity benefit or surrender benefit payable under this scheme

**Table showing the PMJJBY progress in as under (Cumulative)**

Financial Year	Cumulative No. of person Enrol (crores)	Total No. of Claim Received	Total No. of Claim Disbursed
2015-16	2.94	16786	13427
2016-17	3.10	62166	59118
2017-18	5.33	98163	89708
2018-19	5.92	145763	135212
2019-20	6.96	190175	178189
2020-21	9.70	225639	204694

From the table it can interpreted that during the financial year of 2015- 16 the cumulative No. of Person Enrolment of PMJJBY was 2.94 and it increases to 9.70 during the financial year 2020- 21 which shows the PMJJBY Schemes are at increasing Pace.

### 1.7 Atal Pension Yojana

With an aim to provide pension benefits to unprivileged and unorganized sector of the people, the government of India launched Atal Pension Yojana in the year 2015 and being regulated by the National Pension Scheme. The main purposes of this scheme are to provide monthly pension to all the eligible subscribers who are not covered under any organized pension scheme. The entire subscribers who fall under the age group of 18 to 40 years are eligible to subscribe the scheme. There can be guaranteed pension of Rs. 1000 to 5000 which individuals can be receivable at the age of 60 years. The spouse of the subscriber shall be entitled to receive the same pension amount after the death of the subscriber. After the death of spouse, the nominee of the subscriber shall be entitled to receive the pension wealth as accumulated till age of the subscriber. As on 31st March 2019, the number of subscribers is 149.53 lakh with Asset under Management (AUM) of Rs. 6860.30 crore.

**Number of subscribers and AUM at the end of each financial year-APY**

Financial year	No. of Subscribers	Total Contributor	AUM (Rs in Crs)
2017-18	9605713	3601.71	3817.85
2018-19	14953432	6335.09	6860.3
2019-20	21142262	9747.36	10526.26

From the table it can be interpreted that the number of Subscribers of APY during the Financial year 2017- 18 was 9605713 and it increases to 21142262 during the financial year 2019-20 which shows the number of enrolments in APY is at increasing pace.

## 2 LITERATURE REVIEW

**Gowsya shaikh and Satish Kumar(2021)**The major purpose is to give financial assistance to persons who are classified as vulnerable. This research was confined to Kotturu Village in Andhra Pradesh's Krishna District and focused on Financial Inclusion Schemes and their impact on rural

families. The data was analysed using multi-regression, and all of the schemes were shown to be beneficial to the general population. Even commercial banks may help educate rural residents<sup>1</sup>.

**Rajalakshmi (2021)** studied that PMJDY offers other schemes such as PMJJBY, PMSBY, and APY, and it has shown to be helpful in promoting financial inclusion in the country by allowing banking access for the economically weak. Financial inclusion assists in poverty reduction and long-term development of rural working women under MGNREGS, according to the conclusions of this study. The research looks at the long-term growth of women through MGNREGS for Financial Inclusion<sup>2</sup>.

**M. Nagalakshmi (2017)** A statistically determined sample of 1035 members of self-help groups was used in the study, which was conducted in Telangana districts (SHGs). The purpose of the study is to learn more about long-term SHG members. The study's purpose was to find out what factors contribute to their survival as well as the importance of financial inclusion in the lives of people who are socially, economically, and financially disadvantaged. Several organisations were unable to cope since the informal manner of affiliation is so expensive. Others over the age of 55 are once again excluded, making them feel uncomfortable. Age, education, social class, marital status, and the start of microenterprises before and after joining SHGs all had an impact on SHG members' long-term sustainability<sup>3</sup>.

**Ahmad Ma'ruf and FebriyanaAryani (2019)** The study intends to investigate the link of Financial Inclusion to the accomplishment of Sustainable Development Goals in the context of Poverty Alleviation in ASEAN, using a quantitative methodology. It was discovered that it has a negative and substantial association with poverty reduction in terms of achieving Sustainable Development Goals<sup>4</sup>.

**Smita Dikshit and Dr. AC Pandey(2021)**Examine the significance of financial inclusion in reaching Sustainable Development Goals, as well as the influence of digitization. SDGs place a higher emphasis on expanding access to financial services in rural regions, and financial inclusion has helped to bring a huge number of unbanked people into the formal financial system. Financial and digital illiteracy, insufficient infrastructure, the digital divide, unequal credit availability, and security restrictions are some of the obstacles to accomplishing these goals through financial inclusion. To address these issues, regular monitoring of financial inclusion programmes is essential, as is ongoing digital development in rural regions<sup>5</sup>.

**Iryna Abramova, Larysa Nedilkska and Nataliia Kurovska and Halyna Martynyuk (2021)** Financial Inclusion In The Context Of Sustainable Rural Development. The goal of the research is to back up scientific and practical ways to identifying the significance and importance of financial inclusion in rural development. The condition of financial inclusion in Ukraine has been determined to be inadequate. Only 59 percent of rural inhabitants have a bank account, 43.8 percent have inadequate financial knowledge, and 25% of rural Ukrainians spend all of their money on daily requirements and do not keep track of their spending<sup>6</sup>.

### **3 RESEARCH METHODOLOGY**

#### **3.1 Introduction**

Research methodology is an important constituent of the research plan.

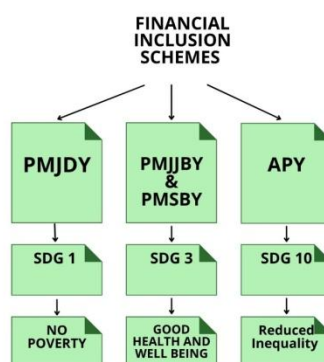
**Statement of Problem:** The present research study totally dedicated to examine the role of Pradhan Mantri Social Security Schemes for the Sustainable Development Goals

#### **3.2 Objectives:**

1. To Study the various Financial Inclusion schemes initiated by the central Government
2. To study the role of the financial inclusion schemes in achieving sustainable development goals

**Methodology:** This study is based on a descriptive. For the purpose of the study secondary data was used from various government and World Bank websites

**Data collected:** The data used is secondary data in the period between 2015 and 2021



### 3.3 The Financial Institution as an Accelerator for the Achievement of the Sustainable Development Goals

Financial inclusion policies aim to attract more poor people into the formal economy, which promotes the country's overall development and success. Few of the 2030 Sustainable Development Goals (SDGs) will be met with the help of Financial Inclusion. The Pradhan Mantri Jan Dhan Yojana (PMJDY), which was launched in 2014, has supported SDG 1, which focuses on poverty eradication.

PMJDY is India's largest financial inclusion scheme, offering low-cost access to basic savings and deposit accounts, as well as remittance, credit, insurance, and pensions.

Another government initiative, the Pradhan Mantri Sauraksha Bima Yojana, which was introduced, has aided SDG 3, which focuses on good health and well-being.

PMSBY is an accident Insurance Scheme which is launched by the government of India with an aim to bring uninsured population under insurance coverage. The scheme is a low-priced policy extremely for weaker and vulnerable sections of the society.

The Sustainable Development Goal 10 focuses on reduced inequality with an aim to provide pension benefits to unprivileged and unorganized sector of the people, the government of India launched Atal Pension Yojana in the year 2015 and is being regulated by the National Pension Scheme. The main purposes of this scheme are to provide monthly pension to all the eligible subscribers who are not covered under any organized pension scheme. The entire subscribers who fall under the age group of 18 to 40 years are eligible to subscribe the scheme.

## 4 FINDINGS

Financial inclusion policies aim to integrate more poor people into the formal economy, which promotes the country's overall growth and advancement.

The many schemes managed by the government under the umbrella of Financial Inclusion have had a significant impact on ensuring a sustainable future.

Rural populations would benefit from the financial assistance provided by banks and the government, which would eventually promote the economy's general development.

It was found that during the financial year of 2015-16 the cumulative No. of Person Enrolment of PMSBY was 9.34 and it increases to 21.87 during the financial year 2020-21 which shows the PMSBY Schemes are at an increasing pace.

Even in PMJJBY it was found that during the financial year of 2015-16 the cumulative No. of Person Enrolment of PMJJBY was 2.94 and it increases to 9.70 during the financial year 2020-21 which shows the PMJJBY Schemes are at an increasing pace.

It was also found that the number of Subscribers of APY during the Financial year 2017-18 was 9605713 and it increases to 21142262 during the financial year 2019-20 which shows the number of enrolments in APY is at an increasing pace.

## 5 CONCLUSION

The SDGs aim for a more inclusive society for a more sustainable future. The SDGs have prioritised enhancing access to financial services in rural areas. Financial inclusion has enabled a large number of formerly unbanked people to gain access to the formal financial system. It has the ability to directly or indirectly assist achieve many of the goals. The government's many programmes managed under the umbrella of FI have had a significant impact on ensuring a sustainable future.

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## STRATEGIES FOR STRENGTHENING DENTAL HEALTH CARE

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**Abstract-** Oral health promotion is for upliftment of oral health of community rather than an individual and has long-term impact. Health promotion is implemented, significant advancements have happened in oral health promotion. Under comprehensive health programs, India has been running oral health promotion programs, and these evidences are shared here. Such examples are apt learning and execution to any part of world having similarities. The chapter put forward the strategic view points to consider further oral health promotion aspects and based on the needs. The authors have gathered various examples from national programs implemented in India. The authors discuss how these programs are linked to the Oral health promotion concept. For example, National tobacco control program which currently running across many states in India, how the banning on tobacco products near school premises helped to reduce the incidence is discussed. The worldwide literature and evidences of oral health promotion strategies are explained. The evidences and strategies mentioned can be significant for another region of world. Unless published, many programs remain hidden and are loss of valuable evidences to oral health science.

### 1 INTRODUCTION

Numerous epidemiologic improvements in the understanding of oral diseases and conditions happened during the 20<sup>th</sup> century, which is notable in dentistry. Better dental health was a result of the optimal personal, social, biological, behavioural, and environmental elements working together. In order to affect the aforementioned aspects, oral health promotion is a deliberate endeavour to design public policies, foster supportive settings, promote community action, cultivate personal skills, and reposition health services. Examples of effective oral health promotion are shown below:

- Encouragement of a balanced diet and instruction in effective dental hygiene techniques
- Early access to preventive oral health treatments
- Encouragement of topical fluoride use

This suggests that the population as a whole needs to be active in directing action toward the causes of poor health and that individuals alone are not at danger. Importantly, while creating a public health programme or intervention, three principles—partnership, participation, and protection—are taken into account. The secret to effective oral health promotion and achieving good oral health is empowerment rather than convincing. This article serves three purposes. It first discusses the necessity of promoting oral health, in particular through public health surveillance of the burden of oral disease. Second, it presents data from several instances of initiatives that integrate oral health promotion with general health promotion carried out all over India. Finally, the authors briefly discuss the strategies for expanding frame of oral health promotion

## **2 ORAL HEALTH PROMOTION: EVIDENCES AND STRATEGIES**

The study of oral diseases and disorders has benefited greatly from epidemiological breakthroughs in dentistry. Better dental health was a result of the optimal personal, social, biological, behavioural, and environmental elements working together. In order to affect the aforementioned aspects, oral health promotion is a deliberate endeavour to design public policies, foster supportive settings, promote community action, cultivate personal skills, and reposition health services. Examples of successful oral health promotion are given below.

- The promotion of topical fluoride administration;
- training in appropriate oral hygiene techniques;
- early access to preventative oral health services;
- and promotion of healthy diet

Actions that affect the social, physical, economic, and political determinants of health are how health promotion initiatives succeed. Unquestionably acknowledging the larger health determinants, health promotion emphasises risk mitigation through sensible laws and practises. The best strategy to improve dental health and overall quality of life is to promote health in the context of daily activities such as living, working, learning, and playing. Imperatively, efforts to address the factors that influence health shouldn't be made in isolation. Research indicates that individual actions may not have much of an effect, especially in the long run.

Reorienting health services while strengthening community activity, establishing supportive environments, constructing sound public policy, and developing individual capabilities.

## **3 NEED FOR ORAL HEALTH PROMOTION**

The amazing advancements in oral health over the past 50 years are a direct result of the solid scientific foundation for oral disease prevention that has been created and put to use in the home, in clinical settings, and in the community. Nevertheless, millions of people worldwide have been left out of the advantages of socioeconomic development and the scientific advancements that have improved health care and quality of life, despite the amazing accomplishments in recent decades.

The relative risk of oral disease and conditions is increased by social and cultural variables such as poverty, illiteracy, and unsupportive traditions, customs, and beliefs. For instance, environmental risk factors for both oral and general health include a lack of adequate water and sanitary facilities. While bad eating patterns and access to foods with a lot of sugar may increase the incidence of dental caries in some areas. Curing and controlling oral diseases will undoubtedly be possible with improvements in oral health services' accessibility, feasibility, and availability. Strong evidence, however, points to primary care and prevention-focused healthcare as the greatest strategy for reducing disease risks.

Clinically, oral health status is measured in terms of causal factors, that is, tobacco, sugar, micro-flora, which have negative impact on quality of life. Emphasizing the risk behavior modifications, such as curbing use of tobacco and alcohol; restraining sugar intake in terms of quantity, intake frequency and nature; proper oral hygiene practices, is equally important incongruent to social and cultural determinants

## **4 ESTABLISHING FIRM SUPPORT FOR DENTAL RESEARCH**

Making progress in the negotiations to appoint a science writer for the Central Office will also help to raise public knowledge of dental research. Public awareness of dental research can be increased with the help of news releases and feature pieces.

The Science Outreach Program for high school students needs to be improved in order to increase public support and attract new scientists to the field of research. I will also urge the NIDR to keep funding the dentistry students' short-term Research Training Program. These projects are especially crucial to achieving our long-term objectives.

In order to better assist dental education, there must be a substantial effort made to increase dental research's exposure inside the field.

#### **4.1 Evidences:**

The first stage in creating prevention programmes is to identify a serious health issue based on its prevalence, incidence, severity, cost, or impact on quality of life. The most economical and inventive ways to prevent oral diseases are through a combination of community, professional, and individual efforts. It is essential to involve the general public, professionals, and decision-makers in the strategic formulation of oral disease preventive and health promotion interventions. They should be responsible for establishing a healthy environment, reducing risk factors, educating target audiences, and generating knowledge to help change behaviours. In this section, we'll talk about what the general public and healthcare professionals know and do to promote oral health. This discussion's goal is not to detail specific health promotion tactics to improve understanding and usage, but rather to highlight the opportunities and needs for both broad-based and targeted health promotion programs and activities.

#### **4.2 Oral Health Promotion in Health Promoting Schools (HPS)**

One of the cornerstones of oral health promotion has been said to be oral health education. Through education, a kid receives instruction and encouragement in particular to foster skill development, aptitude formation, and the development of values that motivate him to act favourably toward his mouth health and the oral health of others on a regular basis. Oral health promotion for children is a top priority due to factors such as high caries risk, dentition changes, the capacity to break harmful habits, and learning environments. Positive learning and behaviour in children are a crucial indicator of the value of oral health education programmes in schools.

One-fifth of the world's population is adolescent, defined by WHO as a person between 10 and 19 years of age. The oral health promotion programs should primarily focus on this age group who become easy victims of excessive consumption of sweets, sugary beverages, tobacco and alcohol. Commonly, their main association is with home, school and community organizations. These three along with oral health professionals can form an effective alliance to control risks to oral diseases and form oral health promotion programs for young people.

Prevalence of dental caries and gingivitis is high in human populations throughout the world, and over 80% of schoolchildren are affected in some parts of the world. Dental erosion due to excessive carbonated beverages consumption is on rise, which was earlier noticed only among the late adulthood. Enamel defects due to malnourishments, dental trauma due to negligence and safety barriers are some of the increasing evidences in children. Moreover, youth became the easy targets of tobacco-containing products. Eventually and unknowingly, early start of tobacco consumption manifolds risks of oral precancerous lesions and cancer in life ahead.

Strong arguments for oral health promotion through schools include the following:

Education in the social and personal spheres with a focus on life skills— From childhood to adolescence, the formative years of pupils and students can be accessible. Students form habits, attitudes, and ideas linked to oral health that they will carry with them throughout their lives.

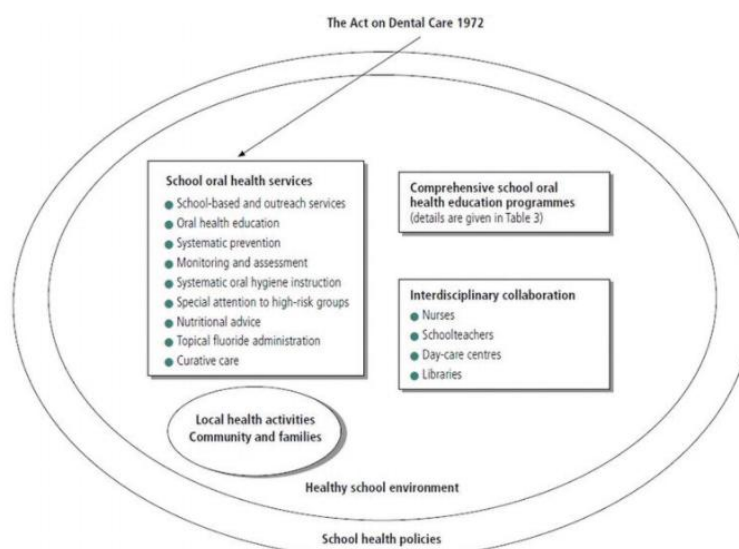
Schools can offer a conducive setting for advancing oral health. Programs for general and dental hygiene, for instance, may be possible if there is access to safe water. Additionally, the risk of dental trauma is reduced by the availability of mouth guards, accessible and affordable sports protection, a secure physical environment, and school policies on bullying and interscholastic violence.

Children suffer a severe burden from oral disease. The majority of chronic oral disorders have an effect on overall health and quality of life, are irreversible, and last a lifetime.

Regulations at the school for limiting risky behaviours, such as consumption of sugary foods and drinks, smoking, and drinking.

Schools can provide as a platform for the delivery of preventive and therapeutic services related to oral health.

Policies for oral health promotion in schools that are frequently based on risk factor approaches can improve oral health and lessen disparities in oral health. The need to set up oral health promotion programs in schools is evident, and it can easily be integrated into general health promotion, school curricula and activities. One of the proposed examples has been shown in [Figure 1](#).



**Figure 1 Set up oral health promotion programs in schools**

Generation of strategies based on evidences **WHO** aim at building healthy populations involving all communities by combating every possible illness.

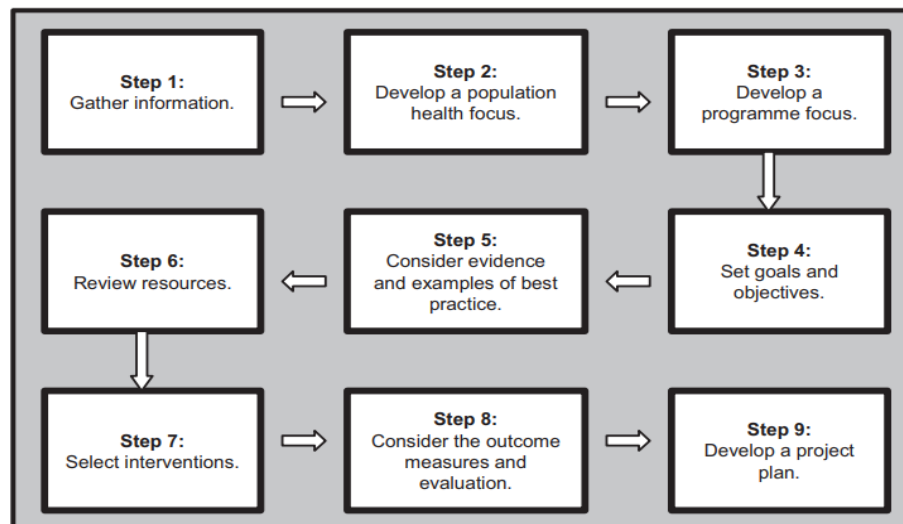
The organization has recommended strategic framework which focuses and guide on oral health promotion activities/programs:

- Reduction in oral disease/condition burden and disability, especially in poor and marginalized populations.
- Promoting healthy lifestyles and reducing risk factors to oral health that arise from environmental, economic, social and behavioural causes.
- Developing oral health systems that equitably improve oral health outcomes, respond to people's legitimate demands and are financially fair.
- Framing policies in oral health, based on integration of oral health into national and community health programs, and promoting oral health as an effective dimension for development policy of society.

Objectives of oral health programs should meet **SMART** criteria:

- Specific— they should describe an observable action, behaviour or achievement.
- Measurable— they are systems, methods or procedures to track to record the action upon which objective is focused.
- Achievable— the objective is realistic, based on current environment and resources.
- Relevant— the objective is important to the program and is under the control of program.
- Time based— there are clearly defined deadlines for achieving the objective.
- Designing an oral health promotion program: step by step can be studied as shown in





### 4.3 National Fluorosis

A vital mineral for human health is fluoride. It is present in large quantities in natural water and foods like tea, salmon, and beer. Dental caries were shown to be less common in communities that consumed fluoridated water in the twentieth century. Fluoride has quickly established itself as a successful dental caries preventative strategy.

The simple addition of certain ingredients to toothpaste has improved oral health in several regions of the world, especially in developing nations. However, there is too much fluoride in the environment in other parts of the planet. Fluorosis is a public health issue brought on by prolonged exposure to excessive fluoride levels in food, water, and industrial emissions. It is more typical to experience moderate-level chronic exposure (over 1.5 mg/liter of water, the WHO recommended threshold for fluoride in water).

Acute high-level fluoride exposure is uncommon and typically results from fires, explosions, or unintentional water pollution. Major health conditions like dental fluorosis, skeletal fluorosis, and non-skeletal fluorosis are caused by it. A person's health as well as the health of the community are negatively impacted by the late stages of skeletal and dental fluorosis, which also has a negative impact on the nation's growth, development, and economy. Only attempts can be done to lessen the handicap that has already occurred in severe cases of skeletal fluorosis.

However, the disease is easily preventable if diagnosed early and steps are taken to prevent intake of excess fluorosis through provision of safe drinking water, promote nutrition and avoid foods with high fluoride content

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