

The Role of Co-curricular Activity in the Development of Altruism among College Students

Dr. Ronakkumar .R. Parmar



**The Role of Co-curricular Activity in the Development of
Altruism among College Students.**

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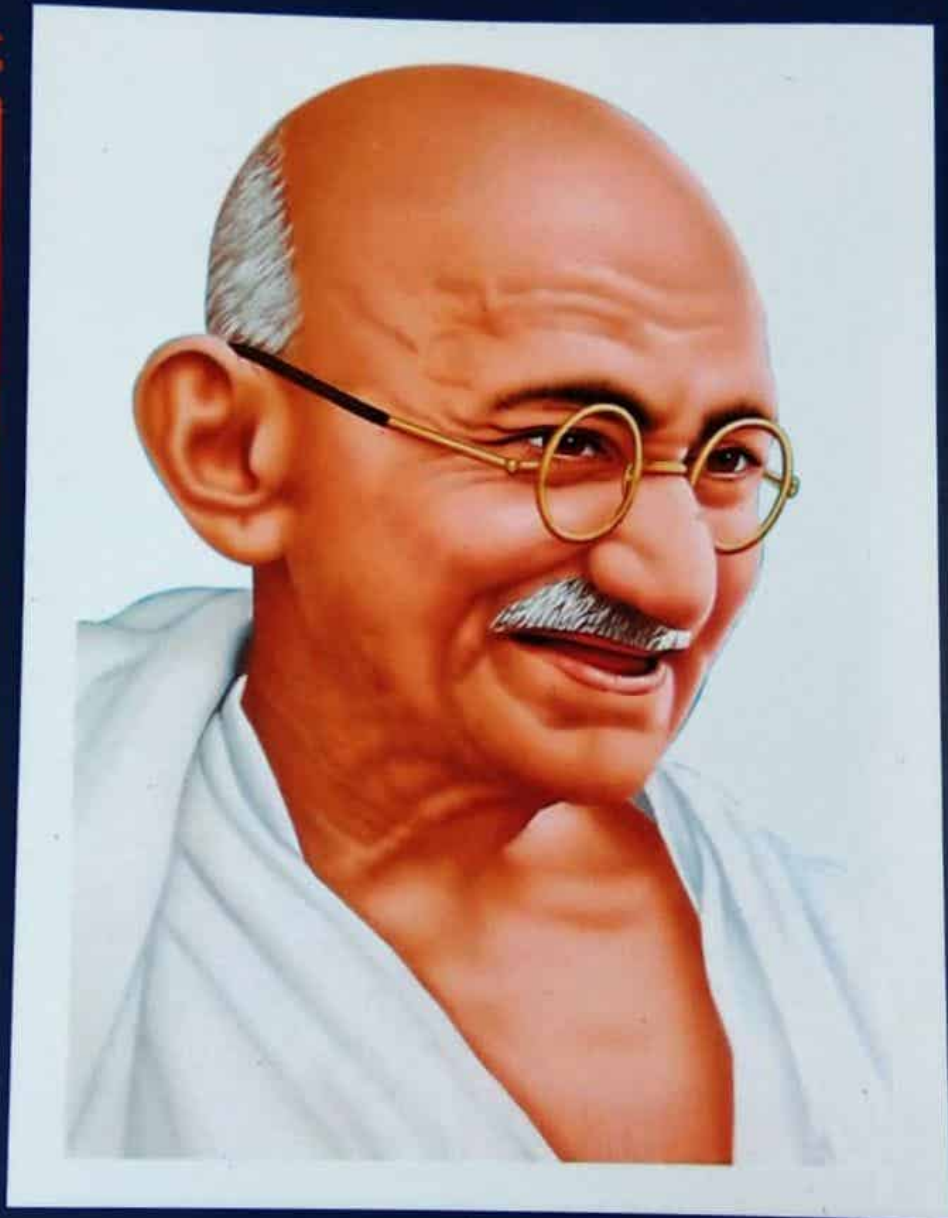
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स्वातंत्र्योत्तर प्रमुख उपन्यासों में गाँधी का प्रभाव



डॉ० अस्मिता राजपूत

स्वातंत्र्योत्तर प्रमुख उपन्यासों में गाँधी का प्रभाव



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This book contain results of the survey conducted by the researcher. This survey was survey of investors of Mehsana city towards the Portfolio Management services provided by the various stock brokers in Mehsana city of Gujarat. Mehsana is a district place of Gujarat state and so many share brokers like Mottial oswal Ltd. Share Khan Ltd. etc are provided Portfolio management services to its customers. By this study the researcher wants to know the awareness of individual investors towards PMS provided by the stock brokers. The rational of the study to get the knowledge, to understand the system of PMS well and to know the awareness and preference of individual investors towards PMS provided by the various stock brokers in Mehsana city and nearby towns.



Dr. Hukmaram Pawar (Ph.D, M.Phil, M.Com, B.Com) is an Assistant professor and Head at SMT. S.S. Patel Nootan Science and Commerce College, Faculty of Commerce, Sanakalchand Patel University, Wlsnagar. He is working here since 2007. He is Ph.D Guide. His area of interest is Accounting, Finance and Taxation.



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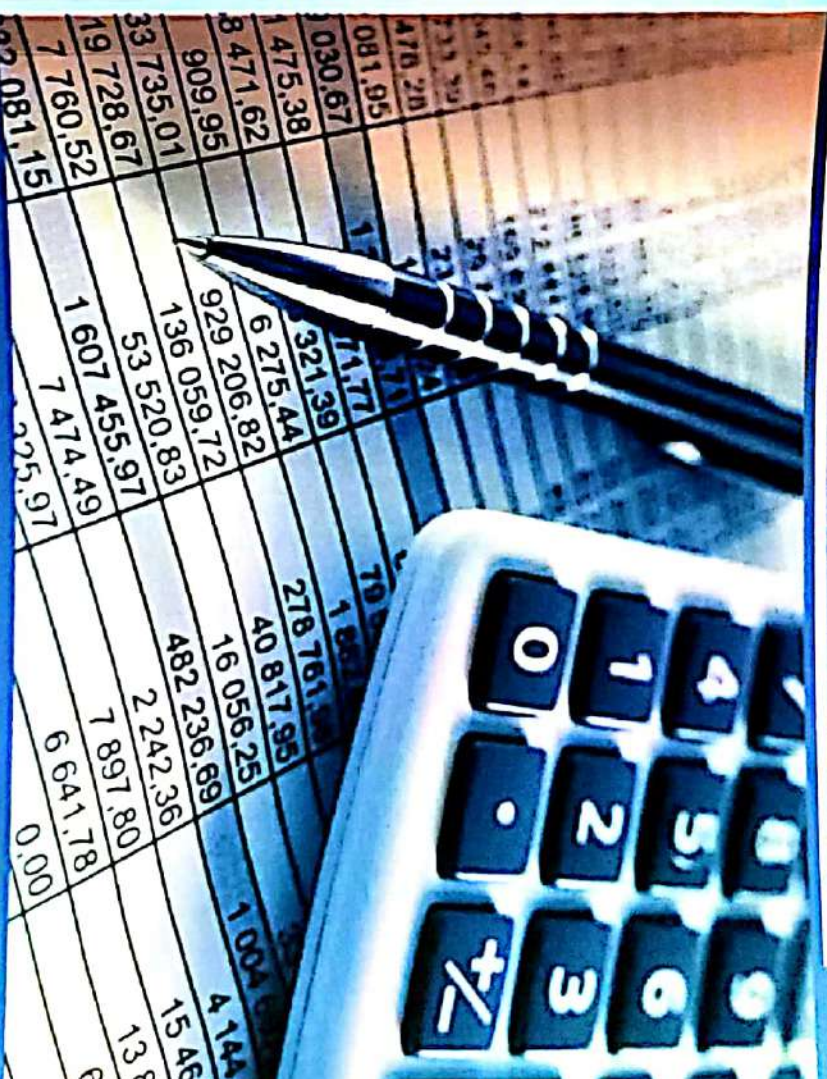
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FINANCIAL MANAGEMENT: AN OVERVIEW



Dr. Hukmaram D. Pawar

Money, one of the earliest and most significant inventions of civilization, is essential to the development of trade. Without it there is only barter, a relationship between two people each of whom has something which the other wants. We can't imagine our life without money now days. Money is needed at every stage of our life from birth to death. In this first chapter the researcher will discuss the origin and evolution of money in the world and in India. In this book the researcher discussed about banking system, growth and development of banking, and banking structure in India. The researcher also focused on meaning of bank its functions types of banks etc. At the end of the chapter the researcher got knowledge about the entire system of banking in India. In the next chapter the researcher will discuss about co-operative banks and its development, types of various co-operative banks, role of co-operative banks, commercial co-operative banks etc.



Dr. Hukmaram Dewlal Pawar (b.1980) obtained his M.Com (Costing) from Hemchandraya No.4th Gujarat University, M.B.A. (Financial Management) from Indira Gandhi National Open University, M.Phil (Commerce) from Hemchandraya North Gujarat University and Ph.D. (Commerce) from Hemchandraya North Gujarat University. He started his academic care



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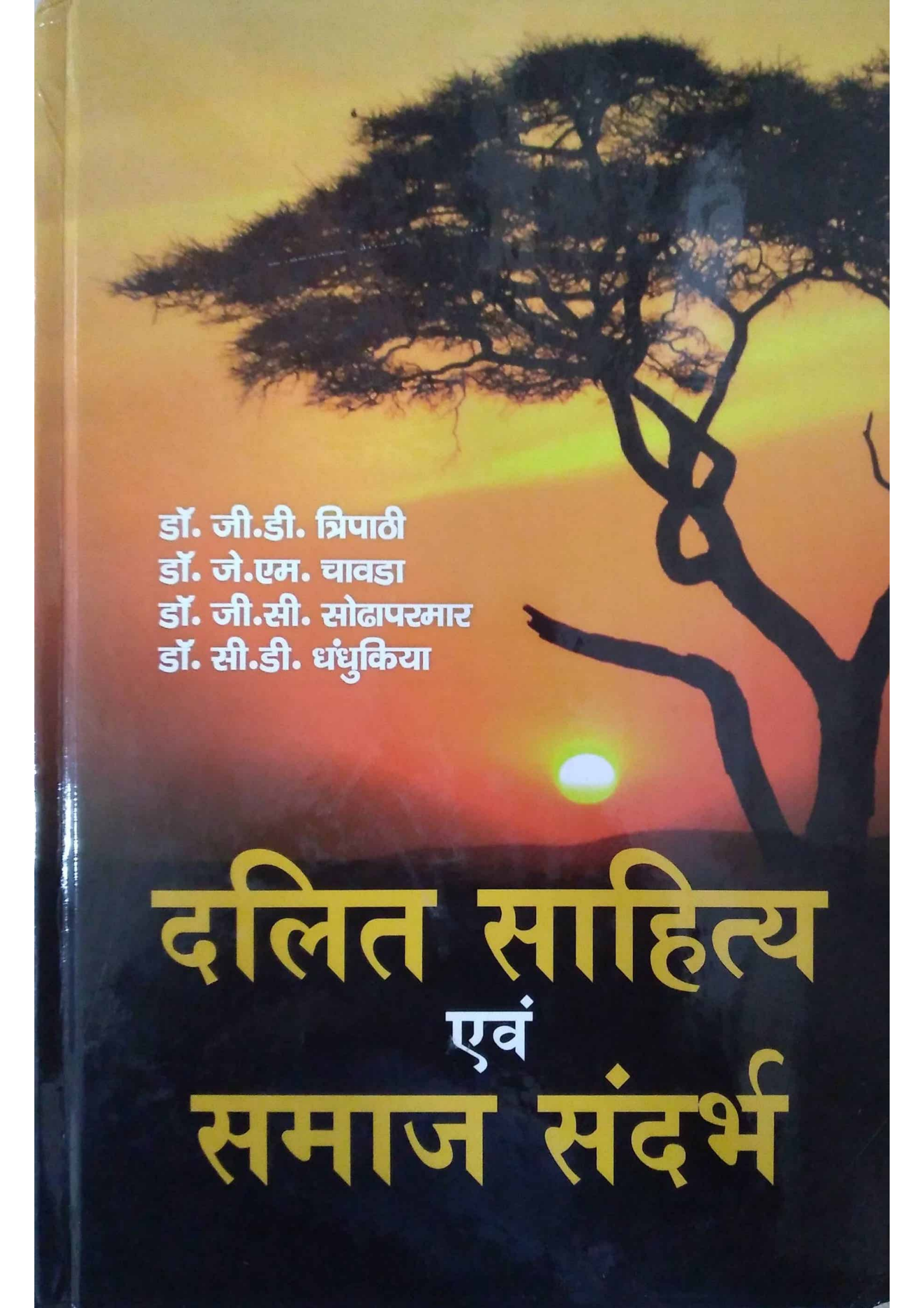
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The book cover features a silhouette of a large, spreading tree against a vibrant sunset sky. The sun is a bright yellow circle near the horizon, casting a warm glow. The sky transitions from yellow at the top to orange and red near the horizon. The tree's branches are dark and intricate, with some leaves visible. The overall mood is serene and contemplative.

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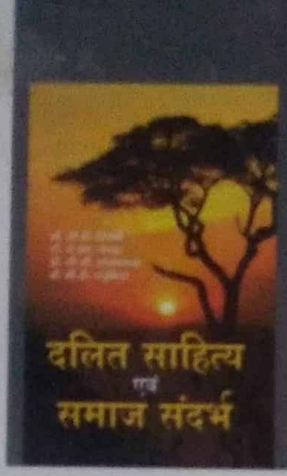
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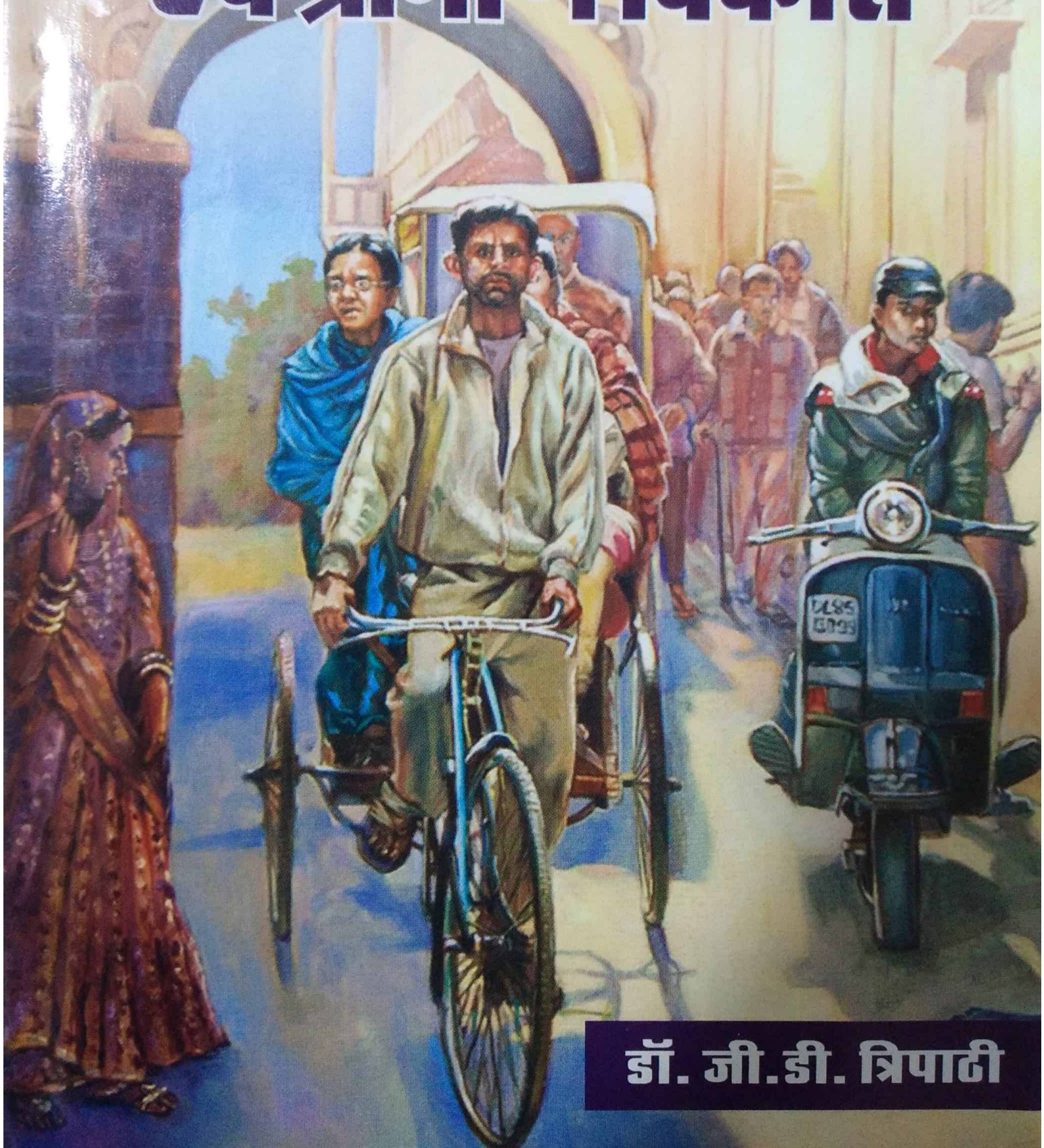
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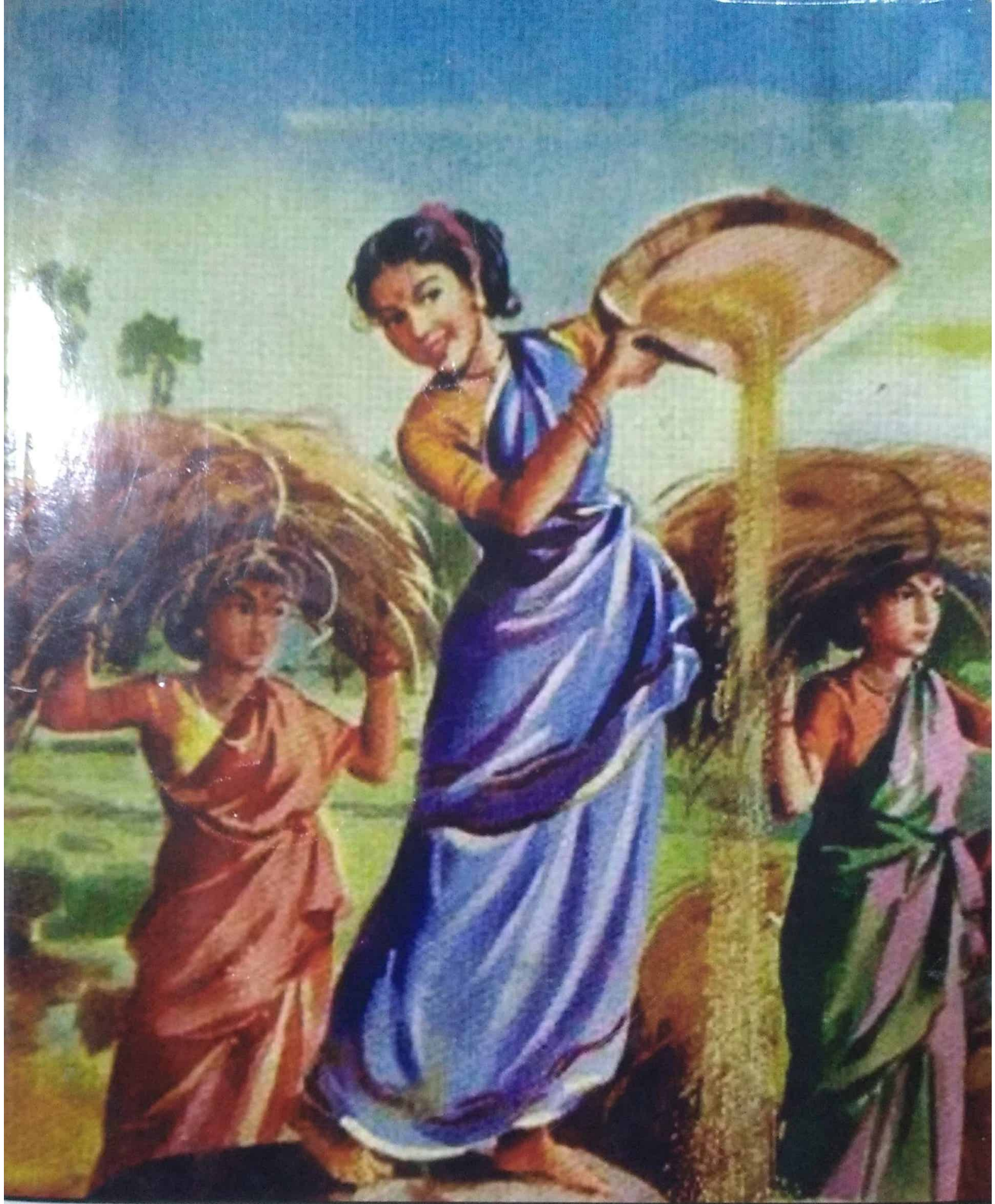
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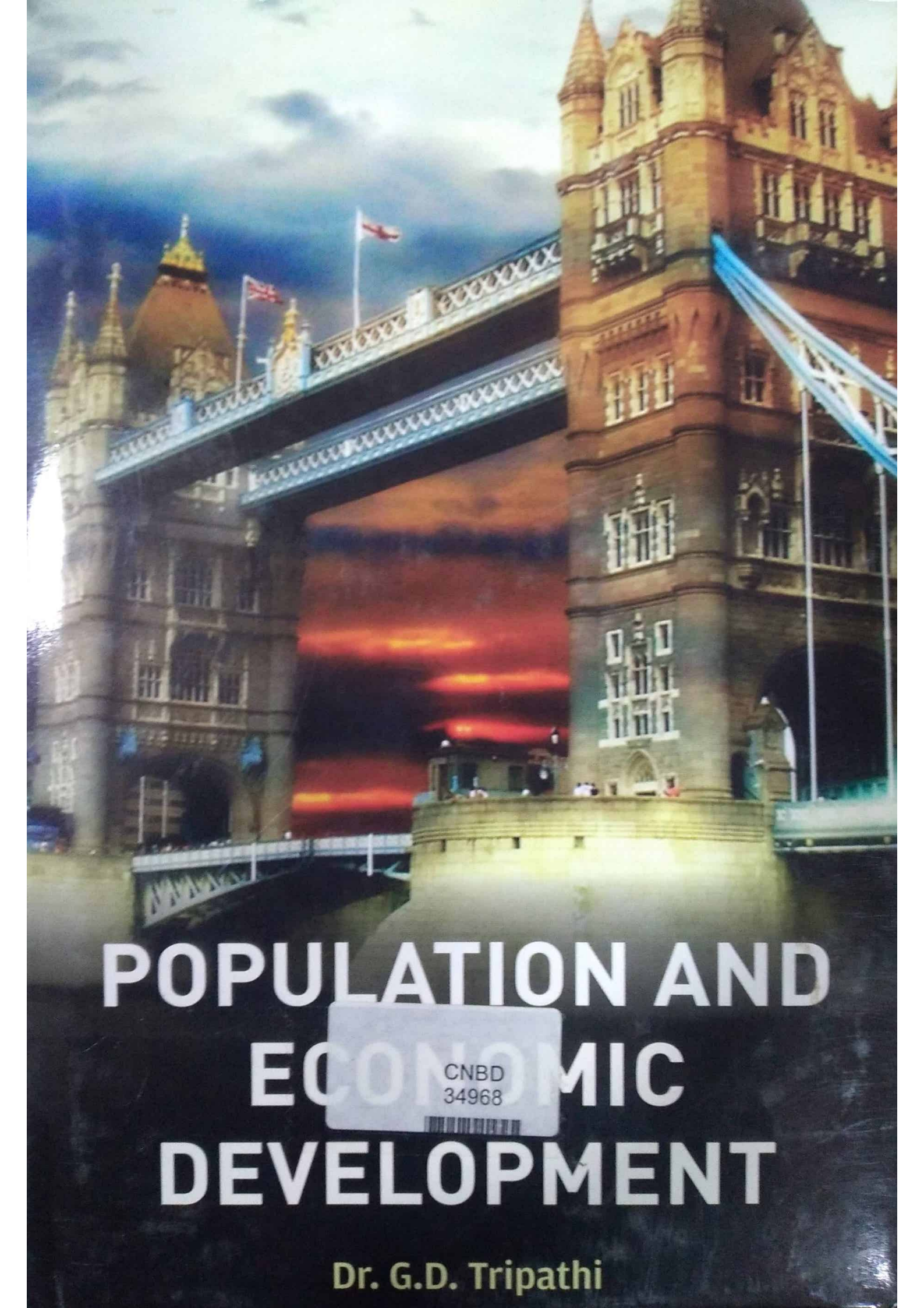


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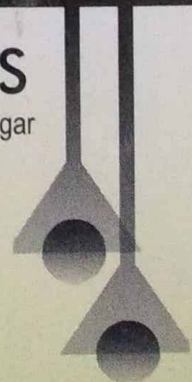


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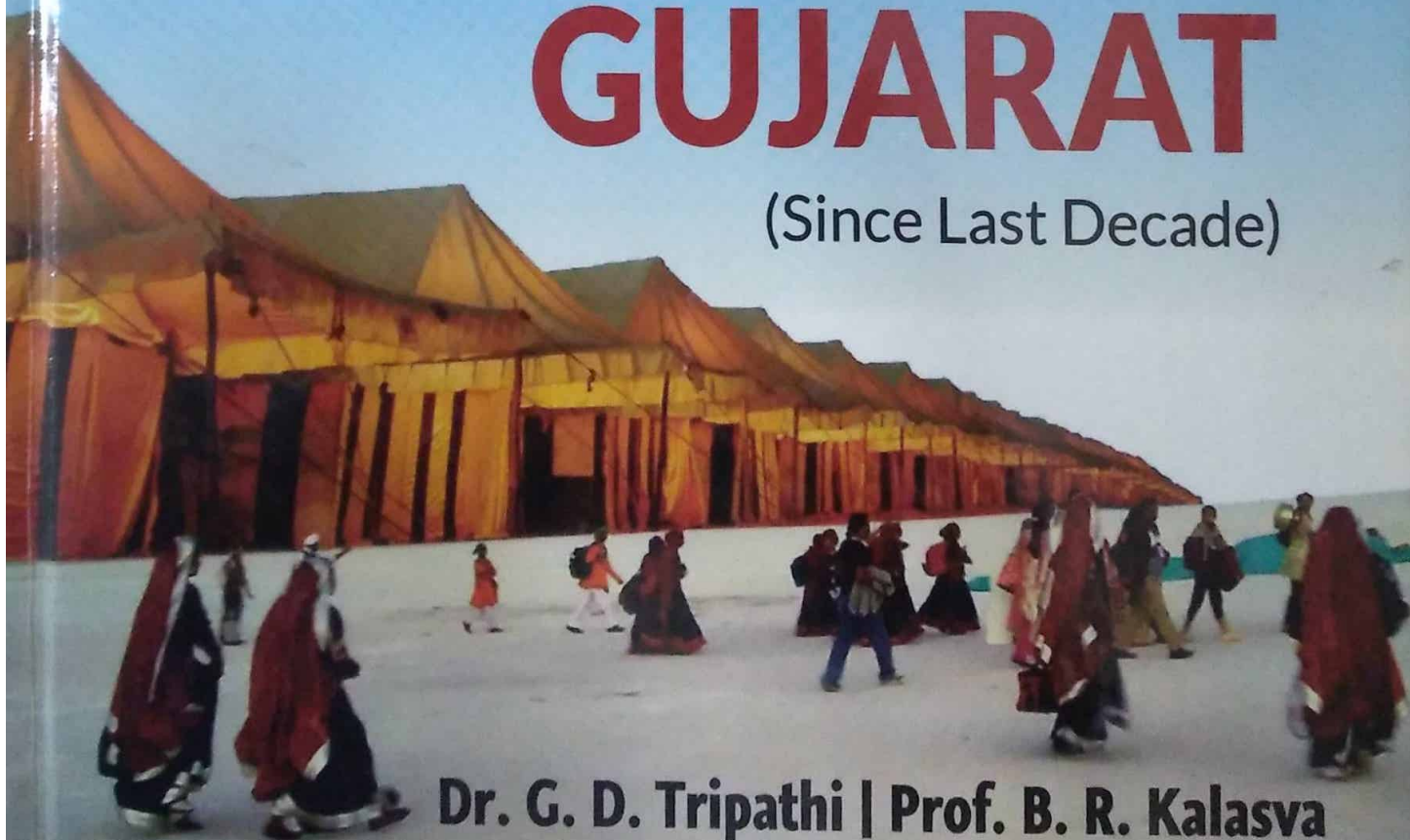
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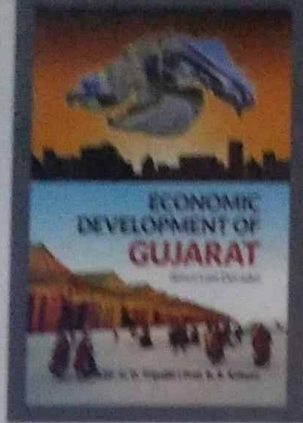
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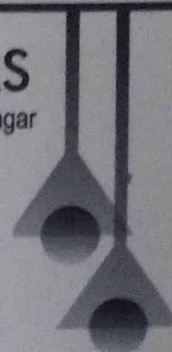
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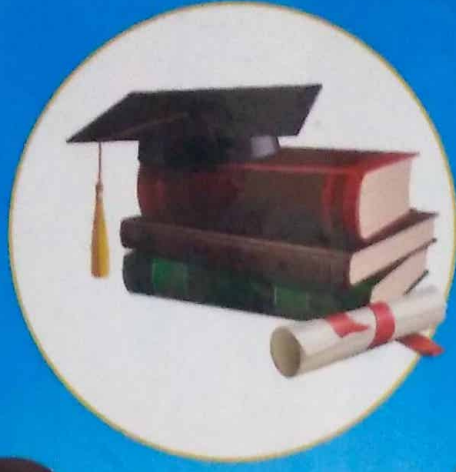


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नई शिक्षा नीति को सुचारू रूप से चलाने के लिए शिक्षकों की भर्तियों पर विशेष ध्यान दिया जाएगा। नई शिक्षा नीति के अंतर्गत क्षेत्रा तथा मातृ भाषाओं की पढाई को भी सम्मिलित किया गया है जिसके शिक्षकों की कमी चल रही शैक्षिक पाठ्यक्रम के भीतर है। नई शिक्षा नीति के अंतर्गत क्षेत्रीय भाषा बोलने वाले शिक्षकों को भर्ती किया जाएगा। स्वतंत्रा भारत में शिक्षा को लेकर समय समय पर बदलाव आते रहे। नई राष्ट्रीय शिक्षा नीति 2020, पुरानी राष्ट्रीय शिक्षा नीति 1986 को प्रस्थापित करेगी। यह 1968 और 1986 के बाद स्वतंत्रा भारत की तीसरी शिक्षा नीति है। राष्ट्रीय शिक्षा नीति-2020 में शिक्षा की पहुँच, समता, गुणवत्ता, वहनीयता और उत्तरदायित्व जैसे मुद्दों पर विशेष ध्यान दिया गया है। नई शिक्षा नीति के तहत केंद्र व राज्य सरकार के सहयोग से शिक्षा क्षेत्र पर देश की जीडीपी के 8% हिस्से के बराबर निवेश का लक्ष्य रा गया है। नई शिक्षा नीति के अंतर्गत ही 'मानव संसाधन विकास मंत्रालय' का नाम बदल कर 'शिक्षा मंत्रालय' करने को भी मंजूरी दी गई है। नेशनल एजुकेशन पालिसी 2021 को शिक्षा नीति 1986 की जगह पर लागू किया गया है। नई एजुकेशन पालिसी 2020 में 3 साल से 18 साल तक के बच्चों को शिक्षा का अधिकार कानून, 2009 के तहत रा गया है। नई शिक्षा नीति 2020 के तहत 2030 तक नई शैक्षिक प्रणाली को निश्चित किया गया है और वर्तमान में चल रही 10+2 के मॉडल के स्थान पर पाठ्यक्रम में 5+3+3+4 की शैक्षिक प्रणाली के आधार पर पाठ्यक्रम को विभाजित किया जाएगा। इस नीति का विजन सभी छात्रों को उच्च शिक्षा प्रदान करना है। पुरस्तक में शब्दों का चयन भी सरल एवं स्पष्ट है, जिससे विद्यार्थियों को अध्ययन के क्रम में सहयोग प्राप्त हो।

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Dr. G. D. Tripathi has been serving in the field of education since 1992. He was a lecturer at Arts and Commerce College, Unjha, district Mehsana from 1992 to 2007. He has been serving as a Principal since May, 2007 at C. N. Arts and B.D Commerce College, Kadi, Dist Mehsana, North Gujarat. He was chairman of Board of Studies in Economics in Hemchandracharya North Gujarat University, Patan. He served in many committees of University. He is serving as a member of various committees of University. He was appointed as a member in the committee of Swachchhta Ranking by UGC. Dr G.D. Tripathi has published many articles in national and international Journals of repute. He has published many books on various fields of Economics. He has guided many students to get M.Phil and PhD degree. Many students are getting their valuable guidance for securing PhD research. He has served as PhD referee and thesis evaluator in many universities. He was research guide in many Universities prior to the UGC rule. He also serves as panelist on economic affairs on various Gujarati News Channels. Under his abled leadership, the college got NAAC accreditation twice. The college has been awarded "College Potential for Excellence (CPE)" in XII Plan. College is also awarded B. Voc center by UGC in 2020.

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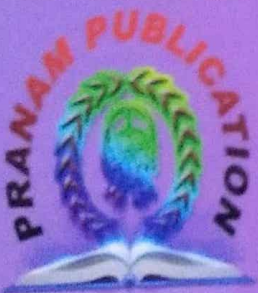
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પ્રોફેસર અને અધ્યક્ષ

મનોવિજ્ઞાન વિભાગ, સરદાર પટેલ યુનિવર્સિટી, વહલ વિધાનગર-388120

સરદાર પટેલ યુનિવર્સિટીમાં મનોવિજ્ઞાન વિષયમાં ઉચ્ચ શિક્ષણ મેળવી (એમ.એ., એમ.ફીલ. અને પીએચ.ડી.) કપડવંજ ખાતેની શાહ કે.એસ. આર્ટ્સ અને વી.એમ. પારેખ કોમર્સ કોલેજમાં વ્યાખ્યાતા તરીકે 1989ના વર્ષે જોડાયા, આશરે 17 વર્ષની શૈક્ષણિક કારકિર્દી અને સાથે જોડાયા જાતે આવેલી સી.બી. પટેલ આર્ટ્સ કોલેજમાં અનુસ્નાતક વિભાગમાં મુલાકાતી અધ્યાપક તરીકેની પ્રશંસનીય કામગીરી કરી, સપ્ટે.2005 થી સરદાર પટેલ યુનિવર્સિટી અનુસ્નાતક મનોવિજ્ઞાન વિભાગમાં વ્યાખ્યાતા તરીકે જોડાયા, તેઓ ત્યારબાદ રીડર/એસોસિયેટ પ્રોફેસર અને પ્રોફેસરમાં નિમણૂક પામ્યા અને અત્યારે હાલમાં આ વિભાગમાં અધ્યક્ષ તરીકે ફરજ બજાવી રહ્યા છે. તેઓએ બી.એસ.એન.એલમાં ડાયરેક્ટર તરીકે ત્રણ વર્ષ સેવા આપી બાયસેગ ઉપરાંત ગ્રાન્ટર્જનએઈડ અને સરકારી કોલેજો, અનુસ્નાતક ભવનો, ડૉ. બાબાસાહેબ આંબેડકર, સરદાર પટેલ યુનિવર્સિટી સંચાલિત જુદી જુદી ચેરની વ્યાખ્યાન માળા અંતર્ગત કાર્યક્રમોમાં વ્યાખ્યાનો આપેલા, જુદા જુદા સમયગાળામાં યોજાતા સેમીનાર, કોન્ફરન્સ, વર્કશોપ, ઓરિએન્ટેશન અને રીફ્રેશ કોર્સ પૂર્ણ કરેલા, સેમીનાર કોન્ફરન્સમાં સંશોધન પેપરના એબ્સ્ટ્રેક્ટ રજૂ કરેલા નેશનલ અને ઇન્ટરનેશનલ 40 થી વધારે સંશોધન પેપરનું વાચન અને સંશોધન પેપરનું જુદા જુદા નેશનલ અને ઇન્ટરનેશનલ જર્નલમાં પ્રકાશન થયેલું છે. સાથે સાથે 7 નેશનલ ને ઇન્ટરનેશનલ બુક પ્રકાશિત થઈ છે, જુદા જુદા શૈક્ષણિક અને સામાજિક સંગઠનોમાં કાર્યકરની સાથે સાથે આજીવન સભ્ય પણ છે. તેઓ ઇન્ટરનેશનલ જર્નલ ઓફ ઇન્ડિયન સાયકોલોજી અને ઇન્ટરનેશનલ જર્નલ ઓફ સોશીયલ ઇમેપ્ટના ચીફ એડિટર છે, તેમના માર્ગદર્શન હેઠળ 15 એમ.ફીલ અને 4 પીએચ.ડી.ના વિદ્યાર્થીઓએ ઉપાધી મેળવેલી છે. અત્યારે હાલમાં એમ.ફીલના 3 અને પીએચ.ડી.ના 6 વિદ્યાર્થી માર્ગદર્શન લઈ રહ્યા છે. 2010-11ના વર્ષમાં સરદાર પટેલ યુનિવર્સિટી દ્વારા કોન્વોકેશનમાં અપાતો એકેડેમિક વર્ષનો બેસ્ટ સંશોધન પેપરનો દાદાભાઈ નવરોજી પુરસ્કાર મેળવેલો, 2014ના વર્ષમાં બોધીગયા ખાતે આઈ.પી.એ. દ્વારા શ્રેષ્ઠ સંશોધન પેપરનો ગોલ્ડન પ્લેટેડ મેડલ પ્રાપ્ત થયેલો, સ્કોપ, ગાજીયાબાદના જર્નલમાં શ્રેષ્ઠ સંશોધન પેપર માટેનો પણ રીવોર્ડ મળેલો, તેમણે યુ.જી.સી. દ્વારા 2014થી 16ના વર્ષમાં એક પ્રોજેક્ટ પુરો કર્યો છે આ પુસ્તક માટે તેમને અભિનંદન.

ડૉ.એન.આર. પરમાર

ડાયરેક્ટર, સી.વી.એમ., એમ.એચ.આર.ડી.

પૂર્વ ડિન, ફેકલ્ટીઓફ આર્ટ્સ, સરદાર પટેલ યુનિવર્સિટી, વહલ વિધાનગર- 388120

પૂર્વ પ્રિન્સીપાલ, નલિની-અરવિંદ એન્ડ ટી.વી. પટેલ આર્ટ્સ કોલેજ, વહલ વિધાનગર

રમેશ ઓ. પ્રજાપતિ

સરદાર પટેલ યુનિવર્સિટીમાંથી એમ.ફીલની ઉપાધિ મેળવી હાલમાં કડી ખાતે આવેલી શ્રી સી.બાબાસાહેબ અને બી.ડી. કોમર્સ કોલેજમાં આસીસ્ટન્ટ પ્રોફેસર તરીકે સેવારત શ્રી રમેશભાઈ પ્રજાપતિ પ્રોફે. સુરેશ મકવાલાના માર્ગદર્શન હેઠળ પીએચ.ડી.નું માર્ગદર્શન લઈ રહ્યા છે. તેઓ સેમીનાર અને કોન્ફરન્સમાં રસધારવનારા, પ્રોજેક્ટ અને ફીલ્ડ વર્કમાં સારી કામગીરી બજાવનારા ઉપરાંત એન.એસ.એસ. અને એન.સી.સી. જેવી કોલેજની એકેડેમિક શિવાયની વિવિધ પ્રવૃત્તિઓમાં વિદ્યાર્થીઓને ઉત્સાહિત કરનાર શૈક્ષણિક ક્ષેત્રે બે પુસ્તકો પ્રકાશિત કરેલા છે અને અધ્યાપન કરાવવાની દિશામાં ઉત્તરોત્તર પ્રગતિ કરી રહ્યા છે તેમને આ પુસ્તક માટે અભિનંદન.

વિકાસ કે રોહિત

યુવાન અને ઉત્સાહી શિક્ષણમાં તમામ પ્રકારની કામગીરી ઉત્સાહથી કરનારા, મહેનતુ, પ્રતિભાશળી તેમજ હાલમાં મનોવિજ્ઞાન વિભાગમાં એકમાત્ર રાજ્યગાંધી, ફેલોશીપ દ્વારા પ્રોફેસર સુરેશ મકવાલાના માર્ગદર્શન હેઠળ પીએચ.ડી.નું સંશોધન કરવાનું માન પ્રાપ્ત થયેલું છે. પાંચથી વધારે તેમના સંશોધન પેપર રાષ્ટ્રીય અને વૈશ્વિક કક્ષાના જર્નલમાં પ્રકાશિત થયા છે. સેમીનાર અને કોન્ફરન્સમાં પેપર પ્રેઝન્ટેશન કરી ચુક્યા ત્યારે આ પુસ્તક માટે તેમને અભિનંદન.



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સ્વાસ્થ્યનો મનોવૈજ્ઞાનિક અભ્યાસ

ડૉ. રોનકકુમાર આર. પરમાર





ડો. રોનકકુમાર રાજુબાઈ પરમાર જેઓએ મનોવિજ્ઞાન વિષયમાં M.A., M.Phil., Post Graduation Diploma in Psychology, B.ed ગુજરાત યુનિવર્સિટીમાંથી અને Ph.D ની પદવી ઉત્તર ગુજરાત યુનિવર્સિટીમાંથી પ્રાપ્ત કરેલ છે. જેઓએ આસિસ્ટન્ટ પ્રોફેસર માટેની GSET પરીક્ષા તેમજ શિક્ષક માટેની TAT અને TET પરીક્ષાઓ પણ પાસ કરેલી છે. જુદી જુદી સંસ્થાઓમાં તેઓએ મુલાકાતી અધ્યાપક તરીકે કાર્ય કરેલું છે. રાજ્ય સરકારની જિલ્લા રોજગાર વિનિમય કચેરીમાં તેઓએ ૨ વર્ષ સુધી કરિયર કાઉન્સેલર તરીકે ઉમદા ફરજ બજાવી છે. તેઓએ સી.એન.આર્ટ્સ & પી.ડી. કોમર્સ કોલેજ કડી માં આસિસ્ટન્ટ પ્રોફેસર તરીકે દોઢ વર્ષ સુધી કાર્ય કર્યું છે. જેમાં તેઓએ NSS પ્રોગ્રામ ઓફિસર તરીકે અને ECO કલબ કો-ઓર્ડીનેટર તરીકે અને બેબ પ્લેસમેન્ટ ઓફિસર તરીકે કાર્ય કર્યું છે. હાલ માં તેઓ ગાંધીનગર સ્થિત બાળ વિશ્વવિદ્યાલયમાં આસિસ્ટન્ટ પ્રોફેસર તરીકે કાર્યરત છે. ડો રોનક પરમારે ગુજરાત રાજ્યમાં આવેલ વિવિધ એકેડેમીમાં તેઓએ શૈક્ષણિક મનોવિજ્ઞાન અને વિવિધ વિષયોનું અધ્યાપન કાર્ય કર્યું છે.

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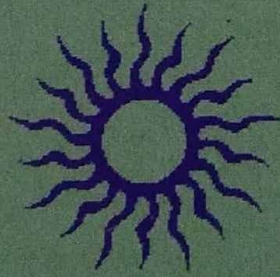
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સાહિત્યક્ષેત્રમાં જે રીતે નવપ્રસ્થાનો આરંભાય છે, જે રીતે પરિવર્તનો આરંભાય છે કે નવો પ્રવાહ શરૂ થાય છે તેમાં સર્જકપ્રતિભા અમુક ભાગ ભજવે છે તે હકીકત સ્વીકારીએ તોપણ સાહિત્યના પ્રવાહો અને પરંપરાઓમાં આવતાં પરિવર્તન એ કેવળ વૈયક્તિક ઇચ્છા કે રુચિની બાબત પણ નથી. સર્જકપ્રતિભા શૂન્યાવકાશમાં કામ કરતી નથી. તેના યુગના સામાજિક, સાંસ્કૃતિક સંયોગો, વિચારધારાઓ, સાંસ્કૃતિક આંદોલનો આદિ અનેક પરિબળો તેની ચેતનાને પ્રગટપણે કે પ્રચ્છન્નપણે અસર કરે છે. સાહિત્યનો ઇતિહાસકાર કૃતિ, સર્જકમાનસ અને યુગના સર્વ વિચારવલણો વચ્ચેનો આંતરસંબંધ સ્થાપવા ચાહે છે. એ વિશે જે કંઈ હકીકતો, સત્યો અને વિવેચનો, મૂલ્યાંકનો ઉપલબ્ધ થાય છે તેમને કાર્યકારણના સંબંધોથી સાંકળવામાં અને જે પરિવર્તનો અને રૂપાંતરો સધાયાં હોય તેની પાછળ કામ કરતા નિયમો રચવામાં તેને વિશેષ રસ છે.

— પ્રમોદકુમાર પટેલ

(‘કળા, સાહિત્ય અને વિવેચન’માંથી પૃ. ૨૨૯)



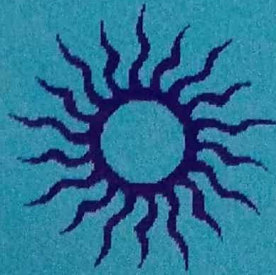
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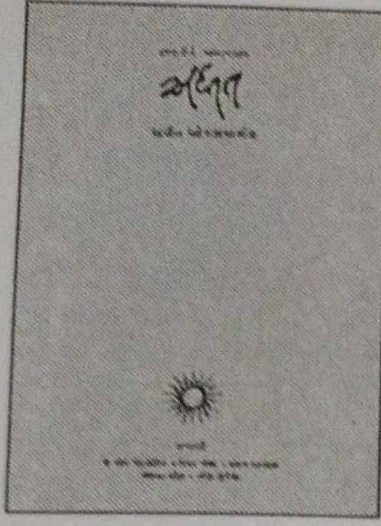
અધ્યાપ

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સમ્પાદકો

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ગુજરાત સાહિત્ય અકાદમી, ગાંધીનગરની આર્થિક સહાયથી પ્રકાશિત

સાહ્ય વિવેચન દષ્ટિ

હેમચંદ્રાચાર્ય ઉત્તર ગુજરાત યુનિવર્સિટીમાં ગુજરાતી સાહિત્યના અનેક અધ્યાપકો છે. પરંતુ અધ્યયનનો વિદ્યા-યજ્ઞ પ્રજ્જ્વલિત રાખનારા અધ્યાપકો ખૂબ જ ઓછા, આંગળીઓના વેઢા વધી પડે તેટલા જ મળે ! એક અધ્યયનશીલ અધ્યાપક તરીકે કડીની આર્ટ્સ- કોમર્સ કોલેજના પ્રા. ગણપત સોઢાનું નામ ચોક્કસ લઈ શકાય. ગુજરાતી સાહિત્યના અભ્યાસીઓ તેમના નામ અને કાર્યથી ઠીક ઠીક પરિચિત છે જ.

લઘુકથા પરનો તેમનો પ્રથમ અભ્યાસ-ગ્રંથ 'ત્રણ લઘુકથાકારો'(૨૦૦૭)માં પ્રગટ થયો અને વખણાયો. તો પીએચ.ડી. સંદર્ભે 'અનુઆધુનિક ગુજરાતી ટૂંકીવાર્તામાં વિવિધ ચેતના' વિષય પર કરેલ સંશોધનકાર્યને આવરી લેતા - 'નારીચેતનાકેન્દ્રી વાર્તાઓ' (૨૦૧૫), 'દલિતચેતનાકેન્દ્રી વાર્તાઓ'(૨૦૧૮), 'ગ્રામચેતનાકેન્દ્રી વાર્તાઓ'(૨૦૧૯) એમ ત્રણ અભ્યાસ-ગ્રંથ પ્રગટ થયા. આ સિવાય અન્ય સાથે મળીને બીજા બાર જેટલાં સંપાદનો તેમની પાસેથી મળે છે. 'અભિપ્રેત' તેમનો પાંચમો વિવેચન- ગ્રંથ છે.

'અભિપ્રેત'નાં ૧૫ વિવેચન લેખો ઉપર નજર કરતાં સ્પષ્ટ થાય છે કે, તેઓ સાહિત્યના વિવેચનક્ષેત્રે અને તેમાંય ખાસ તો કથા સાહિત્યનાં અવગાહનમાં વિશેષ રુચિ ધરાવે છે. તેમાંથી પસાર થનારને તેમની ચશમાં(દૂરનાં કે નજીકનાં) રહિત સાહ્ય વિવેચન દ્રષ્ટિનો પરિચય થાય છે. કૃતિના રસકેન્દ્રને ઉજાગર કરી, તેમાંના પ્રાણતત્વનો(ધ્વન્યાર્થ) સહજ અને સીધો સ્પર્શ કરાવવાની તેમની રીતિ નોંધપાત્ર છે. તેમનું ગદ્ય ખપ પૂરતો જ પરિભાષાનો વિનિયોગ કરતું હોવાથી વાચકાભિમુખ બની રહે છે. તેમની આ વિશેષતાઓ તેમના લખાણને જીવંત બનાવે છે - એ ઓછી સફળતા નથી. 'અભિપ્રેત'નાં પ્રાગટ્ય નિમિત્તે શુભેચ્છાઓ સહ આનંદ વ્યક્ત કરું છું.

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ગુજરાત સાહિત્ય અકાદમી, ગાંધીનગરની આર્થિક સહાયથી પ્રકાશિત

૧૯૮૦ પછીની ગુજરાતી વાર્તામાં કેટલાંક વિશિષ્ટ વલણો વિશેષ ધ્યાનપાત્ર રહ્યાં છે. આધુનિક વાર્તાનાં વળતાં પાણી પછી ગુજરાતી અનુઆધુનિક વાર્તા વળું બદલે છે-એની ભોંય બદલે છે. પરંપરાગત વાર્તાના કેટલાક સફળ આયામોનો સ્વીકાર કરવા સાથે આધુનિક વાર્તાની કેટલીક સફળ સાહિત્યિક વિલક્ષણતાઓને જોડીને નવો વાર્તાકાર પોતાનાં મૂળ તરફ તથા પ્રાકૃતિક જીવનસંદર્ભો તરફ વળે છે, અને લોકબોલી તથા ગ્રામીણ પરિવેશ પ્રયોજીને નવી વાર્તાનું સર્જન કરે છે. ગ્રામચેતનાની વાર્તાઓ આ સમયગાળાની મહત્વની ઉપલબ્ધિ છે. આપણાં જુદા જુદા ગ્રામીણ પ્રદેશોમાંથી આવેલા કેટલાંક નવા વાર્તાકારોએ પોતાના ગ્રામીણ સમાજને તથા એની આધુનિકોત્તર જીવન સમસ્યાઓને આ વાર્તાઓમાં આલેખી છે. ગણપત સોઢાએ આ વાર્તાઓની વસ્તુ અને અભિવ્યક્તિલક્ષી સમીક્ષા અહીં રજૂ કરી છે.

કિરીટ દૂધાત, અજિત ઠાકોર, અનિલ વ્યાસ, મણિલાલ હ. પટેલ, બિપિન પટેલ, મોહન પરમાર, માય રિયર જયુ, હરીશ મંગલમ્, રમેશ દવે વગેરે આપણા સિધ્ધહસ્ત વાર્તાકારોની કેટલીક વાર્તાઓ લઈને ગણપત સોઢાએ એનું વિશ્લેષણ કરીને આસ્વાદાત્મક મૂલ્યાંકન પણ કર્યું છે. વાર્તાનો આ તબક્કો ગુજરાતી વાર્તાનો ચોથો અને મૂલ્યવાન તબક્કો છે. એકસાથે આટલા સફળ વાર્તાકારો સક્રિય હોય એવો આ સમય છે. દરેક પ્રદેશવિશેષની જીવનરીતિ અને લોકબોલી ત્યાંના જ પરિવેશમાં આલેખતી આ મૂલ્યવાન વાર્તાઓ વિશે અહીં ભાવકોને સુગમ્ય થાય એ રીતનો અભ્યાસ રજૂ થયો છે. આપણી આ ધારાની જાણીતી વાર્તાઓ ‘પોપડો’, ‘ગૂમડું’, ‘બાપાની પીપર’, ‘આ સવજી શામજી બચુ કોઈ દી સુખી નો થ્યા?’, ‘પાશ’, ‘બદલી’, ‘પી.ટી.સી.થયેલી વહુ’, ‘કરિયાવર’, ‘ડારવીનનો પિતરાઈ’, ‘વાડો’, અને ‘ઝહણ’ વગેરે વિશે વાર્તાકળાના વિવિધ આયામોને ઉજાગર કરીને લેખકે નોખો પરિચય કરાવ્યો છે. આ સમીક્ષાગ્રંથ નવા અભ્યાસીઓને તથા વિદ્યાર્થીઓને ઉપયોગી નીવડશે એમાં બેમત નથી. ગુજરાતી વાર્તાઓ વિશે પોતાનું ત્રીજું મહત્વનું પુસ્તક લઈ આવનાર ગણપત સોઢાને આવકાર સાથે અભિનંદન પણ પાઠવીએ.

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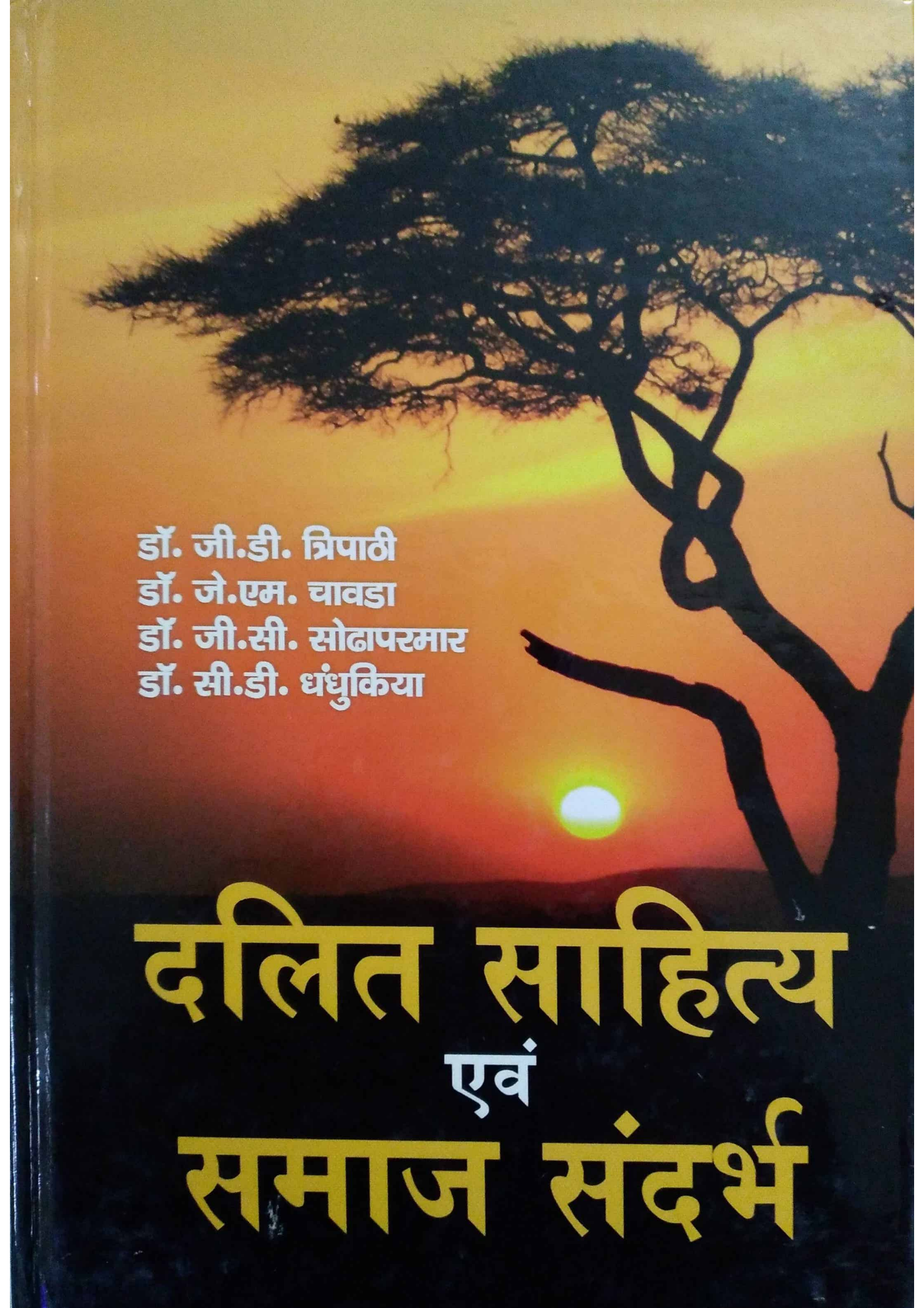


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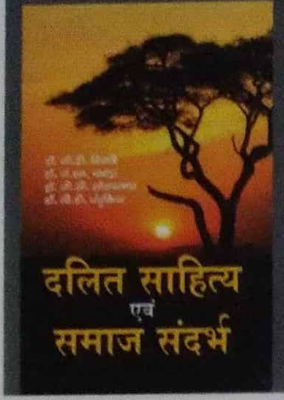
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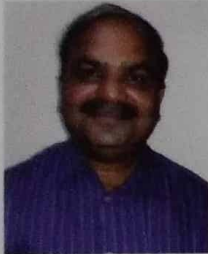
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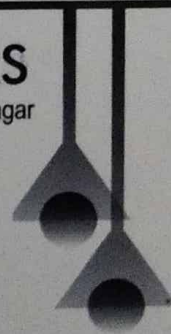
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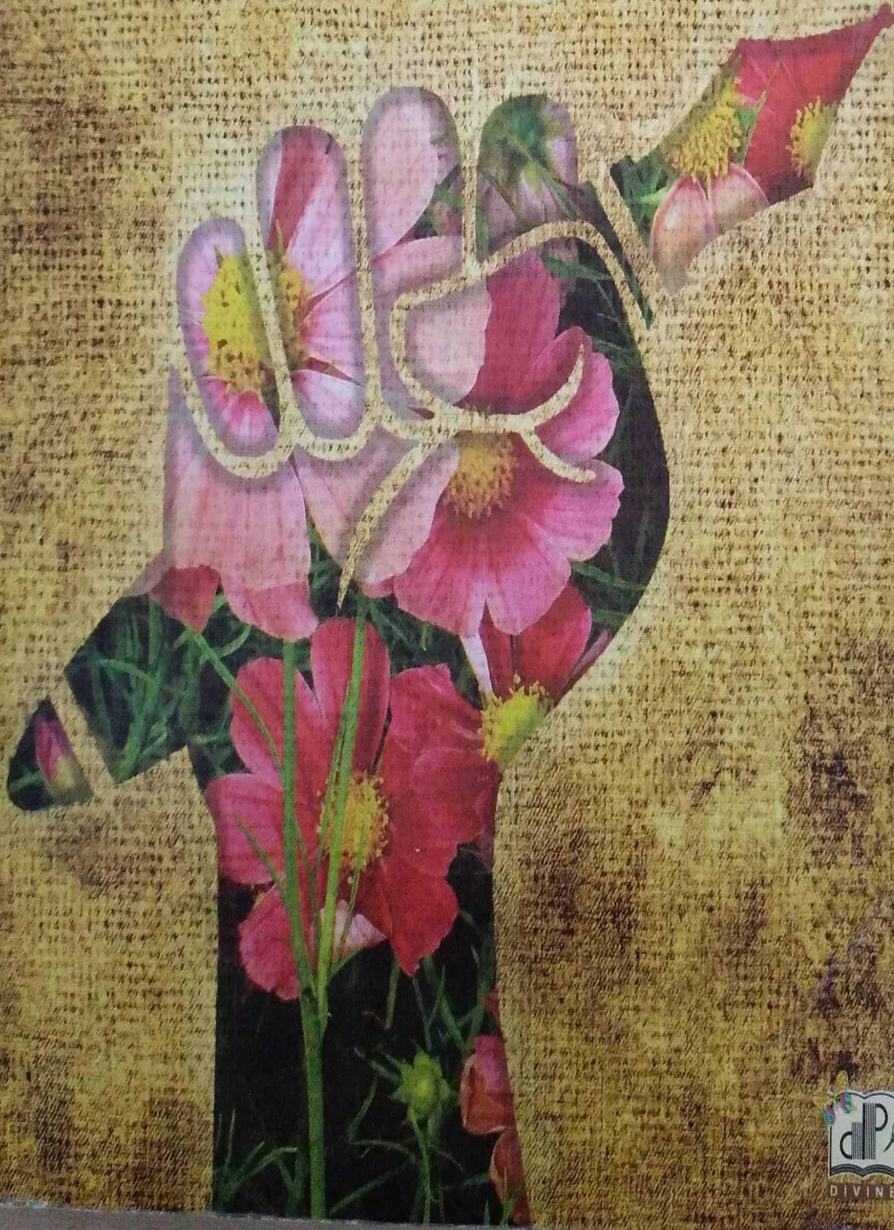
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ગુજરાત સાહિત્ય અકાદમી, ગાંધીનગરની આર્થિક સહાયથી પ્રકાશિત



‘દલિતચેતના કેન્દ્રી વાર્તાઓ’માં ૨૦ વાર્તાકારોની ૪૨ વાર્તાઓને તપાસીને દલિત સૃષ્ટિનાં દર્શન કરાવ્યા છે. અહીં ગુજરાતી દલિત વાર્તાની ઝાંખી જ નથી પરંતુ એક સમગ્રલક્ષી આલેખ મળી રહે છે. મોહન પરમારની ‘ઘોડાર’થી મૌલિક બોરિજાની ‘રાવણું’ સુધીની વાર્તાઓમાં દલિતચેતનાને ઉપસાવનારા તત્ત્વોની વિગતે સમીક્ષા કરી છે, સંશોધકની ભૂમિકા અદા કરી દલિત સંદર્ભો તારવી આપ્યા છે. અનુઆધુનિક ગુજરાતી સાહિત્યમાં વધુ ને વધુ પ્રગાઢતા દલિતચેતનાએ જ અર્પી છે. જેમાં વિદ્રોહ, આક્રોશ અને અન્યાયની સામે સંવેદનાનો સમન્વય પણ સધાતો જોઈ શકાય છે. ડૉ. ગણપત સોઢા પરમારે વાર્તાસંગ્રહો, સામયિકોમાંથી ચીવટપૂર્વક ચયન કરીને પ્રસ્તુત દલિત વાર્તાઓને અભ્યાસમૂલક દષ્ટિથી તપાસી છે.

‘દલિતચેતનાકેન્દ્રી વાર્તાઓ’ ગુજરાતી દલિત સાહિત્યની નૂતનધારામાં જેને ઊંડો રસ છે તેવા અભ્યાસુઓ, ભાવકો, રસજોને ખૂબ જ ઉપયોગી નિવડશે. ગુજરાતી વિવિધ યુનિવર્સિટીઓમાં દલિત સાહિત્ય અભ્યાસક્રમમાં વિષય તરીકે સ્થાન પ્રાપ્ત કરી રહેલ છે ત્યારે પ્રસ્તુત શોધકાર્ય મહત્ત્વનો સંદર્ભગ્રંથ બની રહેશે. ૧૯૮૦ પછી ગુજરાતી સાહિત્યમાં જે નવું સ્થિત્યંતર આવ્યું તેના એક અંગ તરીકે દલિત વાર્તાનો વિવેચકો અને અભ્યાસીઓએ સહર્ષ સ્વીકાર કર્યો છે. દલિત વાર્તાઓ વિશે ઘણુંબધું લખાતું રહે છે. એના મહત્ત્વના વાર્તાકારો વિશે પણ ચર્ચા-વિમર્શ થયા કરે છે. એવા જ એક ઉપક્રમ સાથે ડૉ. ગણપતભાઈ સોઢા પરમારે પોતાની કોલેજમાં યુ.જી.સી.ના સહયોગથી તાજેતરમાં જ ‘દલિત સાહિત્ય અને સમાજ સંદર્ભ’ વિષયે સફળ નેશનલ પરિસંવાદ યોજેલો અને એ પરિસંવાદમાં પ્રસ્તુત થયેલ વ્યાખ્યાનો-શોધપત્રોનું સંકલન પણ એમણે મિત્રો સાથે મળીને પાર પાડ્યું છે. ત્યારે દલિત સાહિત્યની કેડીએ હજુ પણ એમની પાસેથી અભ્યાસો મળતા રહે એવી આશા રાખું છું. આ પુસ્તકને આવકારતા હું આનંદની લાગણી અનુભવું છું અને અભિનંદન પાઠવું છું.

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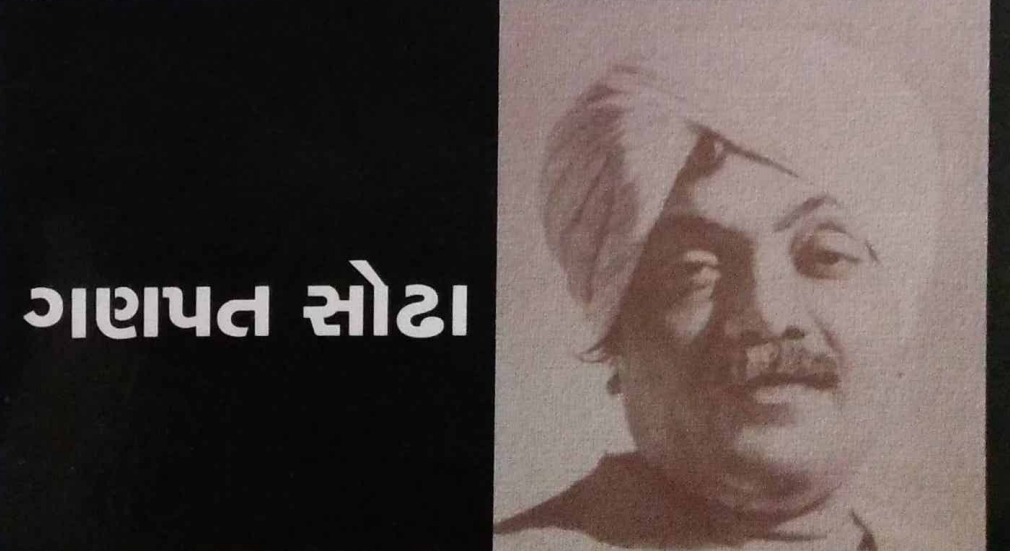
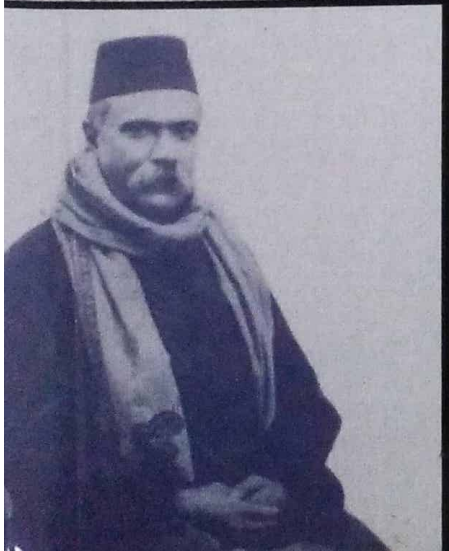
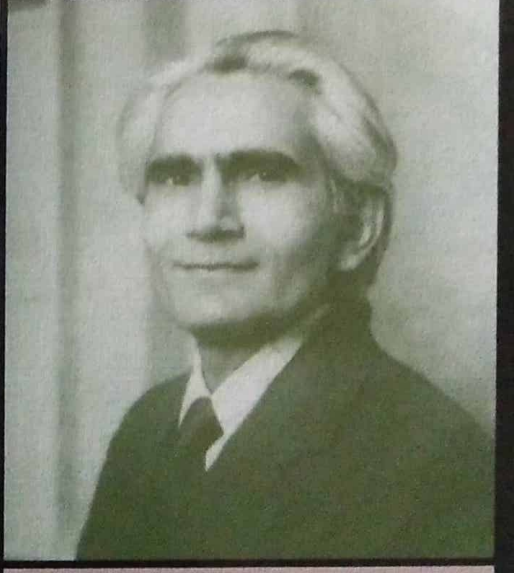
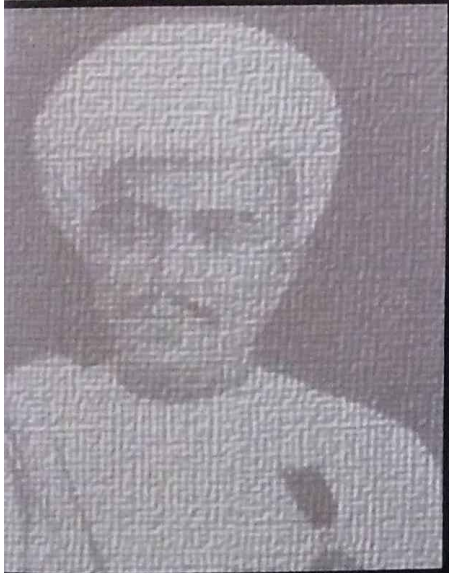
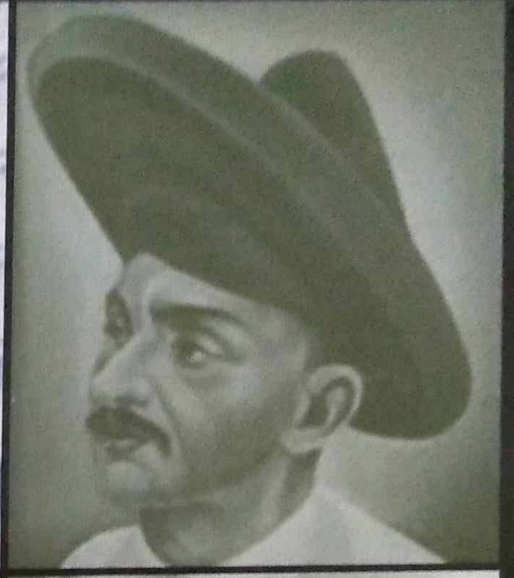
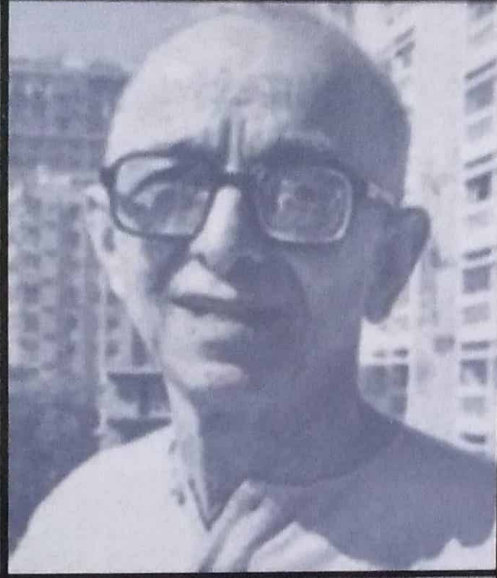
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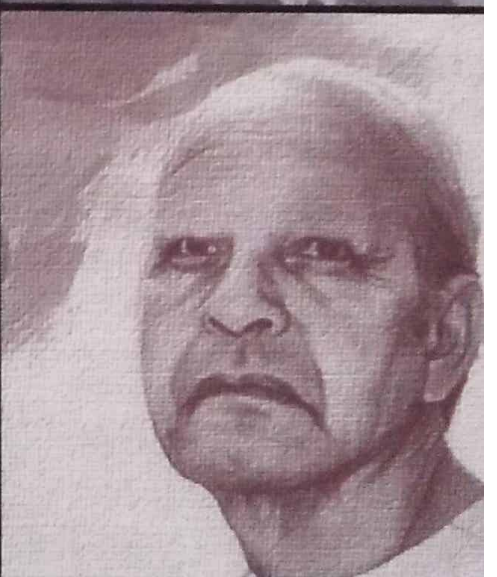
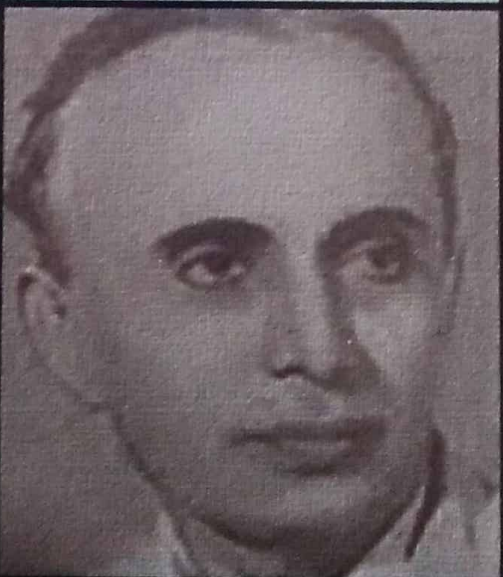
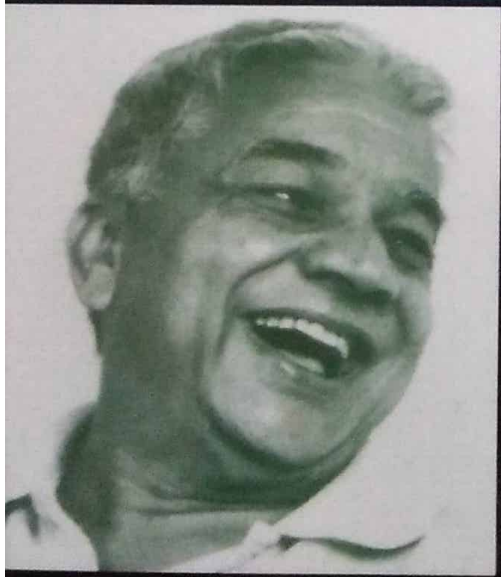
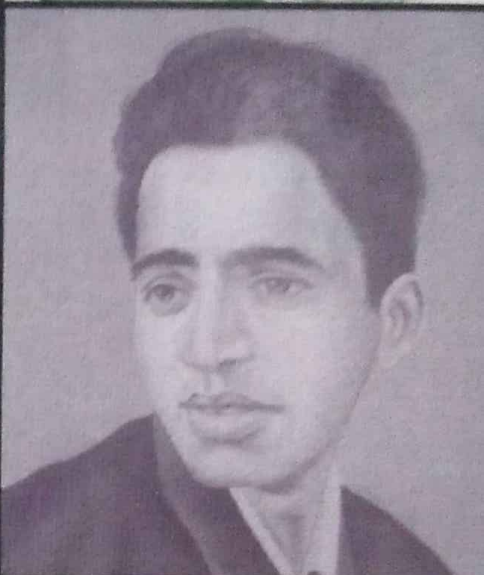
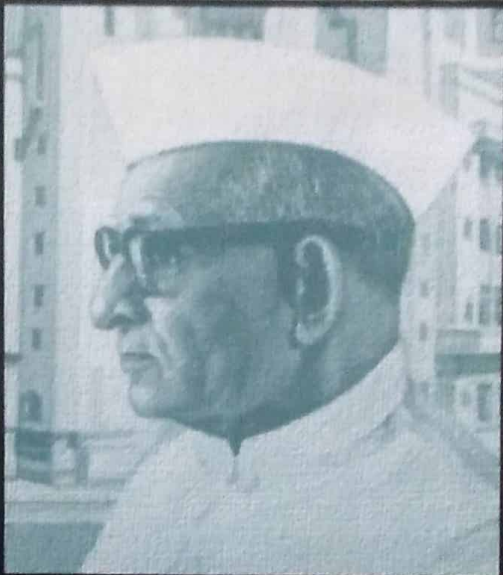
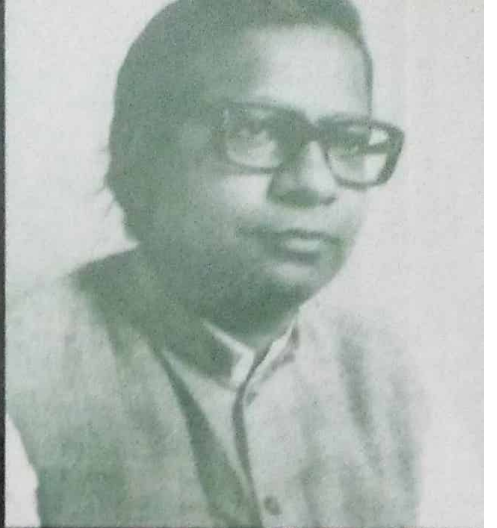
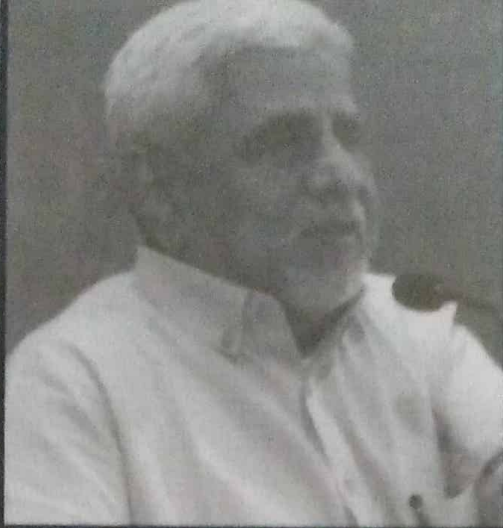
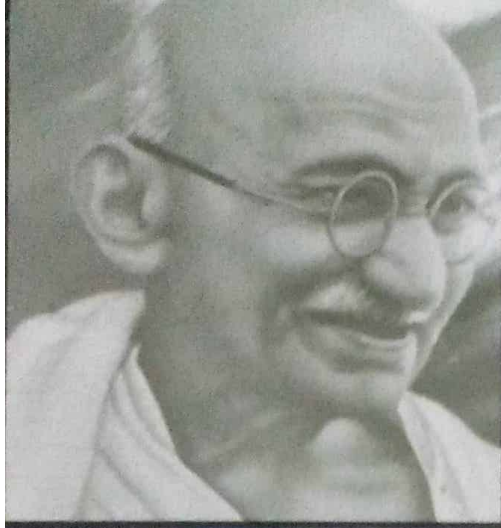
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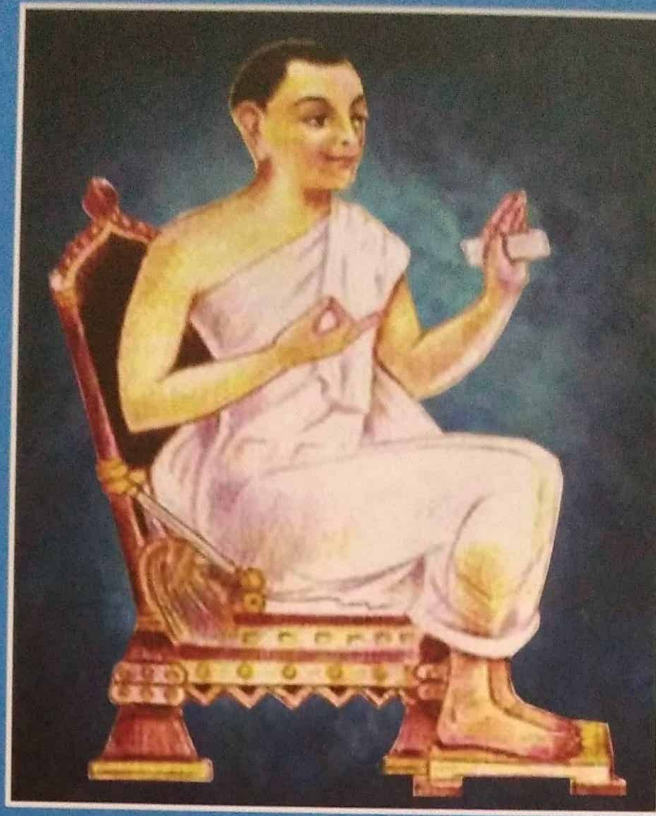
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Fundamentals of
Financial
Management-1
Theory and Practice

Dr. Hukmaram Devilal Pawar



Financial Management has become an integral part of every business in today's business environment. Because of development of commerce and business businessmen are required to understand the requirement of financial management in the business. Without systematic arrangement and management of the finance a business can't be survive in this competitive world. Therefore it is necessary to have fundamentals knowledge of financial management in students of commerce and management. Financial management is very large subject and day by day due to development of commerce and business new concepts are added. So it is not possible to include all the concepts and topic in this one book.

I am very happy to publish this book Fundamentals of Financial Management-1. This book contains four chapters which provide fundamentals knowledge of the subject financial management to the students of BBA, B.Com, MBA, M.Com and other students of commerce and management field. This is first volume of this book. The other volume of the books includes further chapter of basic fundamentals of financial management subject, which will be published soon. Due to semester system implemented in all the universities in India the students have very less time to prepare the subjects. This book is helpful to the students to cover all the topic of a particular semester in short period of time. While preparing this book I have referred lots books of so many learned authors and study material available on various websites. I am highly thankful to all those author and contributors.

This is my first books if any suggestions and improvement comes from the readers it will be highly obliged.



Dr. Hukmaram Devilal Pawar (b.1980) obtained his M.Com (Costing) from Hemchandracharya North Gujarat University, M.B.A. (Financial Management) from Indra Gandhi National Open University, M.Phil (Commerce) from Hemchandracharya North Gujarat University and Ph.D. (Commerce) from Hemchandracharya North Gujarat University. He started his academic career as an ad-hoc lecturer in Smt. S.B. Patel Institute of Business Management (BBA College) in 2007. In 2009 he has been appointed as an Assistant Professor in the same college and worked there till 2012. Since 2013 he is working as an Assistant professor

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Financial Performance of Commercial Co-operative Banks



Dr. Hukmaram Devilal Pawar



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FINANCIAL MANAGEMENT: AN OVERVIEW



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An Introduction of Banking



Dr. Hukmaram Devlal Pawar



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Microfinance and Rural Agro Based Economy- Emerging Lessons from Narmada District of Gujarat

Dr. Bincy Bose Assistant Professor, Economics, Calorx Teachers' University

Microfinance is a developmental approach widely employed with the intention of empowering women. The Indian model of microfinance is essentially based on the SHG Bank Linkage model as compared with the Grameen Bank Model. The main objective of this study was to examine and study the impact of savings formation, loan disbursements and recovery rates of the loans of the SHGs providing microfinance to the poor and rural women involved in agro based activities of Narmada district. The comparison between SHG members and non SHG members clearly shows that SHG members benefit more compared to non SHG members in their agro based activities. SHG members have better knowledge about banking and maintaining their account compared to non SHG members. The main advantage SHG members avail is the agricultural and banking training by Mission Mangalam and SHG coordinators which helps them to boost their agro based activity and get a steady flow of income. The Logit model has also helped us to know the significant factors of a woman farmer joining an SHG. Hence it can be concluded that SHG has been a success for women farmers in Narmada district of Gujarat.

Keywords: Microfinance, SHG, Agro Based Economy, Narmada district

A Study of Learners of Travel & Tourism Management's Proficiency of English

Dr. Chirag D. Dhandhukiya, C N Arts & B D Commerce College, Kadi (Gujarat)

The study is part of author's doctoral research. The study was conducted for designing *Instructional Materials* for the learners of travel and tourism Management. It was prepared to improve their proficiency in Communication Skills in English. The present paper deals with the same study and shows how courses in English for Specific Purposes can help the need based learners. ESP courses are designed for learners who wish to have career in specific fields or they are already in service and wish to improve their proficiency for career advancement. Today one such field which offers ample opportunities is tourism in Gujarat. Government of Gujarat is aggressively working for boosting tourism and it requires skilled professionals who have good communication skills to interact with foreign tourists and

International Conference on Ample Opportunities and Growth Prospects in Economy of India 16



E-COMMERCE AND RETAIL MARKETING

Dr. G.D. Tripathi • Ravikumar Rangvani
Chirag Dhandhukiya • Jigneshkumar S. Patel





Dr. G D Tripathi has been serving as a principal at C N Arts and B D Commerce College Kadi since August 2009. Prior to this college, he was principal at Tolani Commerce College Adipur Kutch, Gujarat. He has been in education field since 1992. He is chairman of economics board of studies, Hemchandracharya North Gujarat University Patan. He is member of academic council, Hemchandracharya North Gujarat University Patan. He is a member of academic council as a senior principal. He is research guide for Mphil and PhD in his university. Total 6 students awarded PhD degree under his guidance while 5 students received Mphil degree under his supervision. He has published nearly 44 research articles and 13 books in economics. Under his leadership, his college achieved college with potential for excellence status in XII plan of UGC.



Prof. Ravikumar Rangvani has been serving as Assistant Professor in the Department of Commerce in C.N Arts & B.D Commerce College, Kadi since 2014. He teaches Accountancy, Statistics and Taxation in B.Com & M.Com English Medium and Gujarati Medium. He has passed GSET examination in 2017 and completed his M.Com & M.Phil from North Gujarat University, Patan. He is also an Inter CA. He has his area of interest in the field of Corporate Social Responsibility. He is a member of IQAC, UGC-CPE committee. He is also member of various cells of college.



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Contemporary Challenges in HIGHER EDUCATION

The higher education system in India is currently going through a threshold shift from the local to the global and from the micro to the macro where the major stake holders like the learners and the teachers are sometimes not seen as equipped and ready to grasp the so many parallel verticals of the change. This book is a gentle and humble but much focused effort to combine some of the major areas of the higher education in current Indian context. It is an edited compilation of selected articles / papers from various areas of higher education. The editors have carefully selected chapters / articles from relatively unexplored or lesser explored and newly emerging areas of study.

The variety of selected articles written by experts in their chosen fields are reflecting upon their vast experience and knowledge in that specialized area of higher education in India today. The editors have made extra and careful efforts to include the relatively new and unexplored or lesser explored areas of teaching learning to incorporate the latest available data and practices as per the recent trends.

This book covers the areas pertaining to higher education and challenges involved in it. Especially in the current Indian scenario where the society, people, pedagogy, politics, ideology and the concept of teaching-learning is going through a broad spectrum shift, this book will provide a comprehensive outlook into the fields, subfield and para-fields of higher education which will help not only the student-teachers but almost all the stake holders of the system and will support in multifaceted task of achieving a holistic Indian higher education system with a global outlook.

This book could be used as a ready reckoner for the comprehensive understanding of current education scenario in India with specific reference to the challenges in higher education. The areas covered in this book are not limited to the classroom teaching learning but also incorporates the current / contemporary / latest / updated policy changes and their implications on the system of higher learning. It will help the learners, teachers, managements of the higher education institutions, government, policy makers, philanthropists, industry, administration, bureaucracy and the related strata of the society to understand the challenges involved in the current system and to find some mutually benefiting sustainable solutions.

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EDUCATION**

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Ravikumar Nareshkumar Rangvani



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