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# The Student

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# Press



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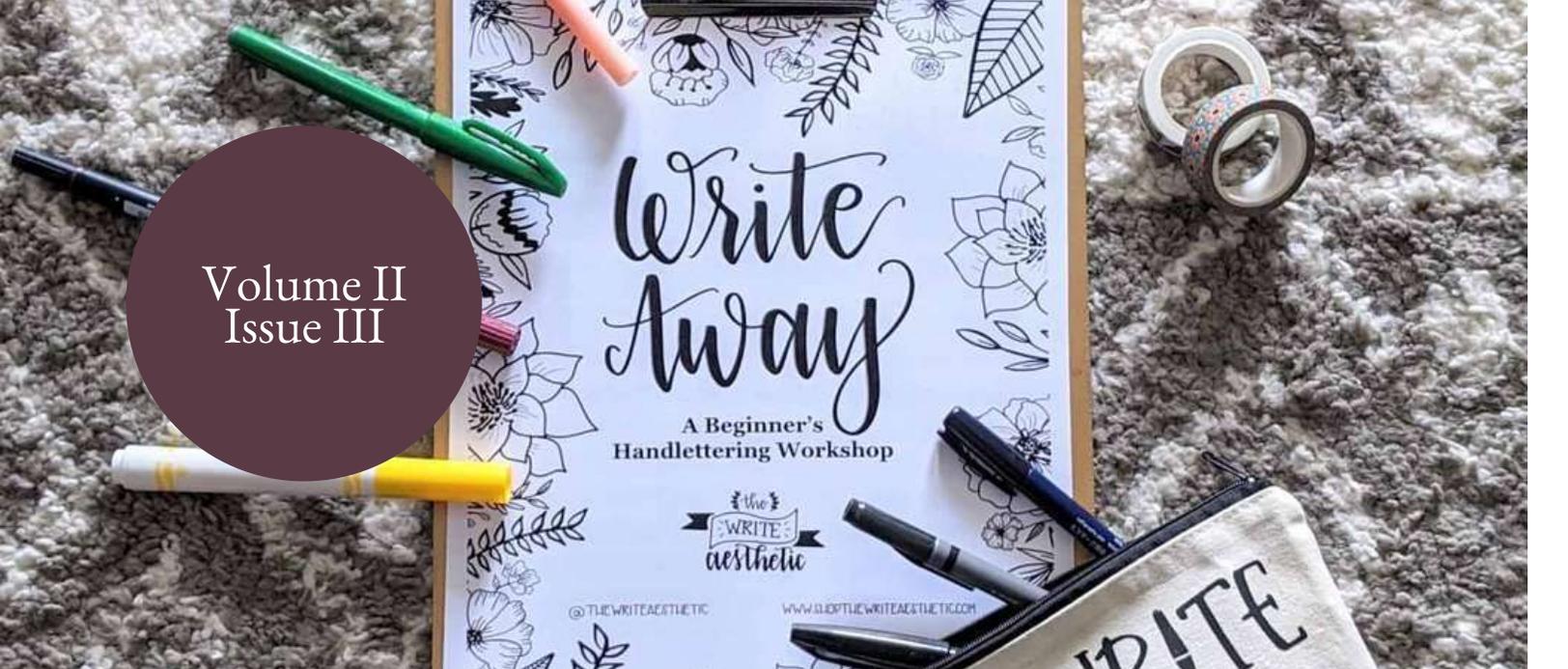


Independence Day

AUGUST 15th



August Issue



Volume II  
Issue III

M.L. Dahanukar college

# THE STUDENT PRESS

AUGUST EDITION

## WHY TSP?

deAR READERS,

TSP SHORT FOR 'THE STUDENT PRESS' NOW YOU MIGHT BE WONDERING WHAT'S THIS? THIS IS A MONTHLY MAGAZINE WHEREIN WE BRING YOUR WORDS IN FORM OF ARTICLES TO THE READERS. TSP WORKS WITH THE MOTIVE TO CREATE A PLATFORM FOR ALL THOSE ASPIRING WRITERS AND STUDENTS WHO HOLD A PASSION FOR WORDS. IF YOU FIND WORDS AS A MEDIUM OF VOICING OUT YOUR VIEWS BECAUSE WORDS HOLD THE POWER TO CHANGE THE WAY THE WORLD THINKS TSP PROVIDES YOU THE PLATFORM TO DO SO. WE BELIEVE YOUR WORDS ARE A WAY TO COMMUNICATE WITH THE READERS. WE ALWAYS WELCOME YOUR IDEAS AND REVIEWS TO HELP US IMPROVE. AND DON'T WORRY ABOUT YOUR ARTICLES BEING NOT ENOUGH OR UP TO MARK AFTERALL THE FIRST DRAFT OF EVERYTHING IS NEVER PERFECT IT'S THE PROGRESS THAT WE DO IS WHAT MATTERS.

- SHARVI SAWANT

Editor-  
Sharvi Sawant

Co-heads-  
Omkar Redkar &  
Tejaswini Pawar

*Be yourself; everyone  
else is already taken.*  
Oscar Wilde

- Oscar Wilde

## Principal's words-

DEAR STUDENTS,

I AM VERY HAPPY AND GLAD TO ANNOUNCE THAT OUR STUDENTS UNDER THE GUIDANCE OF DR. (Smt.) KANCHAN FULMALI HAVE STARTED A MAGAZINE 'THE STUDENT PRESS' A VERY INNOVATIVE PROGRAM WHICH THEY HAVE TAKEN UP WITH THE HELP OF THE STUDENTS. IN THIS PANDEMIC TIMES WITH STUDENTS WORKING THROUGH ONLINE MODE THESE STUDENTS HAVE STARTED THIS E-MAGAZINE WHICH EVERYONE CAN READ ON THE COLLEGE WEBSITE. I WISH THEM ALL THE BEST AND CONGRATULATE THE TEAM LEADER AND THE STUDENT MEMBERS. AND ONCE AGAIN ALL THE BEST FOR YOUR FUTURE SUCCESS.

- DR. DNYANESHWAR. M. DOKE



## Co-ordinator's words-

*I AM SUPPORTING THE STUDENT PRESS FOR THEIR IDEA THAT THEY HAVE BROUGHT FORWARD BECAUSE EVERYONE HERE IS APPRECIATED FOR THEIR WORK. THE STUDENT PRESS IS A PLACE WHERE STUDENTS CAN WRITE WITH A OPEN MIND AND HEART THROUGH THE MAGAZINE WORDS.. THIS INITIATIVE IS NOT ONLY FOR THE DAHANUKARITES BUT FOR STUDENTS ALL OVER MUMBAI. I ASSURE YOU OF THE QUALITY FROM THE BEGINING AND WOULD PRODIVE WHATEVER YOU REQUIRE.*



# Kar Har Maidan Fateh

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**You are now a member Of Mumbai University BOS committee.Can you walk us through your early life and the struggles that you faced?**

Studying was not very easy because at that time the financial condition of the family was not very good. The early schooling was done in convent. The convent education helped me a lot and that's the reason for having good command over English language. The Graduation was from Smt. C.H.M. College, M.Com. from Pune University, M.B.A.and M.Phil.from Madurai Kamaraj University, NET-UGC, first Ph.D. from Yashwantrao Chavan Maharashtra Open University and second Ph.D. from North Maharashtra University Jalgaon.Today being on various committees at Pragati College of Arts and Commerce and University of Mumbai is been a wonderful and learning experience. Proud to be associated and working with the oldest University in India. So that's the journey from being an undergraduate to M.Com., M.Phil., MBA., NET., Ph.D. (Commerce), Ph.D. (Management Studies) and Lecturer to Associate Professor at Pragati College. A recognized Post Graduate teacher and a Ph.D. guide at the University of Mumbai; Seven students have already been awarded their Ph.D.under my guidance. An external referee for various other universities for M.Phil.and Ph.D. A joyful journey as teaching has always been a passion.

**Mumbai University has been a great help to many students. How far do you think such institutions are necessary for overall development of society?**

It is very much necessary for overall development of society. it is serving the purpose for which it was established. The University of Mumbai is one of the oldest and premier Universities of India. A unique of its kind, currently the University has 56 Departments, 12 specialized Centers, 780 plus Affiliated Colleges, 2 main Campuses, 2 sub Campuses, 2 Model Colleges, and the 'School of Engineering and Applied Sciences' at Kalyan as the University's own Engineering College. It has perhaps the largest geographical area under its jurisdiction from Mumbai, Thane, Raigad, Ratnagiri to Sindhudurg district, a spread of more than 600 km. Education is fundamental to development and growth. For any country to reap these benefits fully, they need to unleash the potential of the human mind. And there is no better tool for doing so than education.



Right from Mahatma Gandhi there are many alumni of the University of Mumbai, who has contributed immensely for the upbringing of the Society. If we see the tenure of 160 and more years of its existence; the University has been instrumental in catering to a large geographical area consisting of people across different caste, creed, religion, etc. And worked on its upgradation of syllabus, inter-disciplinary and multi-disciplinary approach contributing to the educational needs of the society. It's indeed an privileged to be associated with this esteemed University. For Mumbai, the financial capital of the country such type of universities are much needed. It is catering to all classes as well as the masses and equally important it is upgrading itself with the coming period right from when it started till the now digital University, it is coming up with different programme, courses, skill-based and value-added courses. It is much instrumental in updating the syllabus through the Board of Studies and all the concern authorities from time to time. So that it caters the recent updated and industry 4.0-required education to the students. It also equipped itself with the recent new National Education Policy, and is upgrading itself to focus on students needs in particular and overall development of the Society in general.

**As you know, education is a very dynamic process. It is ever changing. How difficult it is for universities to adapt to these changes constantly?**

In continuation with what I said earlier, University works in a proper pyramid and in a hierarchy. As per the need of the hour; depending on the educational Laws and policies and requirements of the industry, the University is continuously upgrading itself. With an increasingly crowded market for higher education offerings and the public questioning the value of traditional degree programme, colleges and universities have some difficult challenges ahead. As the Education market becomes more crowded, there are societal and demographic trends presenting colleges and universities with unique opportunity to do good and do well by preparing students for the challenges and opportunities that await them. As the lifespan duration has increased, people have both the opportunity and the need to 'retool' themselves more frequently and expand the duration of their active working life. This, is the opportunity for the university to tap and cater to more students; as age is no bar for education. As technology evolves, people need change related to skill based as well and higher education and for the University to respond accordingly. Many of the jobs in highest demand today were not in existence a decade ago and the pace of change will certainly accelerate. Because of these changes, there is a greater need than ever before for universities to bridge the gap between employer needs and human talent potential.

**What skills do you think a student in his graduation years inculcates to be ready for cut throat competition?**

While the Indian higher education system has made considerable progress in terms of capacity creation and enrolment in the last decade, it lags significantly in terms of global relevance and competitiveness, said a study of Federation of Indian Chambers of Commerce and Industry. In light of this context, there is an urgent need for the Universities and educational institutes to develop employment skill based programme and courses; and the students to concentrate and take the benefit of the same. Educators throughout the world today are emphasizing on the development of life skills that would complement employ-ability. This would provide a path for preparing our young Human Resource pool presently the students to tackle and adapt to rapidly changing Human Resource conditions in a globalized world; because whatever said and done, educational qualification does help and it has great importance in whichever field the student would go. But along with the educational qualification, they must inculcate some qualities and imbibe the values in them. Some type of skill is a must in the current scenerio to be well-equipped with the knowledge and over all personality development.

Qualification, Quality and Skill; These are the three sides of the pyramid or the threelegs of the stool on which you will stand. These three things have become the basic requirements for any student. You have the qualities but you don't have the qualification and the skill, it won't do and vice-versa. All the three things are equally important for you to move ahead in your life and required by the industry also. This is what University of Mumbai is also equipping for its students and also working upon the same in converse with the new education policy. Accordingly students to be ready to face the cut-throat competition.

**Lastly, what message would you like to all the readers and students through our magazine?**

Qualification, Quality and Skill have become important. Educational Qualification being the prime of all. One must be a life long learner. In the word of Dr. Seuss, "The more you read, the more things you will know. The more you learn, the more places you'll go". The days are gone, where there was particular year of studies then marriage and children for the girls and career for the boys. Today, whether you are a girl or a boy, one prominent thing they need to understand is life long learning; to upgrade their knowledge and enhance their skills. My message to the readers and the students is that they should be financially independent. And for that you can acquire the Qualification, Qualities and Skills; required for employment/ job, self-employment/ Entrepreneur or for providing Professional services. Be with the technology, continuously update, upgrade and make an impact wherever you go.

**ALL THE BEST WISHES...**

# Ek Baat Guru Ke Saath

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**So ma'am my first question to you is; can you walk us through your early life and how did you get into teaching?**

After my graduation, I worked in corporate sector for five years. Along with the job, I continued my education. I completed my M.Com., M. B. A. in Financial Management, MPhil., NET and then Ph. D. in Accountancy from University of Mumbai. In my school and college years, I used to teach my friends. I always enjoyed learning and helping others to learn. Thus, I decided to choose teaching as my profession. This profession is very different from all the other jobs. I feel proud when my students succeed in their life. Through this profession, we can make a positive contribution in shaping student's future. I am also passionate towards Yoga and to pursue my passion, I completed one year diploma course in Yoga Teachers Training and one year advance diploma in Yoga Therapy, Naturopathy and Natural Living. I conducted free online yoga sessions for general public during Covid Period.

**Nowadays, students are of the opinion that "soft-skills" are more beneficent in the academics and they justify this by not attending lectures. What are your opinions on it?**

Soft skills are very important to advance and progress in career. Now a days companies prefer candidates with good soft skills as soft skills help to build relation and solve many work-related problems. Moreover, soft skills facilitate better performance and productivity at work place. It improves your self-confidence. It is a team work which brings success to the organization and Soft skills helps to build relationship with your team members, clients, stakeholders and business partners. Skills such as communication, Empathy, Time management, goal setting and the ability to delegate work are important soft skills that allow you to perform better at the workplace. Yes, Soft Skills are very important but it would be wrong to say that soft skills are more beneficial than academics. Rather, through academics one can learn different soft skills. Soft skills are incorporated in syllabus of higher education, to prepare students for their career. Through academics, students get ample of opportunities to learn and inculcate different skills. Students get to learn different. Skills such as team work, leadership, time management, motivation, organizing, Communication skills, by taking part in different projects, presentations, assignment and many other related activities.

**Ma'am like you said; soft-skills and academics cannot separated, similarly what skills do you think students should inculcate in themselves in their final year to prepare themselves for the cut-throat competition they will be facing in the future?**

We need soft skills in almost every interaction. While negotiating with customers, colleagues, other business parties, while giving presentations or for getting new businesses. Communication plays significant role in almost every function of business management i.e. planning, organizing, controlling, and leading. Effective and efficient communication system is key to success of organization. Problem solving and decision-making skills helps you to tackle many complex situations at work place. Creativity enables out of box thinking and provides you innovative approach to get solution to different problems. As we say time is

money and, time management helps to plan, organize and control of different activities in given time. . It helps you to prioritize different tasks and complete them within given frame of time. Another important skill needed in today's competitive work environment is team work. Most of the tasks are accomplished through teamwork. Teamwork gives better productivity, performance and brings new ideas to the table. While working in team, we get to learn from each other. It improves your strength, provides new ways to solve problems and enables faster accomplishment of tasks. With increasing competition, stress has become a common problem in everybody's life. How to deal with the stress is another important skill that students need to inculcate. Happiness has direct correlation with better performance and productivity. Thus, we must know how to tackle with stressful situations.

**According to you, what is the best part about teaching and what drives you every day? Could you please elaborate on that?**

I love to interact with young minds and that is the best part. Interacting with interested and intelligent students expands the knowledge, insights and skills. I also get to learn from students' ideas and experiences. I like to learn and the only profession which pays you for learning is teaching. It's a great feeling when my students remember you for me for my teaching and the positive contribution that I make in shaping their career. I have been teaching since more than a decade and my students have been place in different other countries. Seeing students experience the world beyond where we live is also very exciting.



Moreover, Teaching provides an opportunity for focused research because one who teaches a particular specialized subject needs to research into that subject and keep himself or herself updated with latest development in that subject. This makes the teacher a better researcher too provide he or she takes the teaching seriously.

**Moving on to the last question; what message would you like to give to all the readers and students through our magazine?**

As most of the readers are students, my message to students is focus on your overall personality development. College is giving them number of opportunities for their personality development through different activities. Take part in such activities. This will help you to learn new skills. Learning is continuous process. Stay motivated by learning new skills and developing new talents. Always keep yourself updated with latest happening. Collaborate your interest and passion with the work. This will give job satisfaction and life satisfaction as well. Compete with yourself and perform better than what you did earlier. Be open to knowledge and face challenges with dedication and courage. Good luck for your bright future.

# Azadi Ka Amrit Mahotsav

Azadi ka Amrit Mahotsav “ is an initiative of the Government of India to celebrate and commemorate 75 years of progressive Independent India. Through, Azadi ka Amrit Mahotsav, India is celebrating the glorious history of its people,culture and achievements. It is an embodiment of all that is progressive about India’s socio cultural, political and economic identity.

Indian National flag ‘Tiranga’ is a symbol of national pride for every Indian. To further honor our National flag Honorable Prime Minister launched a very appreciative Campaign ‘Har ghar tiranga’ under the aegis of Azadi ka Amrit Mahotsav. It envisages the way for inspiring Indians to hoist the National flag at their home. Our relationship with our National flag has always been more formal and institutional than personal so bringing the ‘tiranga’ home collectively as a nation in the 75 year of independence becomes symbolic of not only an act of personal connection to the tiranga but also an embodiment of our commitment towards nation building. The idea behind the Har ghar tiranga initiative is to invoke the feeling of patriotism in the hearts of the people and to promote awareness about the National flag.

To invoke the feeling of patriotism amongst the students, Parle Tilak Vidyalaya Association celebrated the events of Amrit Mahotsav from 13th August to 17th August by organizing number of events embarking the journey of Independence. Parle Tilak Vidyalaya Association undertook a campaign under the banner of ‘Azadi ka Amrit Mahotsav’ on 13th August 2022. A large crowd of students gathered at Parleshwar Mandir which was the starting point of rally. Police forces were also present to conduct the campaign without any hindrances. The campaign was leaded under the guidance of Bollywood’s most eminent actor Shri Manoj Joshi who raised the Tiranga and shouted ‘Vande Mataram’.





The students of NCC carried out the pre-marching session before the rally starts. Along with NCC, students of different colleges of PTVA were present to make this campaign fruitful. The campaign marched forward all along Vile Parle and finally ended up at Vile Parle police station. All the way, students as well as police forces were shouting patriotic slogans “Jai Jawaan Jai Kisaan”, “Bharat Mata ki Jai”, “Vande Mataram” etc. At last, flag was hoisted at Vile Parle police station and National Anthem was sung.

At the end of the campaign, Shri Manoj Joshi spoke a few words about the Independence, Importance of Amrit Mahotsav and should have a feeling of patriotism towards country. The Police force gave a vote of thanks to Manoj ji and to all students, scouts and managers for being a part of this campaign which was a small step to express love for our country.

Thank You

Gaurav Nandivadekar  
TYBCOM A

# FINANCIAL INCLUSION THROUGH VARIOUS SCHEMES: THE VERACITY OF TRIBAL WOMEN OF PALGHAR DISTRICT

Mr. Samrat Ashok Gangurde  
Ph.D. Scholar, Assistant Professor,  
Department of Accountancy,  
M. L. Dahanukar College of Commerce,  
Mumba

Dr. Kanchan Fulmali  
Associate Professor (HOD in Commerce)  
M. L. Dahanukar College of Commerce, Mumbai

## Abstract

Palgar district has a lot of tribal population where maximum density of tribal women population. The researchers are studying about their financial independence and the various schemes announced by the government. Actually these schemes are not reaching them properly and if it's reached, after implementation of these schemes many of the women not aware about the banking or insurance services. Hence a study shows here that there is no relation between the schemes and the financial inclusion among these tribal women.

**Key Words:** Financial inclusion, Tribal Women, Palghar district, Government Schemes

## Introduction:

Financial Inclusion is a simple method of development of society through announcement of various banking and financial services to each individual without any form of discrimination. Such financial services have been given to the tribal women in the form of various schemes in India hence their development can take place. But many times these schemes are not reaching to them. The researchers want to find out the fact that there is a relation between these schemes and the financial inclusion. Actually such schemes are not only boosting the tribal women for financial inclusion but there are many aspects which can boost financial inclusion in such areas. Women are audaciously strong, but from ancient age in India, women were the feebler section in the front level of work hence in general, the tribal women from all over India also can reflect as a feeble group of the civilization. However, even today, in many areas, they are ignored by the society and they do not get suitable chance to develop themselves in the society. Hence many facilities and various schemes can trigger growth among these women, but many of these schemes do not reach properly to the tribal women. In Palghar district, many government schemes are seen to be easily reaching to these tribal women but still there is no financial inclusion. In this research paper, the researchers have attempted to throw light on the relational study of financial inclusion and various schemes of the tribal women of the Palghar district.

## Statement of the Problem:

In Palghar district, women and especially tribal women till date very conservative and backward in all means. They don't have their separate bank account and depend on their spouse or children or parents. Hence researchers are trying to find out that, is there chances for the tribal women to come out from there dense and live their life peacefully with the help of their financial independence? Government has implemented many schemes for tribal women which is one of the reasons for their financial independence and financial inclusion. Hence the researchers are finding out the relation between the schemes and the financial

## Literature review

Payal Tiwari (2014) has focused that a tribal woman from the paradhi community from Maharashtra and Madhya Pradesh has facing a lot of problem related with the bank. She has tried to understand the problem faced by them at the time of accessing formal financial institution. She has shown here that many of the women from urban areas holding accounts but these women excluded from the financial system due to social structure of their areas. Corr & Conroy (2009) has written about the tribal women and their financial exclusion which was more attributed to various factors like source of income, their working condition and status of these tribal women. Further he added the problem of financial exclusion and the use of various financial products by these women. He has shown in his book, that financial exclusion means not just the access of financial product but the how to use of the financial products. K. G. Karmakar & Others (2011) the authors have emphasized on the in-depth analysis of various aspects of financial inclusion like micro insurance, micro credit and saving, etc. It has also focused on the financial literacy and counseling for obtaining the financial inclusion by under privileged group like tribal women, weavers and rural people. There are lots of literatures available on financial inclusion as well tribal women of India. Almost literature are telling story that these women are not even financial literate or among them any financial inclusion. If it is so, then the percentages are very less.

### Objectives of the study:

- 1.To find out the tribal population and women ratio in Palghar district.
- 2.To scrutinize the various schemes offered by the government to tribal women.
- 3.To examine the relation between the schemes and financial inclusion of tribal women
- 4.To provide suggestions for the development of tribal women in Palghar district.

### Hypothesis:

§H0: There is no significant association between the government schemes and financial inclusion of tribal women

§H1: There is significant association between the government schemes and financial inclusion of tribal women

Research Methodology:

### Data Collection:

**Primary data and sample size:** The data is collected through 100 tribal women from various tehsils of Palghar district including Tandulwadi, Saphale, Wada and few \*Padas (\*Padas - Small area specially built for adivasis or tribal people) of these areas. Interviews have been taken and questionnaires were filled by researchers.

**Secondary data:** The research study depends on the collection of secondary data from various sources like reference books, E-Books, Articles, Newspapers, Websites and blogs, etc.

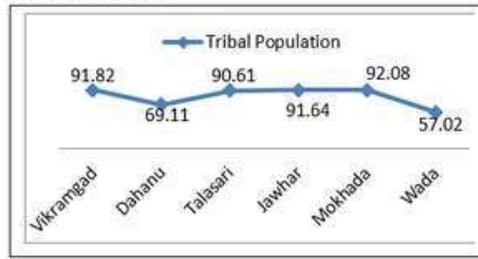
### Facts and findings:

The tribal population and women ratio in Palghar district:

Vikramgad, Dahanu, Talasari, Jawhar, Mokhada and Wada are the Tehsils which fall in the territory of Palghar district which has dense tribal population. Tribals are one of the poorest communities of rural Maharashtra. They are basically dependent on agricultural produce and allied activities & services. As agricultural activity is seasonal and limited, they have to search for other jobs such as daily wage labour on construction sites, bamboo artwork, etc. for their survival. In this situation, it is imperative for the women to share the burden of securing their daily bread and butter for their families. But such jobs are not meant that financial inclusion is taking place in these tribal women. Following table shows the

**Tribal Population of Palghar District: Table no. 1 & Figure 1**

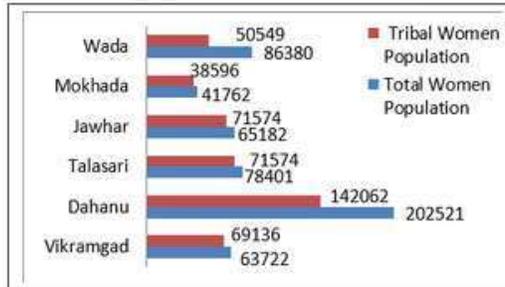
Taluka	Percentage of Tribes to Total Population
Vikramgad	91.82
Dahanu	69.11
Talasari	90.61
Jawhar	91.64
Mokhada	92.08
Wada	57.02



Source: Self compiled from Census 2011

**Comparison of Women population with tribal women population Table no. 2 & Figure 2**

Taluka	Total Women population	Tribal Women population
Vikramgad	69136	63722
Dahanu	202521	142062
Talasari	78401	71574
Jawhar	71574	65182
Mokhada	41762	38596
Wada	86380	50549

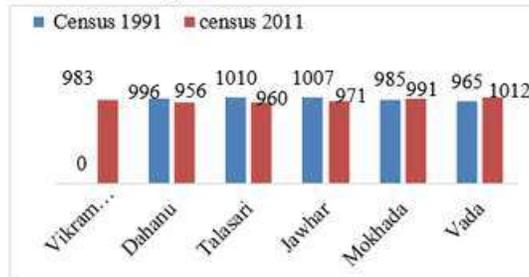


Source: Self compiled from Census 2011

A majority of the population of Palghar district, nearly 59% (about 3.2 lakh) lives in rural area and 41% (about 2.3 lakh) population lives in urban area. As per 1991 Census, in this research study area, 977 female for 1000 male were the tribal population sex ratio. But according to 2011 census, following table of figure indicates that there is reduction in tribal women's ratio to men.

**Comparison of 1991 and 2011 of Women ratio Table 3 & Figure 3**

Taluka	Census 1991	Census 2011	Difference
Vikramgad	-	983	-
Dahanu	996	956	-40
Talasari	1010	960	-50
Jawhar	1007	971	-36
Mokhada	985	991	6
Wada	965	1012	47



Source: Self compiled from Census 1991 and 2011

The above table shows that there is reduction in population of women in these tehsils, hence there is reduction in the number of tribal women also.

**Literacy of these tribal women Figure 4 & Table 4**



Taluka	Census 2011
Vikramgad	52.18
Dahanu	36.74
Talasari	42.87
Jawhar	46.77
Mokhada	45.15
Vada	50.97

Source: Self compiled (from census 2011)

In these areas, the literacy rate of the tribal women is also very low, which is on an average not more than 50%. Hence many schemes offered by the Government for them have not been reaching to them due to their illiteracy. They are very hardworking and they put their hundred percent efforts for every different work for e.g. when the central Government announces the policy of Swachh Bharat campaign, the lady, named Sushila Khurkute, aged 30, dug a part of ground of her village, Nandgaon, to construct two toilet blocks as part of the

The various schemes offered by the Government to tribal women:

There are various schemes announced by the central as well as the state government of Maharashtra for the benefits of tribal women, mostly emphasize on the education, so these tribal women can take education, financially independent and create financial inclusion for the economy of the country. It includes Scheme of Girls & Boys Hostels for STs, Ashram Schools in Tribal Areas, Scheme for Strengthening Education among ST Girls in Low Literacy Districts, Ministry of Tribal Affairs' scholarships, Special Central Assistance to Tribal Sub Scheme, Grants under Article 275 (1) of the Constitution, Adivasi Mahila Sashaktikaran Yojana, Beti Bachao Beti Padhao Scheme, One Stop Centre Scheme, Women Helpline Scheme, UJJAWALA Scheme for Prevention of trafficking and Rescue, Rehabilitation, Rajiv Gandhi National Crèche Scheme for the Children of Working Mothers, Swarnajayanti Gram Swarozgar Yojana (SGSY), Special Component Plan (SCP), Tribal Sub plan (TSP), Swayamsiddha (NABARD), Tejaswini Scheme, Rashtriya Swayam Vikas Yojana (RSVY), Krishi Saptak Yojana, Swarnajayanti Shahari Swarozgar Yojana (SJSRY), Mahila Swawlamban Nidhi (MSN), Jawaharlal Nehru Port trust assistance scheme and, Maharashtra rural credit programme (MRCP), Self Help Group (SHG). Also included following schemes:

Janani Suraksha Yojana: Under this scheme, a woman will get Rs. 600 as allowance but according to data from the Palghar Zilla Parishad, as many as 1,823 listed beneficiaries (most of whom are tribal women) of the JSY – for the period between 1st April and 31st July 2018 – have not been given the financial assistance of Rs 600.

Status of beneficiaries to 1<sup>st</sup> April 2018 to 31<sup>st</sup> July 2018 – Table 5

Taluka	Expected registration	Actual registered	No. of Beneficiaries	Actual paid	Not paid
Axis	1585	1585	1585	828	757
Talasari	1094	1070	712	622	90
Vikramgad	909	868	631	315	133
Wada	822	741	0	233	237
Mokhada	489	489	221	187	34
Jawhar	0	851	359	214	145

Source: FIRSTPOST.

It shows that, many of the beneficiaries are not yet paid the allowance, due to non-availability of Aadhar card and bank account. Hence it is proved that government has announced many schemes but due to poor implementation of these schemes financial inclusion is just impossible in these tehsils.

Digital Literacy Project-Pukar: In Palghar, adivasi village of Tandulwadi, an organization 'IndiaSpend' has given training of e-sevak to six young women in two years. These young "innovators" are now monitoring other e-sevaks and help villagers form cooperatives such as Unnati. Such project may help these women for financial inclusion.

**Employment Guarantee Scheme (EGS):** Chief Minister Devendra Fadnavis has announced one of the schemes under the state, called Employment Guarantee Scheme (EGS). Under this scheme, grass-cutting becomes a part of the EGS and a woman worker from Palghar district will be able to earn around Rs. 182 /day who would initially earn only Rs. 80 /day. (The Asian Age)

But such schemes can help for financial literacy but could not help for financial inclusion.

### The relation between the schemes and financial inclusion of tribal women

The researchers focus here, on how the tribal women get benefits of these schemes provided to them by Central and State Government for the financial inclusion. It is observed that out of the existing schemes of tribal welfare, many of the schemes have not yet reached to the

**Do you know about the government schemes related with finance? Table- 6**

Schemes	Yes	No	May be	Total
Adivasi Mahila Sashaktikaran Yojana	06	82	12	100
Swaranjayanti Gram Swarozgar Yojana (SGSY)	10	85	05	100
Swayamsiddha (NABARD)	08	46	46	100
Tejaswini Scheme	03	96	01	100
Rashtriya Swayam Vikas Yojana (RSVY)	05	90	05	100
Mahila Swawlamban Nidhi (MSN)	01	67	22	100
Jawaharlal Nehru Port trust assistance scheme	0	100	0	100
Swaranjayanti Shahari Swarozgar Yojana (SJSRY)	05	95	0	100
Maharashtra rural credit programme (MRCP)	08	90	02	100
Self Help Group (SHG)	18	31	51	100
Janani Suraksha Yojana	15	50	35	100
Employment Guarantee Scheme (EGS)	21	60	19	100

If observed many of the tribal women don't have an idea of various schemes. Some of them are just heard about it. Following statistical chi-square method is analyzing the hypothesis and trying to find out that, is there any relations between the schemes and the financial inclusion?

For the justification, the significance level is 0.05. Here we are considering a chi-square test for showing no relation between government schemes and financial inclusion. To determine the 'P' value Chi-square method and degree of freedom will be considered.

**How many schemes have boosted you for financial investment (inclusion)? Table 7**

Schemes	Invest	Not invest	Total
Adivasi Mahila Sashaktikaran Yojana (AMSY)	1	5	6
Swaranjayanti Gram Swarozgar Yojana (SGSY)	0	10	10
Swayamsiddha (NABARD)	1	7	8
Tejaswini Scheme	1	2	3
Rashtriya Swayam Vikas Yojana (RSVY)	1	4	5
Mahila Swawlamban Nidhi (MSN)	0	1	1
Jawaharlal Nehru Port trust assistance scheme	0	0	0
Swaranjayanti Shahari Swarozgar Yojana (SJSRY)	2	3	5
Maharashtra rural credit programme (MRCP)	3	5	8
Self Help Group (SHG)	9	9	18
Janani Suraksha Yojana JSY	2	13	15
Employment Guarantee Scheme (EGS)	2	19	21
Total	22	78	100

DF= Degree of Freedom, r = number of level of Schemes and c = number of level of investment for financial inclusion

$$DF = (r - 1) * (c - 1) = (24 - 1) * (2-1) = 23$$

$$\chi^2 = 16.70829$$

Degrees of freedom Chi-square critical value (CV)  $P(\chi^2 < 16.70829171) P(\chi^2 > 16.70829171)$

Here a chi square statistic shows  $\chi^2 = 16.7083$  and a predetermined alpha level of significance (0.05), and degrees of freedom are  $df = 23$ . Entering Chi square distribution table with 23 degrees of freedom and reading along the row we find a value of  $\chi^2$  (16.7083) lies near to .82. The consistent probability is between the 0.10 and 0.05 probability levels. That means that the p-value is above 0.05 (it is actually 0.82). Since a p-value of 0.82 is greater than the conventionally accepted significance level of 0.05 (i.e.  $p > 0.05$ ) hence we accept the null hypothesis, "H0: There is no significant association between the government schemes and financial inclusion of tribal women" and we reject the alternative hypothesis "H1: There is significant association between the government schemes and financial inclusion of tribal women".

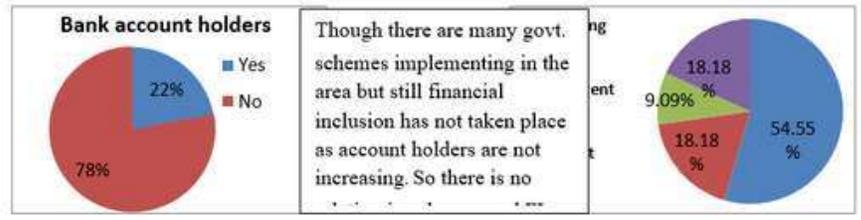
Following a few questions asked to the women of these Adivasi padas. The following analysis of these questions is giving support to the study of financial inclusion.

### Recommendations to the sustainable development of tribal women of Palghar district:

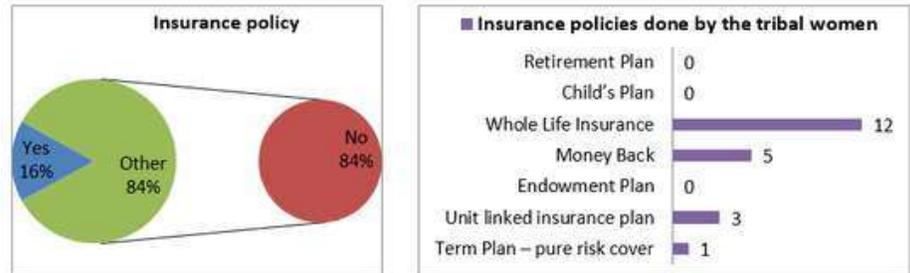
If we observe figure 9, we have seen that dependency, less education or illiteracy are the main reasons for financial illiteracy and thereby financial inclusion.

They have to take appropriate steps like along with schemes make compulsion of bank account and insurance policy so these women will get financial independence and it can support to financial inclusion of the area and there by the economy of the country. Also at school level girl students must be aware of such schemes so it should include in their practical portion.

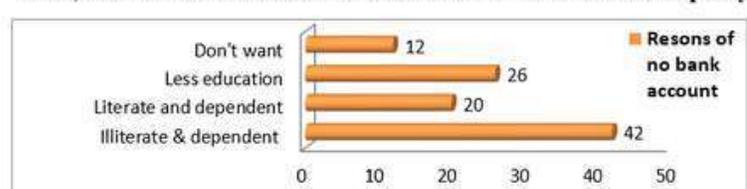
Under any schemes, do you have a bank account? If yes, what kind of? Figures 5 & 6



Do you have an insurance policy? If yes which kind of policies? Figures 7 & 8



If no, what are the reasons for no bank account and no insurance policy? Figures 9



**Conclusion:**

A study is showing that there is no relation between schemes and financial inclusion but for the development of tribal women, such schemes are providing important contributions in tribal areas. Proper planning and execution of the various schemes can help for the financial literacy and inclusion amongst the tribal women. There is a pressing need to provide impetus to the education of the girl children of the tribal belt of Palghar district, and that the schemes aiming at providing motivation to education through scholarships, awards, ashram schools etc; financial help from all level to them, even for their start-ups or their employment should be continued. Such activities definitely bring financial inclusion in tribal areas.

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§ The success of the inaugural session of “The Showbiz Tales” was followed by another wonderful one on August 3rd 2022, where actor Manoj Joshi was invited as the chief guest.

§ Now the tagline of The Showbiz Tales is; “stories of struggle and sustenance” because through these sessions, the BAMMC department aims at giving the students insights into the working of the various aspects of media by inviting experts who are associated with it and our guest, in conversation with Rashmi Warang (RJ and professor at M.L. Dahanukar College) spoke about the early influences in his life before he decided that he wanted to become an actor along with the process behind creating some of the iconic characters he played in different mediums such as theatre, television and films.

§ The actor, best known for his contributions in the field of art is also the recipient of India’s fourth highest civilian award, the ‘Padmashri’ which he was conferred upon by the Indian government in the year 2018.

§ There were great expectations from the BAMMC Department this time and despite the last minute changes that were made due to the chief guests busy schedule, the students and the faculty involved, managed to put up a great show.



- Nikhilesh  
Bendre  
BAMMC  
Department



# LOKMANYA - EK YUGAPURUSH

Date: 17th August 2022

Time :11-1pm

Place: Keshavrao Ghaisas auditorium

The event commenced with our vice principal, Smt. Chandana Chakraborti gave a brief introduction to the occasion and spoke briefly about the importance of Tilak and some of his works. The events that were about to unfold were then addressed by her. Students conducted a dance on "Ganesh Vandana" following her remarks. The choreography was excellent, and the performance was outstanding.

Mrunal spoke about Tilak's contribution to patriotism. He published two newspapers, Kesari and Maratha, which inspired people to be patriotic.

Following the address, we were presented to the most incredible skit put on by students in honor of our 76th Independence Day. They brought out significant items from Tilak's era and expertly illustrated the reasons why he was known as Lokmanya.

The skit begins with a dishonest newspaper editor who only publishes stories that have a monetary value and ignores the importance of the nation and its news.





Lokmanya Tilak then shows up to teach him a lesson and takes him back in time to when people used his newspaper as a means of inspiration and communication as they fought for their rights for Swaraj; this is why he was given the name Lokmanya because he was truly a people's leader. The editor took note of this and has since stopped posting anything but items with national significance. Our students sang a great patriotic song as the celebration came to a close. We then expressed our gratitude to the event's organizers and principal Dr. Dnyaneshwar M. Doke for providing us with the excellent chance to host such an event. We all participated enthusiastically in the event, which was a great success.

-Subha (Tybmm)



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# INDIA SHINES IT'S GLORY AT COMMONWEALTH 2022

We are celebrating our 75 Independence Day this month and our sportsperson also made our motherland proud by their venture in Commonwealth Games 2022. The 2022 Commonwealth Games, officially known as the XXII Commonwealth Games and commonly known as Birmingham 2022, was an international multi-sport event for members of the Commonwealth of Nations that took place in Birmingham, England between 28 July and 8 August 2022. Indian athletes were exceptional in these games. They were at heights in their respective games.

This article will try to highlight all the winning of our athletes at these games. We will be looking at these from games perspective

## WEIGHT LIFTING

In the Commonwealth Games 2022, Tokyo Olympic silver medallist weightlifter Saikhom Mirabai Chanu has claimed India's first gold medal in the women's 49 kilogram event at Birmingham. Chanu lifted a total of 201 kilogram in snatch and clean and jerk category.

Bindyarani Devi Sorokhaibam won Silver medal in women's 55 Kg weightlifting category. Bindyarani lifted a total of 202 Kg in snatch and clean and jerk category.

Sanket Sargar has clinched a silver medal in the men's 55 kg category. Sargar looked on course to win the gold but two failed clean and jerk attempts spoiled his chances. He could lift a total of 248 kg to finish second.



Gururaja Poojary got bronze medal in the men's 61 kg finals. Gururaja finished third in the standings with a total of 269 kg lift.

An Indian teen weightlifter battled muscle cramps to break two records and win gold at the 2022 Commonwealth Games.

Jeremy Lalrinnunga's win gave India its fifth medal and second gold at the Birmingham Games."

It seems I'm in a different world now and living a dream," Lalrinnunga said after his win. "It's my first major competition at the senior level after the 2018 Youth Olympics."

The 20-year-old Achinta Sheuli proved his mettle by competing and clinching a gold medal in men's weightlifting 73-kg category at the Commonwealth Games 2022. Achinta lifted a snatch 143-kg and 170-kg in clean and jerk to defeat Malaysia's Erry Mohammad, who got the silver medal with a total of 303-kg, whereas Shad Darsigny from Canada won a bronze with a total of 298-kg.

Vikas Thakur made India proud by bagging silver in weightlifting at the ongoing Commonwealth Games in Birmingham. He lifted a total of 346 kg (155 kg+191 kg) to finish second on the podium in the men's 96 kg category. Notably, for Thakur, this was his third medal in three successive Commonwealth Games.

India's Lovepreet Singh won a bronze in men's 109 kg to continue the country's medal rush

The 24-year-old from Punjab lifted a total of 355 kg, including a new national record of 192 kg in clean and jerk, to finish third on the podium. He lifted 163kg in snatch.

Gurdeep Singh won bronze in weightlifting men's 109+kg category final at Commonwealth Games 2022. He lifted a combined tally of 390kgs. Singh was separated by a difference of four KGs from silver medallist David Andrew Liti of New Zealand (394kgs) and 15KGs from gold medallist Muhammad Nooh Dastgir Butt of Pakistan (405kgs).

## **SQUASH**

Indian squash player Saurav Ghosal bagged the bronze medal and his maiden singles title at the ongoing Commonwealth Games 2022 in Birmingham as he defeated James Willstrop of England in the men's singles category on Wednesday. The 35-year-old Ghosal defeated England's Willstrop 3-0 to win India's first-ever men's singles bronze at the Commonwealth Games.

India's Dipika Pallikal Karthik and Saurav Ghosal won the mixed doubles bronze medal in squash at the 2022 Commonwealth Games, here on Sunday. Dipika and Saurav defeated Australian duo Donna Lobban and Cameron Pilley 2-0 (11-8, 11-4) in the bronze medal match at the University of Birmingham Hockey & Squash Centre.

## **CRICKET**

The Indian women's cricket team lost to five-time T20 champions Australia by nine runs in the Commonwealth Games 2022 final and settled for the silver medal in Birmingham on Sunday.



## **HOCKEY**

The Indian men's hockey team could not hold the fort against mighty Australia and went down 7-0 in the final of the Commonwealth Games 2022 in Birmingham, UK, on Monday. This was India's third loss to all-time CWG champions Australia in the final of the Commonwealth Games. India made back-to-

back finals in 2010 and 2014 but lost to Australia on both occasions by heavy margins of 8-0 and 4-0, respectively.

The Indian women's hockey team clinched its third medal at the Commonwealth Games and a first in 16 years. Salima Tete scored India's only goal in regulation time.

The Indian women's hockey team won the bronze medal at the Commonwealth Games after they beat Gold Coast 2018 champions New Zealand 2-1 in the penalty shootout at the University of Birmingham Hockey and Squash Centre on Sunday.

## **PARA LIFTING**

Sudhir won India's sixth gold medal in the para powerlifting in the men's heavyweight category at Commonwealth Games 2022 on Thursday. He scored 134.5 points and led throughout the competition, setting a new Games record. With this win India has six gold



## JUDO

Tulika Mann on Wednesday won the silver medal in the women's 78 kg judo event at the Birmingham Commonwealth Games 2022. Scotland's Sarah Adlington defeated Mann in the final. Adlington pulled off a brilliant move to get the ippon to clinch the gold medal with 30 minutes still remaining in the match.

Vijay Kumar Yadav handed India its second medal on Day 4 of the Commonwealth Games 2022 as he beat Petros Christodoulides of Cyprus in men's 60kg judo tie to clinch the bronze medal on Monday.

Losing out to South Africa's Michaela Whitebooi in the 48 kg Judo final meant India's Sushila Devi had to settle for the silver medal after a stellar run to the finals.



## LAWN BOWLS

Four Indian women scripted history in Commonwealth Games 2022 by winning the first-ever gold medal in Birmingham on Tuesday (August 2). Their names - Rupa Rani Turkey, Lovely Choubey, Nayan Moni Saikia and Pinki - are been etched in history of the sport forever. The fact that India's first medal in Lawn Bowls is a gold is in itself a matter of huge pride. Below we bring the profiles of the four players who have made the country very proud.

India won its second medal in the lawn bowls competition at the Commonwealth Games after the men's fours team settled for a silver after



## ATHLETICS

Eldhose Paul on August 7 created history by winning India's first-ever gold in the triple jump event at the Commonwealth Games 2022. Paul, who hails from Kerala's Ernakulam district, produced his personal best jump of 17.03 m to clinch the gold medal during his CWG debut. He was followed by teammate Abdulla Aboobacker, who won a silver medal with a 17.02 m jump

At the 2022 Commonwealth Games, Indian athlete Avinash Sable created history. The man from Maharashtra clinched the silver medal in the 3000m men's steeplechase event. At the event in Birmingham, he became the first ever Indian to win a medal in the steeplechase in Commonwealth Games history

Priyanka Goswami wins silver at Commonwealth Games 2022 in a 10000m race walk. She becomes the first Indian woman to win a medal in the race walk, Athletics at Commonwealth Games 2022. Priyanka records 43:38:82, which is a new Indian National record in a 10000m race walk.

India's Tejaswin Shankar won a historic bronze medal in the men's high jump event at the Commonwealth Games 2022 in Birmingham, UK, on Wednesday.

Competing at the Alexander Stadium, Tejaswin Shankar, with an effort of 2.22m, won India's first medal in the high jump at the Commonwealth Games. It was also India's first track and field medal at Birmingham 2022.

Murali Sreeshankar clinched a silver in men's long jump to give India its second medal in athletics at the Commonwealth Games on Thursday.

There was a rush to greet the parents of Abdullah Abubakar, who won a silver medal in the triple jump at the Commonwealth Games. Abdullah Abu Bakar is the son of Abdullah and Kuniyapoil Sara in Lamanali, Chekyat Panchayat.

India's race walk coach Tatyana Sibileva is at the Sports Authority of India, South Centre, in Bengaluru with the Russian invasion of Ukraine reportedly scuttling her chances of procuring a UK visa for the Commonwealth Games.

Annu Rani scripted history as she became the first Indian female javelin thrower to win a medal, a bronze, in the Commonwealth Games on the penultimate day in Birmingham on August 7, 2022



## BADMINTON

India's star doubles pair of Chirag Shetty and Satwiksairaj Rankireddy won the country's third gold from the badminton court with a straight game victory over England's Ben Lane and Sean Mendy at the Commonwealth Games. The Indian duo won 21-15, 21-13.

Kidambi Srikanth has clinched a bronze medal at Commonwealth Games 2022. He prevailed over Singapore's world number 87 Jia Heng Teh 21-15 21-18 to claim a bronze medal

Indian women's doubles duo of Treesa Jolly and Gayatri Gopichand clinched the bronze medal in the women's doubles at the ongoing Commonwealth Games 2022 in Birmingham on Sunday. Former world champion PV Sindhu added one more gold medal to her cabinet by winning the women's singles title at the Commonwealth Games 2022 in Birmingham, UK, on Monday (8 August).

India's Lakshya Sen won the men's singles badminton gold medal at the Commonwealth Games 2022 in Birmingham, UK on Monday. Lakshya Sen, in his Commonwealth Games debut, came from a game down to beat Malaysia's Ng Tze Yong 19-21, 21-9, 21-16 in the final at the National

## BOXING

Indian boxer Jaismine Lamboria has set her goals clear after her campaign in the Commonwealth Games 2022 in Birmingham. On Saturday, August 6, Lamboria won the bronze medal in the women's 60 kg Lightweight category. The 20-year-old boxer lost to England's Gemma Paige, who won the match 3-2 after a split decision worked in her favour. Indian boxer Mohammed Hussamuddin on Saturday won a bronze medal in the men's 57 kg featherweight. In the semifinal, the Indian pugilist lost to Ghana's Joseph Commey 1-4. Indian boxer Rohit Tokas clinched the bronze medal in the Men's 67kg Welterweight category after losing to Zambia's Stephen Zimba at the ongoing Commonwealth Games 2022 on Saturday.

Nitu Ghanghas won India's first medal in boxing at the Commonwealth Games 2022 when she defeated Demie-Jade of England in the women's 48kg final to win gold.

India's Amit Panghal won the gold medal in the men's 51kg flyweight while Sagar Ahlawat won silver in the men's 92+ kg super heavyweight at the Commonwealth Games 2022 in Birmingham, UK.

Nikhat Zareen beat Northern Ireland's Carly McNaul in the final of the women's light flyweight category to win India's third Boxing gold medal at the Commonwealth Games 2022.

Indian boxer Sagar Ahlawat captured the silver medal in the final of the Men's Over 92kg category at the ongoing Commonwealth Games 2022 in Birmingham on Sunday Asian



Defending champions in Table Tennis - Team India - gave joy to fans as they won Gold in the men's team event Final at the Commonwealth Games 2022 on Tuesday (August 2). Team India consisting of Sharath Kamal, G. Sathiyan and Harmeet Desai went on to win the clash against Singapore 3-1.

Star Indian para table tennis player Bhavina Patel won a gold medal in the women's singles class 3-5 at the Commonwealth Games here on Saturday.

The 35-year-old from Gujarat, who had won a silver at Tokyo Paralympics, prevailed 12-10 11-2 11-9 over Nigeria's Ifechukwude Christiana Ikpeoyi to cap off a superb show at the quadrennial event.

India's para table tennis player Sonalben Manubhai Patel won the bronze medal after defeating England's Sue Bailey in the women's singles - Classes 3-5 here at The NEC Hall 3 at the Commonwealth Games 2022 on Saturday

This was Sharath Kamal's first ever gold-medal win in a mixed doubles event in his

India came up with a 3-1 win over Singapore in the final to win their third Commonwealth Games gold medal in the men's team event.

Achanta Sharath Kamal of India defeated England's Liam Pitchford 4-1 to win the men's singles table tennis title at the Birmingham 2022 Commonwealth Games on Monday (8 August). Kamal won 11-13, 11-7, 11-2, 11-6, 11-8.

India table tennis player Sathiyam Gnanasekaran beat Paul Drinkhall of England 4-3 to win the men's singles bronze medal at the Commonwealth Games 2022 in Birmingham on Monday.

## WRESTLING

The 28-year-old Tokyo Olympics bronze medallist Bajrang Punia from Jhajjar, Haryana won his second Commonwealth Games gold with aggressive performance in the men's 65kg, beating Lachlan McNeil of Canada in the final.

Sakshi Malik, who won bronze medal in the 58kg category at the 2016 Olympics in Rio de Janeiro, clinched gold medal in 62kg category at the 2022 Commonwealth Games in Birmingham.

Ace India wrestler Deepak Punia bagged a gold medal at the 2022 Commonwealth Games after beating Pakistan's Muhammad Inam in the 86kg final bout. After missing the medal at Tokyo Olympics, everyone was expecting big from Deepak in Birmingham and he didn't disappoint anyone with his dominant show.

Grappler Anshu Malik won the silver medal in the Women's Freestyle 57kg category in the ongoing Commonwealth Games 2022 after losing to Odunayo Folasade Adekuoroye of Nigeria at the Coventry Arena Wrestling Mat B on Friday.

Indian wrestler, Divya Kakran has won a bronze medal in the women's 68 kg category at the Commonwealth Games 2022. In the bronze medal match, Kakran defeated Tonga's Tiger Lily Cocker Lemalie in 26 seconds via Victory by Fall. Kakran bagged the medal in only 26 seconds via Victory by Fall.

Indian grappler Mohit Grewal clinched the bronze medal in the Men's Freestyle 125kg in the ongoing Commonwealth Games 2022 after defeating Aaron Johnson here at the Coventry Arena Wrestling Mat B on Friday. Grewal defeated Johnson 5-0 in the bronze medal match. Grewal bagged the medal in only three minutes and 30 seconds.

Indian grappler Ravi Kumar Dahiya won the gold medal in the Men's Freestyle 57kg category in the Commonwealth Games 2022. He defeated Ebikewenimo Welson of Nigeria at the Coventry Arena Wrestling Mat B on Saturday.

Vinesh Phogat won the gold medal in the Women's Freestyle 53 kg category in the Commonwealth Games 2022



She defeated Chamodya Keshani Maduravalage Don of Sri Lanka. Phogat won the gold medal match by 4-0 via Victory by fall. She took two minutes and 24 seconds to win India's second gold of the day at the CWG.

Naveen won his second title of the year as he clinched the gold in the men's 74kg category at the 2022 Commonwealth Games in Birmingham on Saturday. Naveen defeated Muhammad Tahir by a 9-0 scoreline (VPO) to extend India's ever-expanding medal tally at the 2022 CWG.

Former world junior silver medallist Pooja Gehlot had to settle for a bronze medal in the women's 50 kg. The podium finish at Birmingham 2022 was the first major senior international medal for the 25-year-old Indian. The freestyle wrestling event at the Commonwealth Games 2022 in Birmingham, UK on Saturday.

India's Pooja Sihag settled for the bronze medal in the women's 76 kg wrestling competition at the 2022 Commonwealth Games, here on Saturday. The 25-year-old from Haryana, a former Asian bronze medallist, beat Australia's Naomi de Bruine in the bronze medal match to make the podium at Birmingham 2022.

Indian wrestler Deepak Nehra clinched the bronze medal in the Men's Freestyle 97kg category final after defeating Tayab Raza of Pakistan in the ongoing Commonwealth Games 2022 on Saturday.



*Omkar Redkar*  
*TYBCOM-B*

# Economic Forum Of M.L. Dahanukar College of Commerce.

## VISIT TO THE RBI MONETARY MUSEUM

The students of M.L. Dahanukar College of Commerce visited the RBI Monetary Museum at Fort, Mumbai on 26th July 2022. The visit consisted of 26 students and faculty in charge Mr. Rakesh Pise. The trip began with a lot of enthusiasm and vigor. The Museum showcased relics that comprise coins dating back from the 6th century BCE. It also included currencies from great dynasties such as the Mughal empire, the Gupta period, the British Raj, the Maratha Confederacy, and many more. The museum also maintained ancient paper money and financial instruments from across India, China, and Southeast Asia.

The RBI Monetary Museum is aimed at displaying and preserving the heritage of the nation. The Museum commemorated its financial legacy by displaying coins, paper currency, hundis, books of accounting, a mechanical calculator, and more such historical objects. The Museum exhibited the significance of the Central Bank of the country and its objectives. It informed the students of the intricacies in the process of minting and circulating coins and paper currency. The Museum provided a sense of time travel to our monetary history.

The past has been polished for the people of the present to understand and admire. Overall, it felt like every exhibit was easy to understand and not intimidating. On the whole, it was an enriching learning experience for the students.



# The Rotract Club- August

The Rotaract Club of M.L. Dahanukar College had organised a fun and unique event known as MINUTE TO WIN IT on 20th August 2022 for both Rotaractors and Non Rotaractors. The main idea of the event was that the participants had to complete the given game with a time limit of 1 minute. The event included a set of 7 games ( What's in the box, droll & roll, lift up, chain draw, guess it, face the cookie, heads up! ) and a resumption round which included dares, A total of 46 students had participated who were then put into 6 teams. The winning team received a special hamper consisting of various snacks and goodies. Everybody had a lot of fun which could be seen on their smiling faces.



The sports avenue of the Rotaract club of ML Dahanukar College had conducted Pocketers - A Carrom event on the 23rd of August.

This was thrilling competition where every move made a difference! There were a total of 32 teams who were divided into 2 pools. To make things even more exciting, the rules of carrom were twisted and turned which instantly added a fun factor to the event. The excitement of all participants rose with every move and every tactic. The tournament ended on a great note as a last twist in the finals turned the tables.



Dogspot was an initiative of the Rotaract District 3141 conducted by the Rotaract club of ML Dahanukar College of Commerce on 24th August 2022 .In this event our enthusiastic rotaractors went and fed nutritious food to about 40+ stray dogs in and around parle. The stray dogs were really excited after seeing the food. The satisfaction received by feeding those innocent creatures was bountiful



## CONTACT US-

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FOR SUBMITTING ARTICLES, FAQs & DOUBTS-

CONTACT -

SHARVI SAWANT- 8850014630 (Whatsapp)

OMKAR REDKAR- 8169983982 (Whatsapp)

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*-All you need is love, equal  
rights and lots of coffee*