International Journal of Innovative Science and Research Technology ISSN No:-2456-2165



MMK: ACE SMT.MITHIBAI MOTIRAM KUNDNANI: ACCOUNTANCY COMMERCE ECONOMICS

ISSUE NO: 2 VOLUME NO: 1 YEARLY PUBLICATION

JANUARY 2021 SPECIAL ISSUE

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FROM THE DESK OF EDITOR...



The COVID-19 pandemic has severely impacted many industries and increasing economic hardship for Consumers, Businesses and Communities. Impact of Covid-19 has been multiple related to social, educational, economic, political, agricultural, psychological levels and many more. The 'Lockdown' and 'Social Distancing' has been recognized as the only method to control the spread of the pandemic and almost every country has adopted this method. Although the technology to facilitate remote work has been around for over a decade, COVID-19 has forced hundreds of millions of people worldwide to engage in a sudden, massive, real-time experiment with remote work arrangements.

However, this pandemic created an opportunity for change in pedagogical approaches and introduction of Virtual Education in all levels of education. Due to pandemic coronavirus schools, colleges and other educational institutions are witnessing a shift towards online learning. Education is defined more innovatively today as compared to what it was centuries ago when teaching originally began. this model built the bridge through which learning was delivered in a manner that helped create and develop the most brilliant minds and there was also a development of a whole new era of education.

Online education in India has witnessed an enhanced acceptance over a few years. It is becoming an integral part of the school, colleges and even in offices across India. Easy availability of the internet is the primary reason for the growth of online education in India. Between 2019 and 2020 the number of internet users in India increased by 128 million. For the first time, rural India has a greater number of internet users compared to urban India.

UGC and MHRD have lunched many virtual platforms with online depositories, e-books and other online teaching/learning materials. Combination of the traditional technologies (radio, TV, landline phones) with mobile/web technologies to a single platform with all depositories would enhance better accessibility and flexibility to education. A large open on-line course (MOOC) is an internet course aimed toward limitless curiosity and open entry by way of the net. India is taken into account to be the largest marketplace for MOOCs after the USA.

However, digital learning is not without its challenges, since face-to-face interplay is perceived as the perfect sort of correspondence as in comparison with the relatively impersonalized nature of remote learning. The construction of the digital education infrastructure by the Government of India presently seems to be troublesome as a consequence of absence of price range. Further, remote learning more depends on the dependable energy flexibly and common Web connectivity which can be a critical factor for Tier 2 and Tier 3 cities in India.

In spite of all limitations now the time has come to push India's economy towards solving all such Socio-economic issues. Inculcating strong Higher Education Base with Online Learning in the light of futuristic Vision laid down by New Education Policy could be the right weapon of solving many such issues which have been inherited over Generations. All such efforts require mindset towards "Continuous Research".

Keeping all such ideas in mind and heart I feel extremely delighted to bring out the Second Issue of E- Journal

"MMK: ACE" with the Papers included from a community of Researcher, Academicians from different strata addressing

various aspects of COVID-19 which was the central theme of Second Issue of E-Journal "MMK: ACE".

I extend my sincere gratitude to the Management of HSNC Board and our dear I/C Principal Dr.CA Kishore Peshori for their constant support and motivation towards strong Research foundation.

My heartfelt thanks to the Editorial Board Members Dr. Megha Somani and Mr. Manikandan Iyer for guiding me on several fronts.

Finally, big thank you to Peer-reviewers and Publishing House for helping us in publishing this E- Journal. Last but not the least I would like to sincerely thank to all the academicians' who have wholeheartedly contributed in this Second Issue of E-Journal "MMK: ACE".

I invite feedback and suggestions from our Readers, Researchers and Academicians for further improvement in *E-Journal* "MMK: ACE".

Dr. Aashish S. Jani

Executive Editor

PRINCIPAL'S MESSAGE



I am very happy to observe that our Research Committee has been very active during this lockdown period and has successfully brought out the second volume of our Ace Online Research Journal, where academicians and students are given a platform to publish their research articles. Last year, our college had the privilege of hosting a mega event, i.e. the XXVII HSNC Board's International Economics.

Convention – 2019 from December 1st December to 14th 2019, where many enthusiastic researchers from various colleges including West Georgia University from U.S.A, presented their research papers. At this Convention, we had launched the first volume of our E-journal, ACE, which was an academic initiative to encourage our young, upcoming researchers. Little did we expect at that time, that this online mode of communication would become the order of the day, as we have been witnessing in these current times. Nevertheless, we are glad that it was an initiative taken in the right direction and at the right time.

The greatest gains of all times in history has always been research driven. Whether it was discovering a vaccine for Polio, or drugs to combat HIV, these were all borne out of research projects. Therefore, Research activities are fundamental to every society, and should be especially encouraged in educational institutions. As Scientists around the world were struggling with their research to find a vaccine for the COVID 19 virus, we realize that it is highly imperative to cultivate this research culture amongst our present generation. I am glad that the editorial team has chosen to have deliberations on this very topical theme of the impact of COVID 19 on various aspects of the Economy and Education sector. I appreciate all the academicians, scholars and students for their valuable contributions and the thoughts that they have shared through this journal. I also applaud the initiative taken by my editorial board in their continuous efforts to inculcate research attitude and aptitude among our faculty and students.

I wish them all the best and hope that the ideas shared through this volume will find a way in bringing out some positive outcome and encourage many more students and teachers to become good researchers and thinkers.

Dr.CA Kishore Peshori

(I/C Principal)

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Moving Towards Self-Actualization...!

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Abstract:- In these uncertain times of pandemic, lots of us are going through major changes in our lives, and not just changes but may be even turn arounds, with limitations on meeting our friends and family, to lost jobs ,to lockdowns ,to uncertainty in terms of business, to fear of health to lost lives to struggle to make ends meet ,to struggle to keep up to needs of the family and yet be available 24/7 for office work from home, managing disbalanced work life to handling frustrations of children not being able to go to school and colleges, managing their screen time addiction and keeping them entertained or occupied in a healthy and correct manner. There are lots of struggle that lots of us have or are yet dealing with. But one thing that truly helps to survive tough times is reaching to a space from within, a space which a self-actualized person reaches. It's a space which helps one cope with lot of what happens in one's life and vet derive the best out of every experience. To understand this let us explore what self-actualization is. what are the characteristics of a self-actualized person, how does one benefit from being self-actualized and thus this understanding will help us move towards Self actualization

I. INTRO-WHAT IS SELF-ACTUALIZATION?

Self-actualization has been described as the "Psychological process aimed at maximizing the use of a person's abilities and resources, and it varies from one person to another.

Self-actualization is thus understood as full realization of one's creative, intellectual and social potential. It is important to understand that Self-actualization does not "Just happen" to an individual. It is effort centric and one has to put an effort to become Self-Actualized, so also Selfactualization is not restricted to high profile, high achieving individuals, anybody can aim and strive towards achieving Self-actualization.

Abraham Maslow introduced the psychological theory of Self-actualization in Mid-20th century when he shared his "Hierarchy of Needs". No discussion of Self-actualization would be complete without a mention of Maslow's" Hierarchy of Needs".

The first need is-

1. **Physiological needs** – Access to good nutrition, adequate shelter, decent clothing and living in a physically healthy body.

The 2nd need is-

2. **Safety Needs** – Maslow believed that once person's physiological needs are relatively satisfied, their safety needs take precedence and dominate behavior. The safety needs include Personal security, financial security, Health & well-being and security against accidents & illness.

The 3rd need is-

3. Social belonging- According to Maslow, humans, needs to feel a sense of belonging and acceptance among social groups. Human need to love and be loved and this need dominates their behavior once physiological & safety needs are relatively satisfied. This need includes – Friendships, Family, belongingness to a society or group and intimate relationships.

The 4th Need is-

4. **The Esteem Need-** Esteem needs also called Ego needs or status needs. It deals with efforts made by individual to get recognition, status, importance and respect from Friends, Family & Society

The 5th & last need-

5. **Self-Actualization need**-"What Man can be...he must be" is what Maslow said about Self-actualization. Garnering the top most position in the hierarchy of needs, Self-actualization is about unleashing one's own potential and realizing the maximum of that potential.

At the end of the day, realizing one's potential is a personal endeavor that depends on where one's creative, intellectual and social potential lies. It is a component of well-being and a way to measure nurturing of 'Genius'.

Self-actualization occurs when a person is able to take full advantage of his or her talents, while still being mindful of his or her limitations.

Maslow described the good life as one directed towards Self-actualization. He defined Self-actualization as:-

- Ongoing actualization of potential, capacities and talents.
- Fulfillment of mission [call, fate, destiny, vocation]
- Better knowledge of, and acceptance of, the person's own intrinsic nature and Finally
- An unceasing trend towards unity, integration & synergy within self.

Thus, Self-actualization means to accept one's own self, holistically and unconditionally and not to give in to the 'pressure' from the society, friends, parents, spouses, media & hyper competitive world to be something that one is not.

With Self-actualization one can achieve expert control of one's creativity, spontaneity and problem-solving skill. One assumes a comfortable and sensible morality and operates with the ability to separate fact from fiction while eliminating prejudice. Self-actualization begins by accepting one's own true self as a package; packages bundled with strengths & weaknesses alike and then strive towards overcoming the weakness and strengthening the strength; while knowing that this journey has no end point.

To Self-Actualize, one must always strive to expand one's own horizon as a human being, like to achieve success, one has to seek it, similarly to achieve Selfactualization one has to strive for it. One must be willing to progress, willing to grow, willing to let go and willing to take responsibility of self.

Self-actualization will begin when one stops measuring one's self against others. In general humans measure their self-worth by comparing their own accomplishments and abilities with those around them. This leads to stress and low confidence, when one sees oneself or finds oneself lesser to another, while Self-actualization doesn't have anything to do with people around, the only thing that matters is one's own progress and not the progress of others. Self-actualization gives one power to control one's own destiny and allow one to paint the picture of who he wants to be.

Self-actualization brings one to be realistic, honest and authentic with one self and others. No matter how much influence an external factor might have on people around, the Self-Actualized remains unaffected, they do not lie to themselves or others about their own identities, strengths & weaknesses and have an immediate and clear picture of the adjustments they need to make to render the external factor irrelevant.

Those who Self-Actualize understand that their journey is not over. To Self-Actualize requires an understanding that there is no such thing as finished product. To be Self-Actualize, one must never stop growing and learning. When one conquers one thing, one move on to the next and the journey continues. The journey to grow, journey that will bring enlightenment and journey that will make one a better version of oneself, a journey of Selfactualization.

II. WHAT ARE THE CHARACTERISTICS OF A SELF-ACTUALIZED PERSON?

Abraham Maslow described the good life as one directed towards Self-Actualization. Self-actualization occurs when one maximizes one's potential by doing the best one is capable of doing.

Maslow studied individuals whom he believed to be Self-Actualized. Individuals like Abraham Lincon; Thomas Jefferson and Albert Einstein to derive the common characteristics of self-actualization. His conclusions were published in a book named 'Motivation & Personality' according to which the following are the characteristics of Self-Actualized people.

The Self-Actualized people embrace the unknown and the ambiguous -

They are not threatened or afraid of unknown; instead they accept it, are comfortable with it and are often attracted by it. They do not cling or hold on to what is familiar.

'The most beautiful thing we can experience is the mysterious.'- as says Einstein

> The Self-Actualized people accept themselves, together with all their fears unconditionally -

Such individuals perceive themself as they are and not as they would prefer themselves to be. There is a high level of self-acceptance in them. They lack defensiveness, pose or artificiality, even their short coming is not seen as short comings by them, but seen as opportunities to grow or simply as neutral personal characteristics. While selfactualization people are accepting of their short comings that are immutable, they do feel ashamed or regretful about changeable deficits and bad habits.

Self-Actualization people prioritize and enjoy the journey and not just the destination-

Such individuals often regard as ends in themselves, many experiences and activities that are for other people only means our subjects are somewhat more likely to appreciate for its own sake and in an absolute way, the doing itself.

They can often enjoy getting to some place as much as arriving there. It is occasionally possible for them to make, out of the most trivial and routine activity an inimically enjoyable activity.

Self-Actualization people resist enculturation but they are not purposely unconventional. They do not seek to shock or disturb-

Such individuals do not allow themselves to be passively molded by culture. They deliberate and make their own decisions selecting what they see as good and rejecting what they see as bad. They neither accept all, like a sheep, nor reject all like an average rebel.

Such people recognize the fact that world may not accept their unconventionality and since they do not wish to hurt them embarrass them or fight with them over every triviality, they will go through the ceremonies and rituals of convention with a good humored shrug and with best possible grace, moreover it's easier for them to let go of issues and be flexible if the matter is not too important for them.

Self-Actualized people are motivated by growth- not by satisfaction of needs-

While most people are still struggling in the lower rings of "hierarchy of needs". The Self-Actualized person is focused on personal growth and discovery that is present throughout a person's life. Any new learning, any new prospect, any new opportunity excites them for it leads to their growth.

> Self-Actualized people have a purpose in life-

Such individuals have some mission in life, some task to fulfill, some goal to reach, some journeys to take, lot many times these tasks are not what they chose for themselves, but prefer to undertake to fulfill their responsibility, duty or obligation. These tasks are nonpersonal, unselfish and concerned with good of mankind in general.

Self-Actualize people are not troubled by small things instead they focus on bigger picture-

Such individuals have innate ability to look at life objectively. "They never seem to get so close to trees that they fail to see the forest."

They work within a framework of values that are broad and not petty; are universal and not local in terms of century not the moment. Yet they enjoy each moment fully by living it to their maximum.

This belief or being above small things seem to impart certain serenity and leads to lack of worry over the immediate concern, which makes life easier not only for themselves, but for all associated with them.

Self-Actualized people are problem centered, not selfcentered-

Such individuals look for ways to find lasting solutions to problems rather than focusing on how to avoid the effect of adversity on themselves. So also they are more focused on problems, outside themselves, as opposed to personal issues. They rather concentrate their energies to fulfill important tasks and missions of their lives.

Self-Actualized people are tolerant and accept others and situations for what they are-

Such individuals never complain, instead they are found to be mostly tolerant of their own as well as other's idiosyncrasies. They accept other people for what they are and do not demand them to change to suit their likings. They believe in "live & let live" policies. They can adapt to changing situations in their life very well and thus are away from severe anxiety and lead a relatively calm and happy life.

Self-Actualization people exhibit increased detachment and desire for privacy, but have affection towards entire human race-

Such individuals are comfortable being by themselves without the neurotic need to be loved and approved by other people. Their level of self-acceptance is so high, that they do not need people to burst their confidence. They desire privacy and solitude to greater degree than a normal person.

Such people have deeper and more profound interpersonal relations than any other adult. Such people are benevolent and tend to be kind and friendly to almost everyone regardless of clan, education, belief, race or color.

Self-Actualized people have greater freshness of appreciation and richness of emotional reaction-

They can appreciate, freshly and innocently, the inherent elements of life with awe, wonder and pleasure long after these things become stale to others. Lives little pleasure stimulates them and gives them energy.

> Self-Actualization people are highly creative-

A universal characteristic of all self-actualizing people that Maslow studied was, an increase in creative expression. This creativeness is not a "special talent" creativity that takes years of constant practice to cultivate, but rather a more innocent, playful, and spontaneous creative expression found in young children.

Self-Actualized people are humble-

Such individuals are all quite well aware of how little they know in comparison with what could be known and what is known by others. Because of this it is possible for them without a pose, to be honestly respectful and even humble before people who can teach them something.

Self Actualized people have superior perception of reality and can tolerate uncertainty-

Self-Actualized people possess an unusual ability to judge others accurately and detect dishonesty in the personality. With superior perception comes the capacity to determine what's good for the person and make effective decisions.

Having said so they can handle uncertainty with grace, they are highly flexible and adapt to change in situations easily, without cribbing or creating hullabaloo over it.

Self-Actualized people have unusual sense of humor and are spontaneous in their thoughts and behavior-

Such individuals are naturally humorous. They can see and appreciate life's many paradoxes and find humor in most trying situations. This is done not to ridicule others or make fun of the situations, but because they have the ability to laugh at themselves and make situations light.

Naturalness and simplicity make their behavior and spontaneity is reflected in their thoughts and actions.

Self-Actualized people have high moral and ethical standard and also do not experience guilt-

Such individuals are in touch with your emotions and not mastered by them. They have high ethical standards, so they do what they know the best without worrying about what others will think. If a problem erupts or if the decision, they took curies wrong, they rationally deal with it and seek a solution within their power. They understand that no one else can make them feel something that they don't already feel themselves.

Self-Actualized people are rational and have learnt to count their blessings-

Fear is not the mater for such individuals; while they may be uncertain of outcomes, they approach problems logically. They have the ability to gauge that fear is simply due to unknown and this motivates them to seek answers and consequently allows them to move forward as they answer the unknown. Such people are grateful for all experiences in life and do not take their blessings for granted, by doing so they maintain a fresh sense of wonder towards universe.

> Despite all this, Self-Actualized people are not perfect-

There are no perfect human beings. People can be found, who are good, very good indeed in fact great and yet these very same people can be at times boring, irritating, penitent, selfish, angry or depressed. To avoid disillusionment with human nature, one learns to first give up illusions about it.

The growth of Self-Actualization refers to need for personal growth and discovery that is present throughout a person's life. For Maslow a person is always "Becoming" and never "Static"

As Maslow said "A musician must make music, an artist must paint, a poet must write if he is to be ultimately at peace with himself, what a man can be he must be."

III. WHAT ARE THE BENEFITS OF LIVING A SELF-ACTUALIZED LIFE?

- 1. Leads to massive reduction in levels of suffering
- 2. Freedom from debilitating emotions like anxiety, fear, guilt
- 3. Permanent end to overthinking and saving time and energy thus spent
- 4. Ability to live in "now" and enjoy the present moment fully
- 5. Immunity to heavy emotions (one still feels emotions, but none in deep, incredibly painful ways)
- 6. The end of addictive, compulsive behavior also the end of self-sabotaging thoughts and actions.
- 7. End of worries about "what people think?"
- 8. Eliminates of stress from life thereby empowering them

- 9. Eliminates loneliness and neediness [for one understands that they are just illusions of one's mind] and also one prefers then to have some space and privacy
- 10. More Mental and Physical energy [because of conservation of energy that was previously wasted on negative thoughts of actions]
- 11. Longer life and better health
- 12. Supports and enables powerful and authentic relationships [due to removal of dysfunctional thought process]
- 13. Immunity to existential crisis, for one find purpose in life
- 14. Healthier attitude towards world, society and Humanity at large [one becomes good for the world and world becomes a better place to live in]
- 15. Brings about inner peace
- 16. Makes one immensely flexible and adaptable
- 17. Leads to improved creativity
- 18. Empowers individuals and help then contribute positively to society and finally
- 19. Enables one to become inspiration for other

IV. CONCLUSION

When one understands the power of "Freedom of choice" and "Will power". That one has the power to connect ones thought action and feelings and behavior thereby controlling much of owns emotional destiny and this empowers them to decide their own goals, and purpose of life and give meaning to it. The only thing required to do so is one's own willpower to bring out the desired change. So also when one adapts "flexible thinking i.e. when one can largely control and limit one's emotional and behavioral disturbances - especially feelings of severe anxiety, depression rage, worthlessness and self-pity by thinking in terms of preferences and desires and letting go of absolutistic demands especially insistent should's, ought's, musts, have to's and got to's, one will begin to be more open minded tolerant and less prejudiced which will allow selfactualization to seep in into their life.

It is also very important that one learns to 'Anti-Awful zing and de-catastrophic, i.e. one will not define 'very bad things' in one's life as awful, terrible or horrible or as the 'end of the world' when one stops over exaggerating to one's self, "I can't stand it" and whining about adversities, the frustrations and stress will come down to large extent, may even cease to exist, for then one feels capable of coping with one's adversities and unfortunate activating events of one's life. This will also help them to take on new challenges in life and seek new adventures for their own growth process and new learnings.

It helps when one acknowledges that human life is full of many troubles, difficulties, misfortunes and injustice, and it also has a very beautiful, peaceful sense side two. It has people who are just, fall and kind, too when one accepts what one cannot change elegantly and is joyful of small pleasures in life one develops High Frustration Tolerance and is able to live with detachment and yet benevolence in heart for all. One is weaving values of self-actualization in one's life.

But none of what said above will happen unless there is unconditional acceptance of self and others. When one is ready to face one's own real self with its his/her flaws and strengths alike and acknowledge both and yet is proudly able to love his/her self-one has accepted one's self unconditionally. When one accepts one's self totally and is ready to face and forgive one's own flaws. One becomes ready to accept others unconditionally too and pardon their flaws or not get disturbed by their strengths.

The most important prerequisite to become Self-Actualized is unconditional acceptance of self and others. Thus the greatest challenge to achieve self-actualization i.e. the journey to become "your best version" is to keep working at establishing and maintaining profound rational philosophies such as those mentioned above and discussed in all previous chapters.

When one thinks in terms of "My goals are to live and let live. This is one only life that I Am sure I will ever have, I am delighted to be alive, I am grateful for all the lesson's life has been teaching me and joy showered on me, I am determined to be happy and follow the calling on my life. I fully and enthusiastically accept this life and the world I live in" one is one his or her path to self-actualization.

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