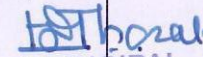


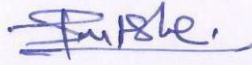
3.3.2 Number of books and chapters in edited volumes/books published and papers published in national / International Conference proceedings per teacher during the last five years

Sr. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	Title of the proceedings of the conference	Name of the conference	National / International	Year of publication	ISBN/ISSN number of the proceeding	Affiliating Institute at the time of publication	Name of the publisher
1	Prof. Sahuraj Yevate	Book- Digital Marketing - Textbook (B.B.A(C.A) SEM-III)		-	-	-	2020	ISBN-978-93-87020-34-4	Sharadchandra Pawar Arts and Commerce College	Success Publication
2	Prof. Sahuraj Yevate	Book-Web Technology (HTML-JSS-CSS)	-	-	-	-	2019	ISBN-978-93-89739-11-4	Sharadchandra Pawar Arts and Commerce College	Success Publication
3	Prof. Sahuraj Yevate	Book-Web Technology (B.B.A (C.A)-Sem II		-		-	2019	ISBN 978-93-89652-96-3	Sharadchandra Pawar Arts and Commerce College	Himalaya Publishing House
4	Prof. Dileep Bari	Chapter-Innovative changes in banking & fincial sector	Recent Trends in Commerce Business Ethics	Innovative changes in banking & financial sector	-	National Seminar	Feb 2019	ISBN-978-81-929719-0-7	Sharadchandra Pawar Arts and Commerce College	Kavyadeep Prakashan
5	Dr.Dnyandev Nitve	Chapter-"Global Business School And Reserch Centre "A study of cost volume profit anlysis effective mangement decission making in manufacturing company	A study of cost volume profit anlysis effective mangement decission making in manufacturing company	Industry 4.0- Engaging with disruptions	International Research Confrence on Industry 4.0- Engaging with disruptions	International	2019	ISBN-978-93-89529-36-4	Jaywantrao Swant College of Commerce and science Hadpsar, Pune	Success Publication




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7	Prof. Manik Kasab	Chapter-Challenges before higher education	Further Challenges in higher education	-	-	State level	30 TO 31 JANUARY 2018	ISBN-978-81-926144-2-7	Sharadchandra Pawar Arts and Commerce College	Dnyansurya Publication



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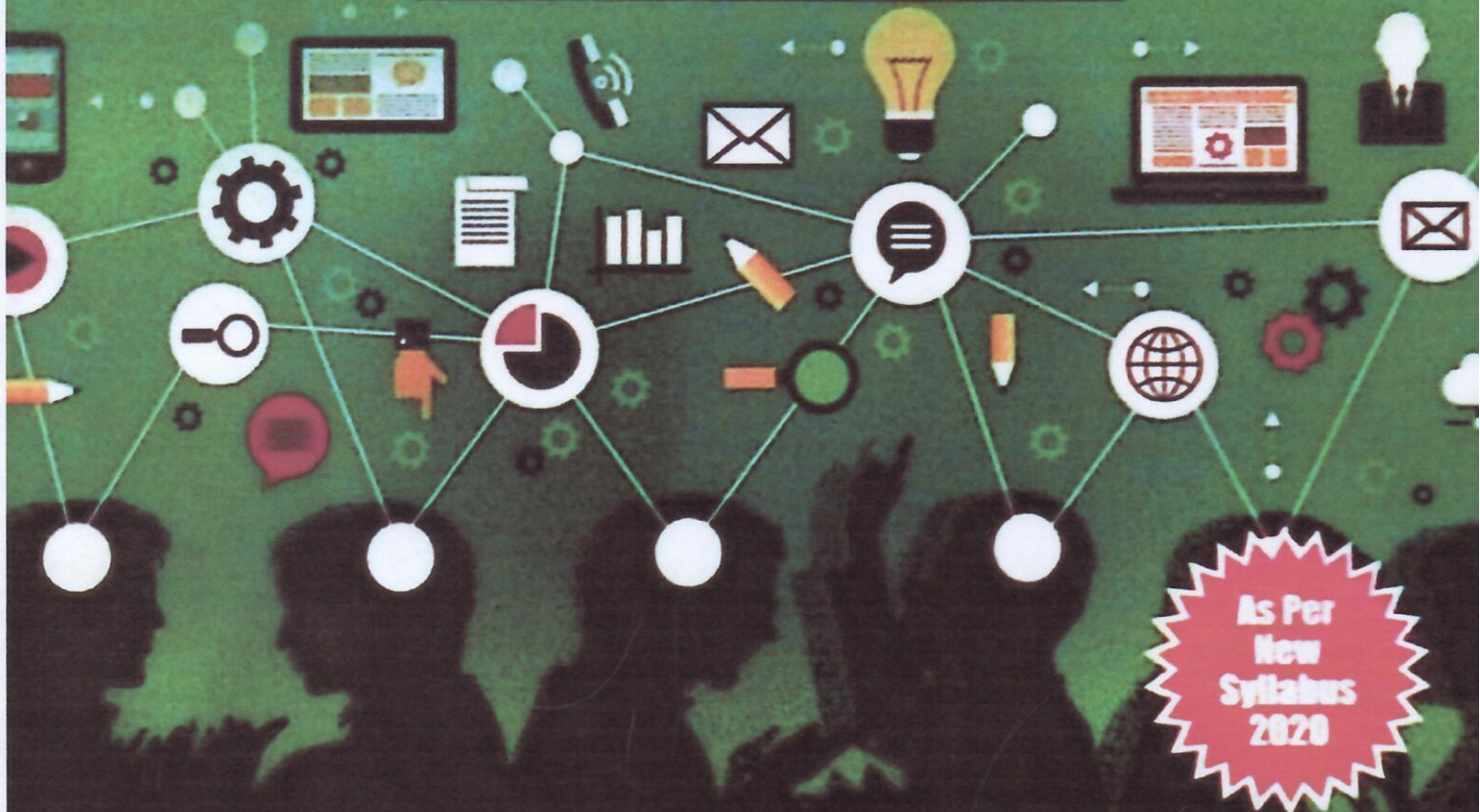
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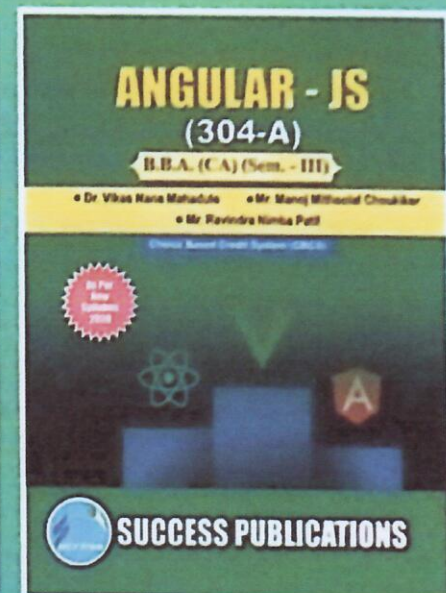
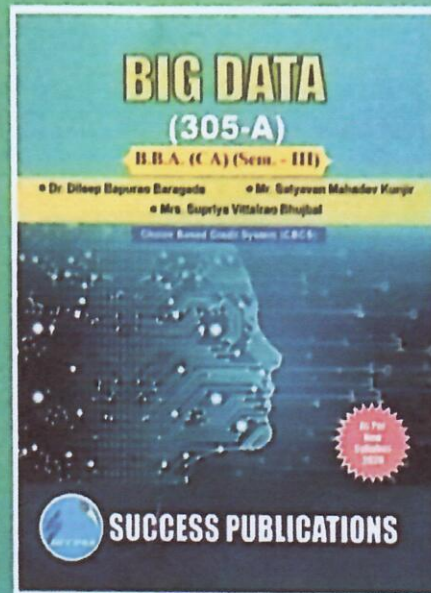
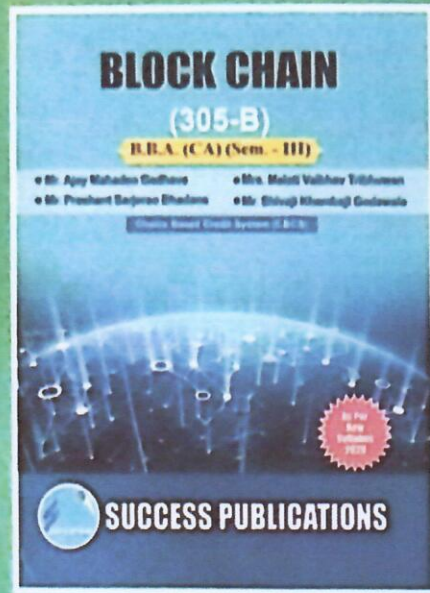
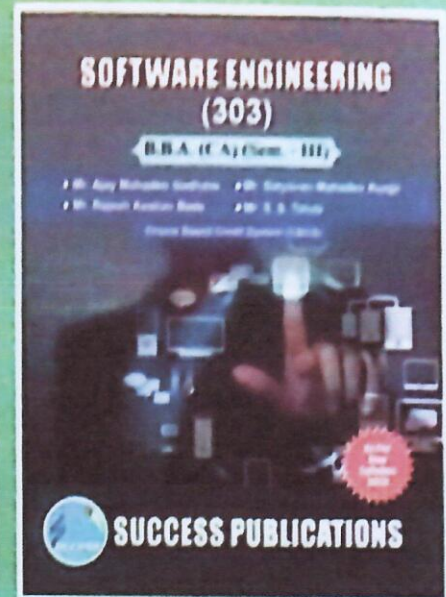
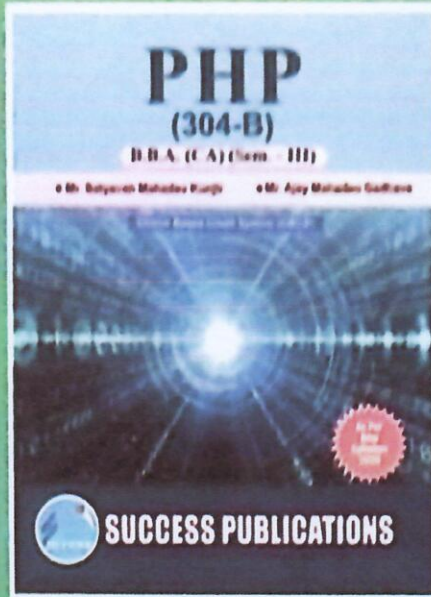
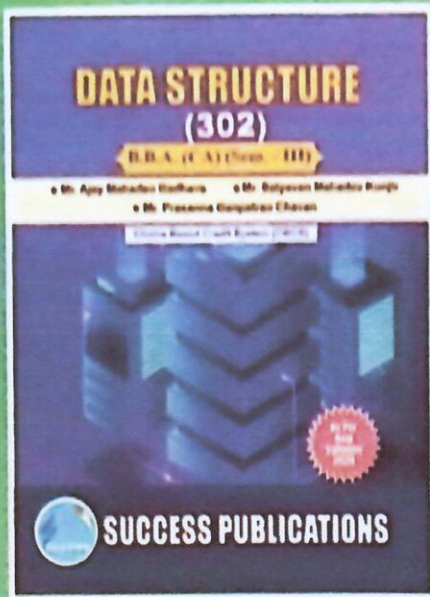
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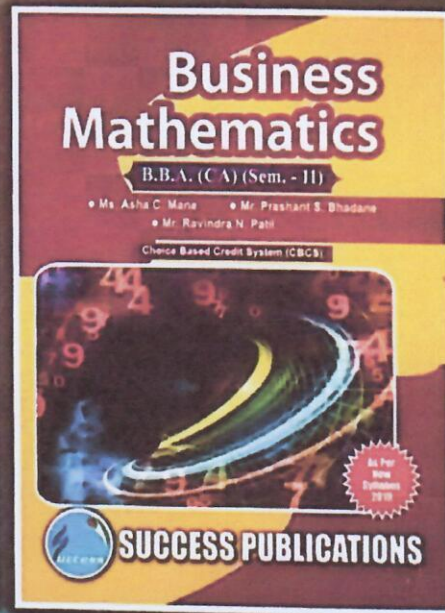
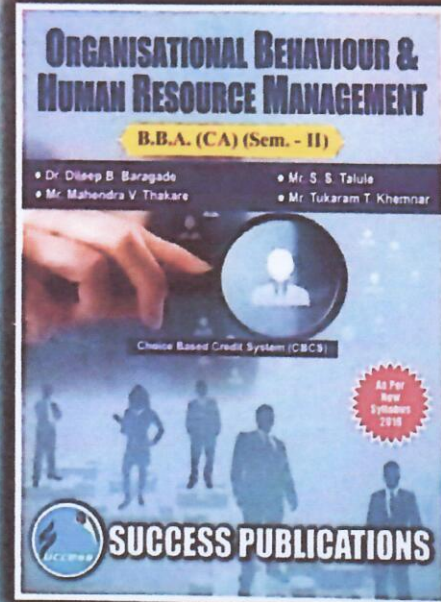
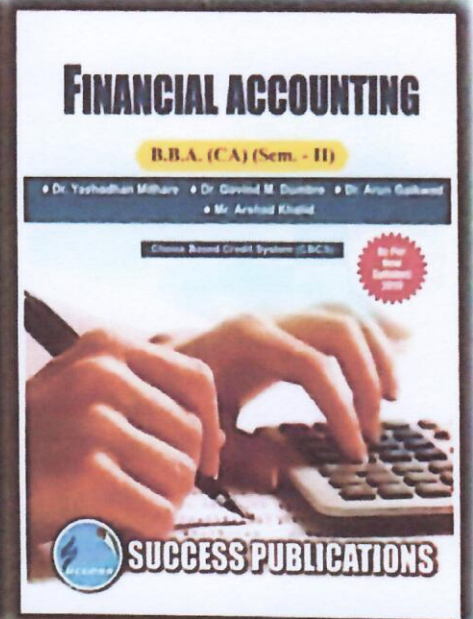
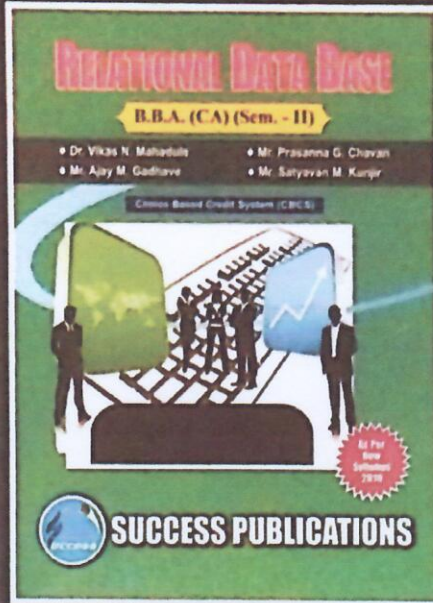
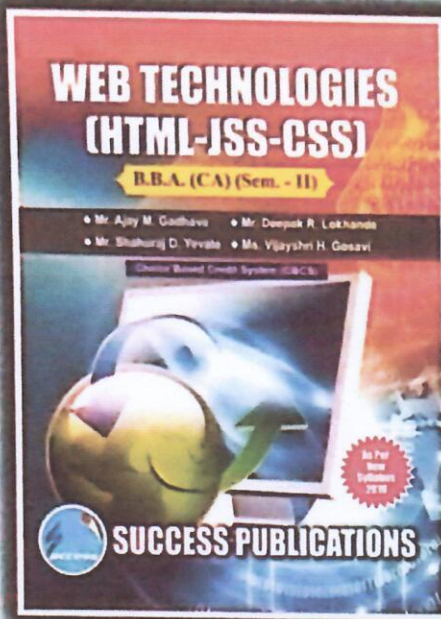
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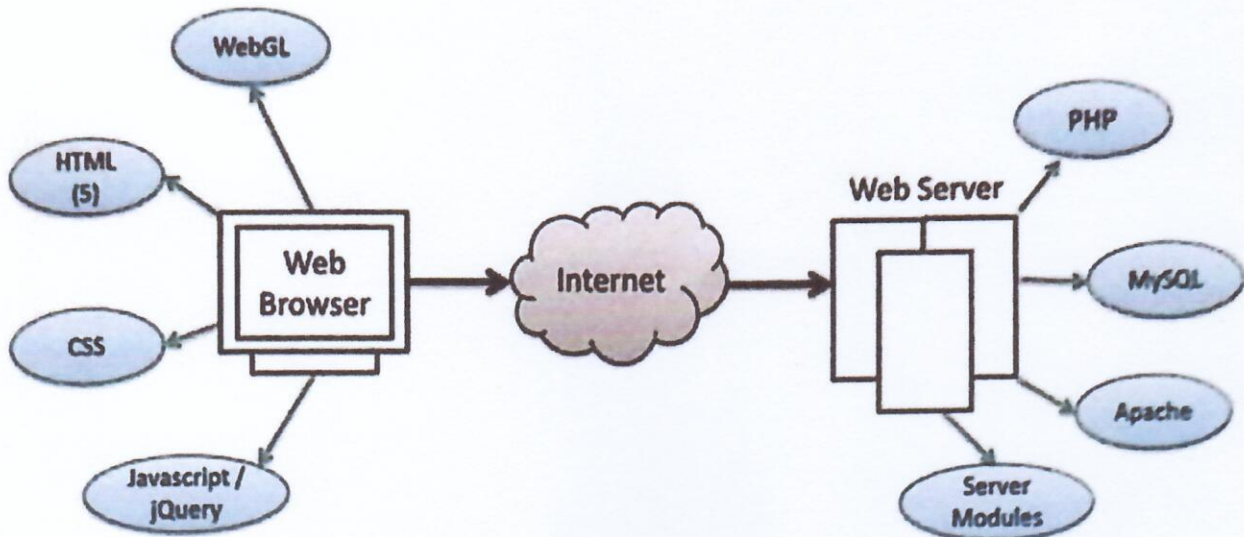
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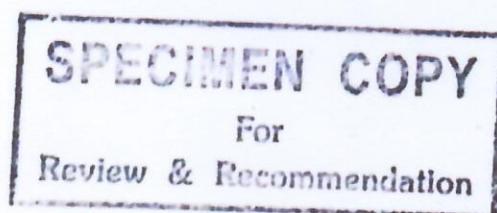
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Objective of the Program:

- (i) To know and understand concepts of internet programming.
- (ii) To understand how to develop web-based applications using JavaScript.

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Forthcoming Book:

Big Data Analytics (Reference Book)

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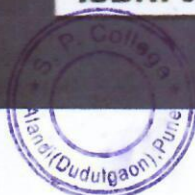
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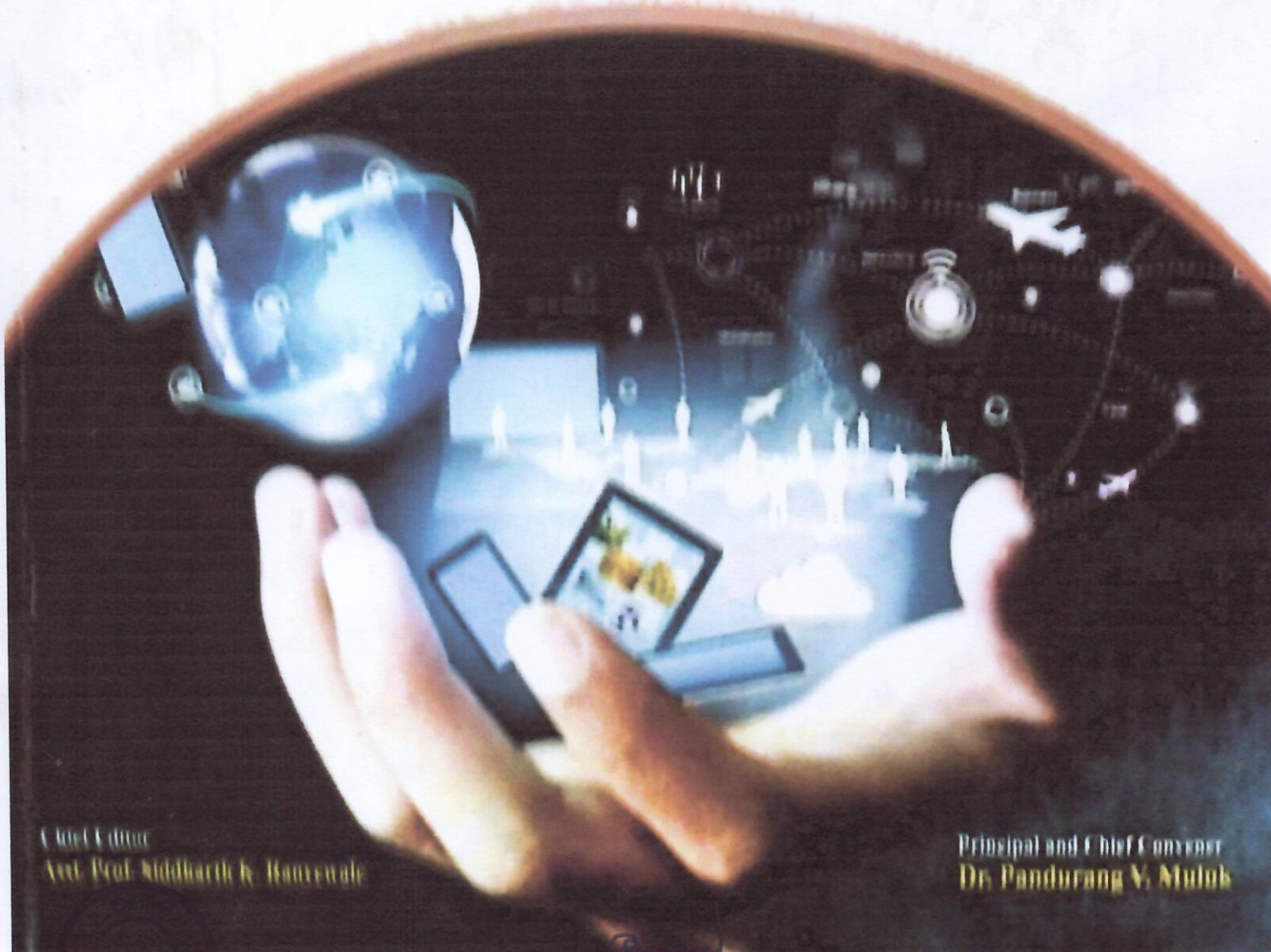
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Innovative Changes in Banking and Financial Sector

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Dudulgaon (Alanai), Pune.

Recent Trends in Commerce Business Ethics

■ Dileep Shriram Bari

Sharadchandra pawar Arts & Commerce College, Alandi.

Abstract : Business ethics (also known as corporate ethics) is a form of applied, that examines ethical principles and moral or ethical problems that can arise in a business environment. It applies to all aspects of business conduct and is relevant to the conduct of individuals and entire organizations. These ethics originate from individuals, organizational statements or from the legal system. These norms, values, ethical, and unethical practices are the principles that guide a business.

Introduction : Ethics is increasingly becoming an integral component of business worldwide. The trend in general seems to be towards embracing a code of ethics by corporates. This site takes a look at the emerging trends of ethical practices in corporate world. A business should obtain information about the market in order to compete with other market participants. This is a trending business issue and businesses should always ensure that they obtain such information in a way that is generally accepted and is legal.

- 1) **Business ethics are built on Personal ethics :** There is no genuine division between making the right decision in business, and playing reasonable, coming clean and being moral in your own life. Personal ethics are those ethics which an individual learn during his upbringing. Ethics is not just about moral quality; it is a brain boggling estimation of individual and corporate life that can incite higher execution by both business and society. There are many decisions an individual need to make in business, and some decision are made immediately. At that time decision are made from our personal beliefs. The standard ethical principles that an individual have learned from religions, work, family, role models, experiences, school and professional organizations, pick the most applicable ones, refine and polish them according to my conscience.
- 2) **Profit for business ethics :** Morals is about how we live in the present to get arranged for the future, and a business without favourable circumstances is not meeting its moral obligations to get prepared for the future flourishing of the affiliation, its pros and clients.
- 3) **Require Strong Teamwork :** Ethics programs align employee behaviours with those top priority ethical values preferred by leaders of the organization. Usually, an organization finds surprising disparity between its preferred values and the values actually reflected by behaviours in the workplace. On-going attention and dialogue regarding values in the workplace builds openness, integrity and community — critical ingredients of strong teams in the workplace. Employees feel strong alignment between their values and those of the organization. They react with strong motivation and performance.
- 4) **Business Ethics require Truth-telling :** The days when a business could sell a defective product and hide behind the "buyer be wares" defence are long gone. You can sell products or services that have limitations, defects or are outdate, but not as first-class, new merchandise. Truth in advertising is not only the law, business ethics require it. For making any business it depends on trust and long relationship, that only happened by sharing truth information with your customer, for example most recent Volkswagen has lost the trust of their long trust of the customer by falsely saying their car are more environment and then they come out cheating with the system to give false reading. It's also requiring for the business person to share the right information with their business partner. And their share holder about the business practice and how the business is performing. Telling the truth build the trust and current problems can be solved early as possible and not dragging the problem for long just shake of good image or performance Business.
- 5) **Ethics require a Business Plan :** A company's ethics are built on its image of itself and its vision of the future and its role in the community. Business ethics do not happen in a vacuum. The clearer the company's plan for growth, stability, profits and service, the stronger its commitment to ethical business practices. The day-to-day operations of a business require everyone to make decisions all the time. Practice in developing a code of ethics and then applying it to situations is important to establishing an ethical business image. Consider how the decision-making process will help you



improve the success of your business: 1. Define the problem requiring a decision. Often we jump to conclusions about a situation without even taking time to clarify the problem. 2. Consider alternative solutions to the problem. There is always more than one solution to any problem. Practice thinking about possibilities before taking action. 3. Identify the consequences of alternative solutions. There are many different consequences possible for choosing different alternatives. Entrepreneurs need to think about both the short-term and long-term consequences likely to result from their decisions.

6) **Fairness** : Ethical executives are fair and just in all dealings; they do not exercise power arbitrarily, and do not use overreaching nor indecent means to gain or maintain any advantage nor take undue advantage of another's mistakes or difficulties. Fair persons manifest a commitment to justice, the equal treatment of individuals, tolerance for and acceptance of diversity, they are open-minded; they are willing to admit they are wrong and, where appropriate, change their positions and beliefs.

Conclusion : Business performance has been majorly associated with the existence of business ethics. A well-performing business is always under strong business ethics. Business ethics is a growing sector in any organization which solves problems in integrity, trust, and fraud. From the fact that business ethics is the determinant of success, it is crucial for organization management to carefully interview its employees to make sure that employees absorbed have unquestionable integrity.

Reference :

- 1) Ethical issues at www.whatwillmatter.com
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• Indian wedding: November is the month of weddings in India and the sudden decision of Demonetization broke several marriages due to scarcity of cash. The R.B.I. has imposed stiff conditions for withdrawal up to Rs 250000 only.

Limitation of Demonetization :

- Due to Demonetization, there is a condition of recession in the Indian economy
- Due to ban on high Denomination notes, there is a close impact on SMS.
- Huge decrease in the production of small industries.
- Decreases in sales and other turnover ratios.

Conclusion : Demonetization seems to be a bitter pill and through the various historical evidences it is the success of it. Demonetization will help in curbing the black money, corruption, terrorism and hence the no. of tax payers will increase in employment which will lead to a better economy.

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1. [http://www.gpedia.com/en/gpedia/indian500 and 1000 rupee note Demonetization](http://www.gpedia.com/en/gpedia/indian500%20and%201000%20rupee%20note%20Demonetization)
2. Yojna masik oct 2017.

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6) **Transparency in offering** : Banks will strive to adopt best practices in corporate governance and corporate social responsibility. This will build brand image and can help them to enhance their confidence of international investors.

Conclusion : In India E-Banking is in a nascent stage. Online banking is one of the most significant developments for the banking industry in its long history. From all of this, we have learnt that information technology has empowered customers and business with information needed to make better investment decisions. At the same time, technology is allowing banks to offer products more efficiently, raise productivity, expand geographically and compete globally.

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A Study of "Cost Volume Profit Analysis for Effective Management Decision Making in Manufacturing Company" With Special Reference Paras Chemical Industries, Pune

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1. Assistant Professor, Jaywantrao Sawant, College of Commerce and Science, Hadpsar, Pune
2. Principal, Jaywantrao Sawant, College of Commerce and Science, Hadpsar, Pune

Abstract:

Cost volume profit analysis can help an enterprise in achieving its goals more effectively and efficiently. Effective management of Cost volume profit analysis helps to improve the quality of work life. It permits team work among employees by providing a healthy working environment. Sound Cost volume profit analysis has a great significance for the society. It helps to enhance the dignity of labour. Cost volume profit analysis plays a very vital role in the development of the nation. The effective utilization of nation's natural, physical and financial resources required an efficient and committed manpower. Therefore Cost volume profit analysis of any organization is very important. Cost volume profit analysis is a set of policies, practices and programmes which are designed to maximize both personal and organizational goals. The success or failure of any organization is largely depends upon, the Cost volume profit analysis which they have. Therefore proper Cost volume profit analysis in any industry is the need of today's changing scenario. Attempt is made to determine the effect of cost-volume profit analysis in the decision making of manufacturing industries. The study combined both survey research and longitudinal research design. Both primary and secondary data were used for collection. The data was analyzed using regression and correlation techniques.

Keywords: Systematic Examination, cost-volume profit analysis, Longitudinal research design, Break even analysis

Introduction of the Study

Cost-volume-profit analysis is the systematic examination of the inter-relationship between selling prices, sales and production volume, cost, expenses and profits. The above definition explains cost volume-profit analysis to be a commonly used tool providing management with useful information for decision making. Cost volume-profit analysis will also be employed on making vital and reasonable decision when a firm is faced with managerial problems which have cost volume and profit implications. Such problems are in the areas of profit planning, product planning, make or buy decision, expansion or contraction product line, utilization of productive capacity in a period of economic boom or depression. More especially cost-volume-profit analysis is used by managers to plan and control more effectively and also to concentrate on the relationship among revenues, cost, volume changes, taxes and profit. It is also known as break-even analysis. Finally this study is aimed at examining the effect of cost volume-profit analysis on decision making process of some selected manufacturing industries in Pune. The major problem encountered by manufacturing industries when cost-volume-profit analysis stands as a basis for decision making is managerial inefficiency and this includes ignorance of this concept i.e. inability of the management to employ it in their decision making and also not knowing the importance of cost volume-profit analysis. Manufacturing industries are not relevant in their decision making process. Most manufacturing industries in Pune do not determine the extent to which cost-volume profit analysis affect their various decisions. Manufacturing industries is faced with the problem of how to make use of the available scarce resources in order to achieve the objective of profit maximization. Another major problem manufacturing industries in Pune face, is when the application of cost volume-profit analysis techniques are meant to apply, they don't apply it in their enhancement of managerial efficiency of manufacturing industries. To what extent is cost-volume-profit analysis considered relevant in the decision making process of manufacturing industries? To what extent does the application of cost-volume profit analysis technique in decision making process enhance managerial efficiency of manufacturing industries? To what extent does cost-volume-profit analysis affect the various decisions of manufacturing industries? To what extent does each of the identified approaches to cost volume profit analysis is being adopted in manufacturing industries? What is



the decision making opportunities of the selected industries based on their reorder level and economic order quantity?

Objectives of Study:

Primary Objective

To study the Cost Volume Profit analysis and its impact on Paras Chemical Industries, Pune

Secondary Objectives

- To find out the Break-even-point for the products of Paras Chemical Industries, Pune.
- To understand the level of sales needed to achieve a desired profit. To identify the margin of safety and its significance in Paras Chemical Industries, Pune.
- To analyse the degree of operating leverage of Paras Chemical Industries, Pune.

Hypothesis of Study:

- The application of Cost volume profit analysis and ratios do not enhance profitability, productivity and efficiency decisions in manufacturing firms.
- The application of Cost volume profit analysis is not necessary in the effective control and management costs.
- There is no significant relationship between Cost volume profit analysis and Management financial decision making in manufacturing company.

Importance & Significance of Study:

Any Organizations to succeed, it needs accurate planning and decision making. Therefore this research work will be of paramount importance to all manufacturing company, their manager and production staff of the company. It will also provide a clear understanding on how to identify the most profitable mix, discover the effective decision tool that can be used in determining the profit of a particular product.

The resources of men, money, material and machinery are collected, coordinated and utilized through people. These resources by themselves cannot fulfill the objectives of an organization.

All objectives of an organization are initiated and completed by the persons who make up the organization. Therefore, People are the most significant resource of any organization.

Cost volume profit analysis can help an enterprise in achieving its goals more effectively and efficiently

Effective management of Cost volume profit analysis helps to improve the quality of work life. It permits team work among employees by providing a healthy working environment.

Sound Cost volume profit analysis has a great significance for the society. It helps to enhance the dignity of labour. Cost volume profit analysis plays a very vital role in the development of the nation.

Cost volume profit analysis is a set of policies, practices and programmes which are designed to maximize both personal and organizational goals. The success or failure of any organization is largely depends upon the Cost volume profit analysis which they have. Therefore proper Cost volume profit analysis in any industry is the need of today's changing scenario.

Scope of Study:

This study is performed by using the financial statement of Paras Chemical Industries, Pune. This would be useful for company to take new strategy to complete in the market by adopting various controlled techniques in the process of manufacturing.

This study was conducted only on overall cost volume profit analysis and not on each and every variables

This study helps to forecast profit fairly and accurately as it is essential to know the relationships between profits and costs. This study assists in evaluation of performance for the purpose of control and also assists in formulating policies by showing the effect of different price structure on costs and profits.

This research study shall tend to focus on understanding how cost, volume and profit interact.

It shall also seeks to give a clearer understanding on how these relationships helps in predicting future conditions (planning) as well as in explaining, evaluating and acting on results (controlling).

It shall also tend to present the concepts of margin of safety and degree of operating leverage. Information provided by these models helps managers focus on the implications that volume changes would have on organizational profitability.

This study predetermines the overhead rates that are related to a selected volume of production.

Data Collection:

Secondary Data is collected through Annual Reports, HRM manuals or financial statements, Personal departmental records, Journals, newspapers, Reference books, etc.



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Sample Size:

Sampling Method: Survey was done by random sampling method.

Tools of Analysis:

The primary and secondary data will be analyzed with the help of some statistical and Mathematical tools like Percentage, Median, Standard deviation, Regression, etc. The graphs will be used in the study.

Financial Tools of Analysis:

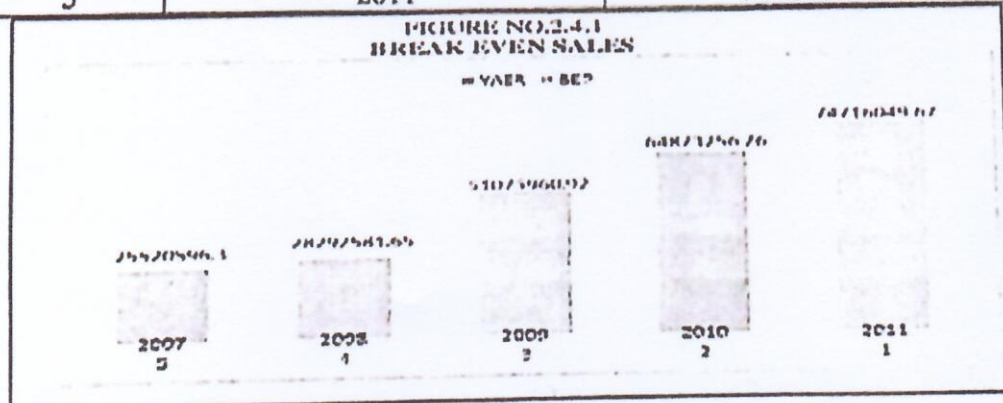
- 1) Break Even Point 2) P/V Ratio Margin of Safety 3) Contribution 4) Operating Leverage

Need For the Study:

- The study is carried out to analyses the financial performance of Paras Chemical Industries
- The study helps company to identify growth opportunity.
- It can be helpful for the management to apply various financial tools such as Financial Leverage and Profit Volume Ratio.
- It will be helpful to management for decision making.

Table – 1: Figure Break Even In Sales

S. No.	Year	Break Even Sales
1	2007	25520596.30
2	2008	28292581.65
3	2009	51075960.92
4	2010	64873256.76
5	2011	74716049.67



Interpretation

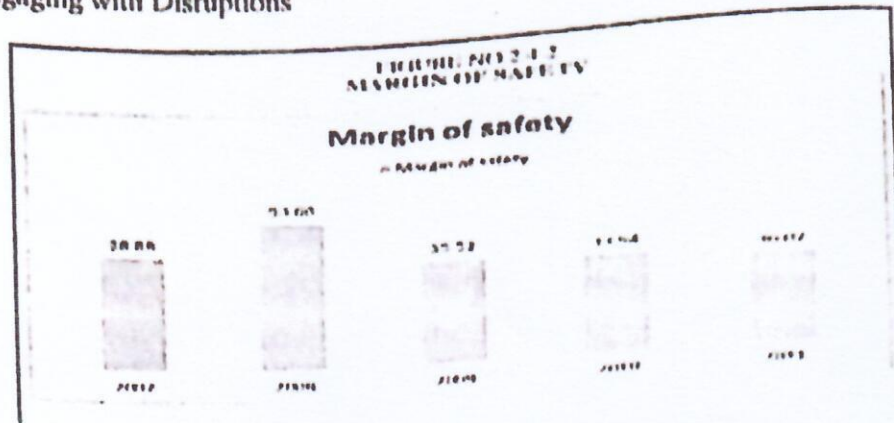
- Break Even Point is increasing year by year up to 74716049.67
- The Variable cost is also increasing
- Sales volume is rapidly increasing
- Volume of Profit is also higher

Table-2: Margin of Safety

S. No.	YEAR	MARGIN OF SAFETY %
1	2007	38.88
2	2008	50.66
3	2009	35.52
4	2010	33.54
5	2011	30.07



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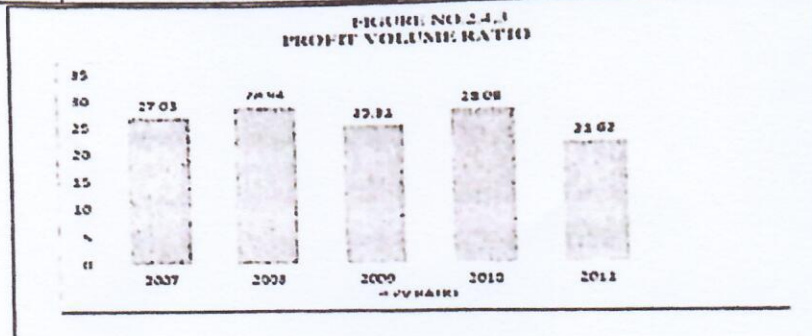


Interpretation

- The analysis on margin of safety identified that there is a slight increase in
- The year 2008 and after it shows decreasing trend.
- The sales level increases and also increases the level of profit

Table-3: Profit Volume Ratio

Sr. No.	Year	Profit Volume Ratio
1	2007	27.03
2	2008	28.94
3	2009	25.31
4	2010	28.08
5	2011	21.62

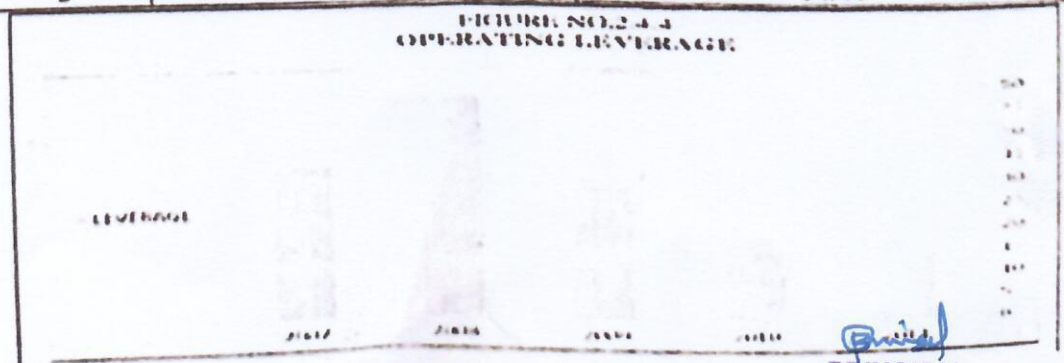


Interpretation

- The volume of profit is increasing in the year 2008 to 28.94% and
- decreased in the year 2009 to 25.31% again it increased to 28.08%
- The contribution of the sales is not constant

Table-4: Operating Leverage

S. No.	YEAR	OPERATING LEVERAGE %
1	2007	32.79
2	2008	47.08
3	2009	28.75
4	2010	15.55
5	2011	14.41



Interpretation

- The level of operation leverage is decreasing from 2008 to 2011



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- The increase in the profit shows that the volume of income tax is increased
- So the operating leverage is lesser

Conclusion:

The study makes evident that the overall performance of the company with regard to profitability is average but still, the performance of the company can be maximized through careful measures of cost control which will enhance the operating efficiency of the company.

The company can reduce their costs, thereby the sales get increase due to their quality and also the performance will be improved in future.

The financial statements shows a sign of sickness in future, the company has to undergo an improvements in several areas of management in the near future.

The company has to take some precautions to prevent the sickness, and if the company applies recommendations of this study towards its management, the company will be back on to a higher profitable position within short time.

Suggestions:

The level of breakeven point is increased year by year from the analysis. The company is not able to manage the breakeven point of the company. So it should take necessary steps in cost of sales.

The level of profit volume ratio is in a variable manner, there is increase and decrease in profit volume ratio year by year. So the company should make high sales with reduced cost to improve profit.

The fixed costs need to be reduced and cost control techniques can be adopted which will increase the earnings. The company can improve capital turnover in the way of sales at reasonable price.

The company can take necessary steps to invest certain amount into working capital. It will very useful to maximize the profit. Comparing the current assets and current liabilities there was a increase in the current asset and also in current liabilities.

The company should manage to improve current asset and decrease in liability by increasing sales and high profit.

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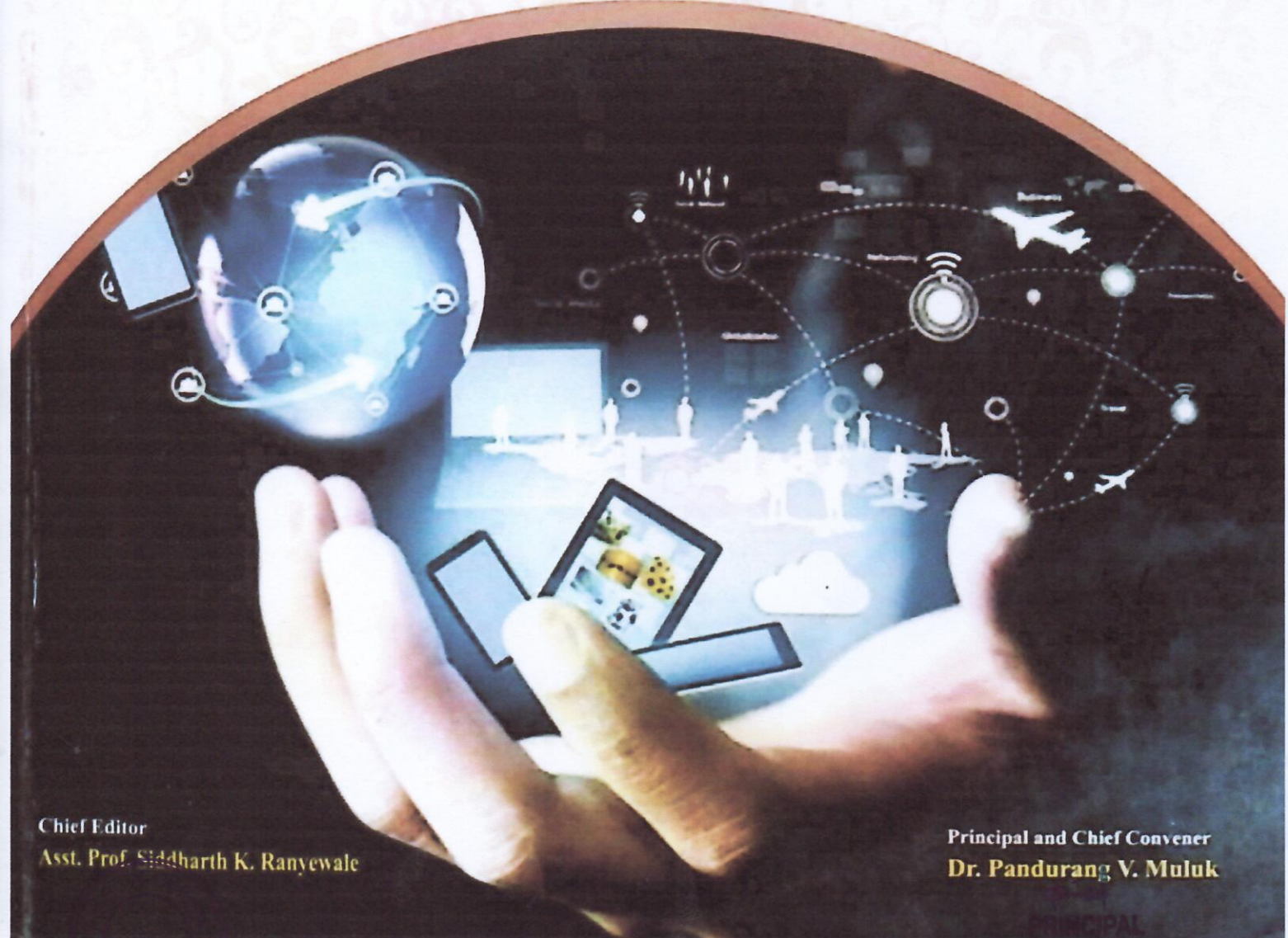
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Net Banking

■ Krishna Dhondiba Mitkar

Sharadchandra Pawar Arts and Commerce college, Dudulgaon.

Abstract : Now a day's demand for financial services is transmuting rapidly and deportment of customers regarding these services is withal going to transmute rapidly. Consequently, it is compulsory for the banking sector additionally that in lieu of the traditional banking it should adopt electronic banking and some incipient strategies in order to magnetize and retain subsisting as well incipient customers. E-banking is the most pioneering trend among the customers in the present era of thrust for more expeditious and secured financial services. The transfer from the traditional banking to e-banking has been an elevating amendment in banking dealings.

Introduction : Financial sector plays a key role in the economic growth of a country. Banks arewithal considered the most paramount part of the financial sector. Economic growth& development of any country is mainly influenced by the advancement of thebanking sector in that particular nation. In the present era of technology demandof financial servicesis transmuting at a very expeditious haste. To meet theseordinate dictations adoption of incipient advanced technology in banking sectoris obligatory to accommodate subsisting customer and to magnetize more customers withal.

Objectives :

- i. To study about E-Banking
- ii. To study about advantages of E-banking
- iii. To study about disadvantages of E-banking

E-Banking : This on-line channel enables customers to access their account information and initiate transactions on a 24x7, boundary less basis. 1994 branches, covering 555 centres, are extending INB service to their customers. All functionalities other than Cash and Clearing have been extended to Individual retail customers.

1. **Credit card Payment :** Customers can pay their Credit card dues through this option.
2. **Funds Transfer :** The customers cant transfer funds between their accounts, even if they are in different branches/cities. The customer can also transfer funds to any person having a Bank account anytime, anywhere, using Third Party Funds Transfer option.
3. **Demat on the NET :** If the customer also holds a Demat Account with the bank, he/she can now access his/her account online. Through Demat on the Internet, he/she can see his/her holdings as on the close of the last business day.
4. **RTGS :** RTGS (real time gross settlement) are electronic payment systems that allow individuals to transfer funds between banks. Both these systems are maintained by the Reserve Bank of India. It is applicable only for money transfer within the country

Advantages of Internet Banking : Internet Banking has several advantages over traditional one which makes operating an account simple and convenient. It allows you to conduct various transactions using the bank's website and offers several advantages. Some of the advantages of internet banking are:

- Online account is simple to open and easy to operate.
- It is quite **convenient** as you can easily pay your bills, can transfer funds between accounts, etc. Now you do not have to stand in a queue to pay off your bills; also you do not have to keep receipts of all the bills as you can now easily view your transactions.
- It is available all the time, i.e. 24x7. You can perform your tasks from anywhere and at any time; even in night when the bank is closed or on holidays. The only thing you need to have is an active Internet connection.



- It is fast and efficient. Funds get transferred from one account to the other very fast. You can also manage several accounts easily through internet banking.
- Through Internet banking, you can keep an eye on your transactions and account balance all the time. This facility also keeps your account safe. This means that by the ease of monitoring your account at anytime, you can get to know about any fraudulent activity or threat to your account before it can pose your account to severe damage.
- It also acts as a great medium for the banks to endorse their products and services. The services include loans, investment options, and many others.

Disadvantages of Internet Banking : Though there are many advantages of internet banking, but nothing comes without disadvantages and everything has its pros and cons; same is with internet banking. It also has some disadvantages which must be taken care of. The disadvantages of online banking include the following:

- Understanding the usage of internet banking might be difficult for a beginner at the first go. Though there are some sites which offer a demo on how to access online accounts, but not all banks offer this facility. So, a person who is new, might face some difficulty.
- You cannot have access to online banking if you don't have an internet connection; thus without the availability of internet access, it may not be useful.
- Security of transactions is a big issue. Your account information might get hacked by unauthorized people over the internet.
- **Password security** is a must. After receiving your password, do change it and memorize it otherwise your account may be misused by someone who gets to know your password inadvertently.
- You cannot use it, in case, the bank's server is down.
- Another issue is that sometimes it becomes difficult to note whether your transaction was successful or not. It may be due to the loss of net connectivity in between, or due to a slow connection, or the bank's server is down.

Conclusion : E-banking is a borderless entity permitting anytime, anywhere and anyhow banking. This facilitates us with all the functions and many advantages as compared to traditional banking services. During this step of the process, controls that could mitigate or eliminate the identified risks as appropriate to the organization's operations, are provided. The goal of the recommended controls is to reduce the level of risk to the IT system and its data to an acceptable level.

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The editors and editorial board place before the readers Two Days State Level conference On "Challenges Before Higher Education" with great pleasure . The research articles contributed by the participants have made the proceeding book of the state level conference enriched with the new ideas and knowledge. The timely publication of conference book is the collective work of our editors, editorial board and the technical staff. The conference has covered different areas of Education System. We thank all the authors for their contribution and expect continue contribution in the future from everyone.

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शरदचंद्र पवार कला व वाणिज्य महाविद्यालय

आळंदी (द) डुडूळगाव, ता. खेड, जि. पुणे

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शिक्षण म्हणजे भावी जीवन यशस्वी करण्याचे माधन आहे. अशी २० व्या शतकापर्यंतची संकल्पना रूढ होती. परंतु कालांतराने शिक्षण हे ज्ञान मिळविण्याचे माधन अशी धारणा प्रचलित झाली. ज्ञान हे सतत उपयोगी पडले पाहिजे. ते जर उपयोगी पडत नसेल तर ज्ञान कशामाठी घ्यायचे असा प्रश्न पडणे साहजिक आहे. शिक्षणासुळे दैनंदिन जीवन जर मुख्यदायी ठरत नसेल तर संवर्धित ज्ञान काय कामाचे अशी विचारप्रणाली रूढ होत गेली. त्यामुळे चार भिंतीच्या आत शिक्षकांच्या माध्यमातून शिक्षण संपादन करण्याची धारणा कालवाहय ठरू लागली. आज शिक्षणक्षेत्रात इंटरनेटचा आधिक वापर होत असल्याने शिक्षणप्रसार झपाट्याने होऊ लागला.

शिक्षणामुळे व्यक्ती विकासासह देशाचा विकास होतो. आपले उज्वल भविष्य सिध्द करण्याचे सामर्थ्य उज्वल शिक्षणामुळेच सार्थ ठरते. शिक्षणाच्या सामर्थ्याच्या जोरावरच निर्माण होणा-या विविध समस्या व प्रश्नांना सामोरे जाता येते. मानवामध्ये असलेल्या विविध क्षमतांचा विकास शिक्षणामुळेच साध्य केला जाऊ शकतो. ज्ञानवृध्दी, विचारशिलता, व्यवहारीकक्षमता, सामाजिक गुण व चारीज्यसंपन्नता केवळ शिक्षणामुळेच निर्माण होते.

* उच्च शिक्षणाचे मार्गक्रमण

जेव्हा भारत पारतंत्र्यात होता तेव्हा उच्च शिक्षण हे समान जीवन व राजकिय परिस्थिती पेक्षा वेगळे होते. समाजाच्या असणा-या वेगवेगळ्या समस्या किंवा गरजा लक्षात घेऊन त्यात बदल करण्याची प्रक्रिया अस्तीत्वात नव्हती. उच्च शिक्षण घेतलेले लोक समाजापासून अलीप्त राहत असत. जगप्रसिध्द असलेले नालंदा विद्यापीठ विहार राज्यात होते. राज शकादित्याने विद्यापीठ अभारणीचा पाया घातला. या विद्यापीठात शिक्षण घेण्यासाठी जगातील अनेक देशातून



विद्यार्थी येत असत व या विद्यार्थ्यांच्या परीमरातच शिक्षक व विद्यार्थी यांच्या राहण्याची व्यवस्था होती .

स्वानंज्यप्राप्तीनंतर देशाला सामर्थ्यवान वनविण्यासाठी तसेच मनूप्यवळ निर्माण करणा-या शिक्षणामाठी भारत सरकारने १९४८ मध्य विद्यार्थी शिक्षण आयोगाची स्थापना केली . या आयोगाचे अध्यक्ष डॉ. सर्वपल्ली राधाकृष्णन हे होते . त्यांनी उच्च शिक्षणाचे खालील उद्दीष्टे निश्चित केली ती खालीलप्रमाणे आहेत .

- १) स्वानंज्यप्राप्तीनंतर बदलत्या आर्थिक, सामाजिक, राजकीय, औद्योगिक, व्यापारीक, व्यापार इत्यादी क्षेत्रात नेतृत्व पुरवठा करणारे शिक्षण देणे .
- २) भारतीय संस्कृतीचे संवर्धन व संक्रमण करणे .
- ३) विद्यार्थी वौद्धीक साहसाची केंद्रे वनवणे .
- ४) जीवनाचा समग्र विचार दाखविणारे वौद्धीक सामर्थ्य देणे .
- ५) विद्यार्थ्यांमध्ये ज्ञान, चातुर्य निर्माण करून त्यांचा शारीरिक व सामाजिक विकास करणे इत्यादी प्रमुख उद्दिष्टे समोर ठेवली .

या आयोगाच्या शिफारशीनुसार शिक्षण क्षेत्रात झपाट्याने प्रगती झाली . १९५० च्या कालखंडात केवळ २७ विद्यार्थी होती त्यांची संख्या आज ७०० ते ८०० पर्यंत पोहचली आहे .

* उच्च शिक्षणातील आव्हाने व उपाय -

१९९१ च्या जागतिकीकरणाच्या प्रक्रियामुळे आज जग अत्यंत जवळ आले आहे . जगातील मानसे एकमेकांशी जोडली जात आहेत . ज्ञानाच्या वृद्धीमुळे नवनविन विचार पुढे येतांना दिसत आहेत . शिक्षणामुळे नव्या सृजनशील तंत्राचा उदय होतांना दिसत आहे . अशा प्रक्रियेचा विचार करता शिक्षण हे वर्षभरात आत्मसात करण्याची कृती नमून सतत चाहणारी प्रक्रिया आहे . आज भारतामध्ये १८ ते २३ या वयोगटातील युवकांचे उच्च शिक्षणाचे प्रवेश प्रमाण १६ . १९ % एवढे आहे . तर १८ ते २३ या वयोगटातील ८१ ते ८४ % मुल उच्च शिक्षणापासून वंचित राहतात हे प्रमाण वाढवायचे असेल तर उच्च शिक्षणातील आव्हानावर चर्चा करणे आवश्यक आहे .



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* शिक्षक एक सामाजिक अभियंता -

नविन ज्ञानाची व्दारे ज्ञानाच्या वृद्धीतून निर्माण झाली आहेत . या घर्गाची चावी शिक्षकाने हतगत केली पाहीजे . त्यासाठी शिक्षकाने नवनविन ज्ञानाच्या दिशा व अध्यापन कौशल्ये अवगत करून घेतली पाहीजेत . एक काळ अगा हाता की, केवळ श्रेष्ठ गुणवंत धार्कच शिक्षका व्यवसायत येत असत . परंतु आज नोक-या मिळणं कठीण झाले म्हणून शिक्षकांची नोकरी स्विकारना-याची गंख्या वाढतांना दिसत आहे . खरे पहाता सर्वात अवघड व्यवसाय म्हणून शिक्षका व्यवसायाकडे पाहीले जाते कारण शिक्षकाच्या माध्यमानुन विद्यार्थ्यांच्या जीवनाना आकार व मुल्य रूजविण्याचे काम करावे लागते . म्हणून शिक्षक हा विद्यार्थ्यांसाठी अभियंता आहे . त्यामुळे आज शिक्षणक्षेत्रात वृद्धीमान व निष्ठावान शिक्षकांची गरज आहे . शिक्षण क्षेत्रातील नवनविन वाटा शिक्षकांना अवगत झाल्या पाहीजे . शिकविण्यापेक्षा शिकण्याम शिकविणे ही शिक्षकाची महत्त्वपूर्ण भुमिका बनली पाहीजे . कसे शिकावे हे शिकविणे, शिकण्याची इच्छा अमणा-याला मदत करणे . मतत सज्जोल संशोधन करणे ही शिक्षकांची मुलभूत कर्तव्ये निर्माण झाली पाहीजे .

* उच्च शिक्षण विस्तार व गुणवत्तेत वृद्धी -

विद्यार्पाट शिक्षण अयोगाची उदिष्टे उत्तम आहेत . त्यामुळे आतापर्यंत शिक्षण विस्तार झाला . मात्र अपेक्षे एवढी गुणवत्तेत वाढ झालेली दिसून येत नाही . अनेक शिक्षणसंस्थेत शिक्षणाविषयक सोई सुविधा नाहीत . दर्जेदार ग्रंथालय व प्रयोगशाळा नाहीत . तसेच उत्तम शिक्षकही उपलब्ध नाहीत . महाविद्यालयामध्ये जे विद्यार्थी पवेश घेतान त्यांच्यामध्ये वैधीक क्षमता व वैचारीक क्षमता दिसून येत नाही . या सर्व गोष्टींचा परिणाम गुणवत्ता ढामळण्यावर झालेला दिसून येतो . महाविद्यालयीन शिक्षण घेऊन जे विद्यार्थी वाहेर पडतात . त्यांच्याकडे ज्ञान आहे परंतु आवश्यक कौशल्य व क्षमता नसल्यामुळे त्यांना नोकरीच्या चांगल्या संधीपामून मुकावे लागते .

त्यामुळे आज आवश्यकतेनुसार अभ्यासक्रमात बदल करण्याची गरज आहे . कोणत्याही क्षेत्रात ज्या कौशल्याची तसेच क्षमतेची गरज आहे हे लक्षात घेऊन अभ्यासक्रमाची पुनरचना करणे ही काळाची गरज आहे त्याशिवाय गुणवत्तेत वाढ होणे शक्य नाही .



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* परीक्षा पध्दतीत बदल -

शिक्षण क्षेत्रात झालेल्या बदलाचा परिणाम परीक्षा पध्दतीवर झालेल्या दिग्गून येतो . आज शिक्षण पध्दतीत मलापेक्षा परिक्षेला महत्वाचे स्थान देतांना दिसतात . मुलांचे पालक विद्यार्थ्यांच्या टक्केवारीवर जास्त भर देतांना दिसतात . एखाद्या विद्यार्थ्याला ३९ . ४९ % गुण मिळावे तर तो नापास होतो तर एखाद्या विद्यार्थ्याला ३९ . ५० % गुण मिळाले तर तो पास होतो . अर्थात परीक्षा परीक्षा पध्दतीतील संधी, नशीब व योगायोग याला अधिक महत्त्व तर व्यक्तीगत गुणांना कमी महत्त्व दिले जाते . अनेक विद्यार्थी मानसिक व वैध्दीक दडपनाखाली परीक्षा देतात हे केवळ परीक्षा तणामुळेच .

वरील समस्या कमी करण्यासाठी सतत अंतर्गत मुल्यांकन, यत्रध्दती, वस्तुनिष्ठ प्रश्नपत्रिका, अचुक प्रश्न, ऑनलाईन परीक्षा पध्दती . वरील पध्दती सह परीक्षा ह्या निर्दोष पध्दतीने व चांगल्या वातावरणात होणे आवश्यक आहे .

* मुल्य शिक्षण -

आज भारतीय समाजात कमालीची गुंतागुंत निर्माण झाल्याने अनेक समस्या निर्माण झाल्या आहेत . त्यांमुळे सार्वजनिक जीवन लयास जातांना दिसत आहे . त्यामुळे सर्व शाखामध्ये मुल्य शिक्षण अनिवार्य केल्याशिवाय पर्याय नाही .

वरील उच्च शिक्षणापुढील आव्हानावरोवरच खालील महत्त्वपूर्ण वांवीवर विचार करणे आवश्यक आहे . आज समाजात मुल्य संपुष्टात येतांना दिसत आहेत . त्यासाठी उच्च शिक्षणात मुल्यधिष्टीत शिक्षणाची आवश्यकता ओळखुन अभ्यासकमात तसा बदल करणे आवश्यक आहे . विद्यार्थ्यांना अध्यापन करण्यावरोवरच स्वयंअध्ययनाची प्रेरणा देण्याची गरज आहे . ज्ञान, समाजकौशल्य आणि प्रत्यक्ष उपयोग या शिक्षणाच्या तत्वांचा वापर, शिक्षकांनी, दैनंदिन अध्यापनात करण्याची आवश्यकता आहे . शिक्षकांनी स्वतःला स्वयंभू न समजता सतत अध्ययन करीत राहणे ही काळाची गरज आहे .

वरील महत्त्वपूर्ण वांवाची अंमलवजावणी केल्यास निश्चित काहीतरी बदल होईल अशी अपेक्षा आहे .

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- (दि . मराठवडा २९ जुन २००९ मधील डॉ . उमंत मानप यांचा लेख)



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