



Maharshi Karve Stree Shikshan Samstha's  
**SMT. HIRABEN NANAVATI INSTITUTE OF  
MANAGEMENT AND RESEARCH FOR WOMEN**



**Presents**

**Students Magazine**

# SRUJAN

**2023**

**Creativity that has no Limit**



**ISSUE NO. 03**

## DIRECTOR'S DESK

“My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humour and some style.”

- Maya Angelou

A well-groomed student is an asset to contemporary society. At HNIMR, we believe in holistic development of HNIMRiets through academics, co-curricular and extra-curricular activities. The contents of this magazine reflect the creativity and imagination of our students.

I am elated at the publication of ‘Srujan’ for the year 2023. I sincerely hope that the magazine proves to be an enjoyable and useful apparatus in the hands of both students and teachers at the institute. I am also confident that it serves as a source of inspiration for the teachers as well as the students to contribute articles regularly to the magazine. I wholeheartedly congratulate the Srujan committee members on their successful endeavour to bring out the magazine.



**Director**  
**Dr. Surya Ramdas**



# ABOUT MAHARSHI KARVE STREE SHIKSHAN SAMSTHA

## **Maharshi Karve Stree Shikshan Samstha (MKSSS), Pune**

The 127-year-old parent body has been committed to “Empowerment of women through education”. The Institution has a century long history of dedicated work towards making women educated and self-reliant. MKSSS, Pune was established in 1896 by the great visionary and social worker Bharat Ratna Maharshi Dhondo Keshav Karve to provide shelter to destitute women.

### **The Founder of the Samstha**

Prof. D. K. Karve founded an Institution in a village called “Hingne” near Pune City. The Institution was named as “Hingne Stree Shikshan Samstha”. Later, the Institution was renamed as “Maharshi Karve Stree Shikshan Samstha”.

Prof. Karve founded this Institution with the objectives of uplift, emancipation and education of women who formed a major section of the socially downtrodden. Prof. Karve dedicated his whole life for this humanitarian cause with great determination and courage. For his sacrifice and dedicated social work and his contribution to the noble cause he was awarded “Bharat Ratna” the highest national award.

### **Establishment of the Samstha**

On 14th June in the year 1896, in the village ‘Hingne’ near Pune city, Maharshi Karve started a “Home for Widows”, along with a school for Widows, so that they become educated and self-reliant. He fought throughout his life to make this happen. The “Home for Widows” was then named as ‘Hingne Stree Shikshan Samstha’ and the school was named as ‘Mahilashram High School’.

### **Development of the Samstha**

Maharshi Karve Stree Shikshan Samstha (MKSSS), Pune has diversified branches all over Maharashtra in India and about 30,000 girl students are learning in these institutions. Over the period of last 127 years, the Institution has grown like a banyan tree and at present, it is running 65 numbers of educational and other units. These units are located at Pune, Satara, Wai, Ratnagiri, Nagpur, Kamshet etc. All these units are meant only for girls or women. Around 35,000 girl students are learning in Kindergarten, Pre-Primary, Primary, Secondary, Higher Secondary schools and Colleges. Samstha has established Engineering, Architecture, Management, Nursing, Fashion Technology, Vocational Training Institute, Health Center etc. These branches strive to develop women into truly performing citizens in today’s globalization era. Samstha has hostel facilities for students and working women and old age home for senior citizens.

## PREFACE

Srujan is a student's magazine. This college magazine provides a platform to students of our college, an opportunity to showcase their creative talent and express themselves in a distinct way. Here, our students have showcased their talent in forms like paintings, creative photography, sketches, poetry and articles.

### Executive Editors

**Dr. Archana Pradhan**

**Mrs. Manjushree Nawale**

### Chief Editor

**Dr. Surya Ramdas**

### Student Editors

**Ms. Ashlesha Chikane**

**Ms. Mrunmayee Panshikar**

**Ms. Vaishnavi Paitkar**



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**P  
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## *THE ZERO*

The beginning of everything,  
The process of sprouting  
starts to grow,  
When there is a zero.

When you took your 1st breath,  
Shared the blithe on the earth,  
You developed your glow,  
On the day zero.

Everyone has a fear,  
To face failure,  
As it lets you know,  
You will be called a "Zero."

The chariot of the number,  
As finisher or leader,  
Everyone's mighty hero,  
It is a zero.

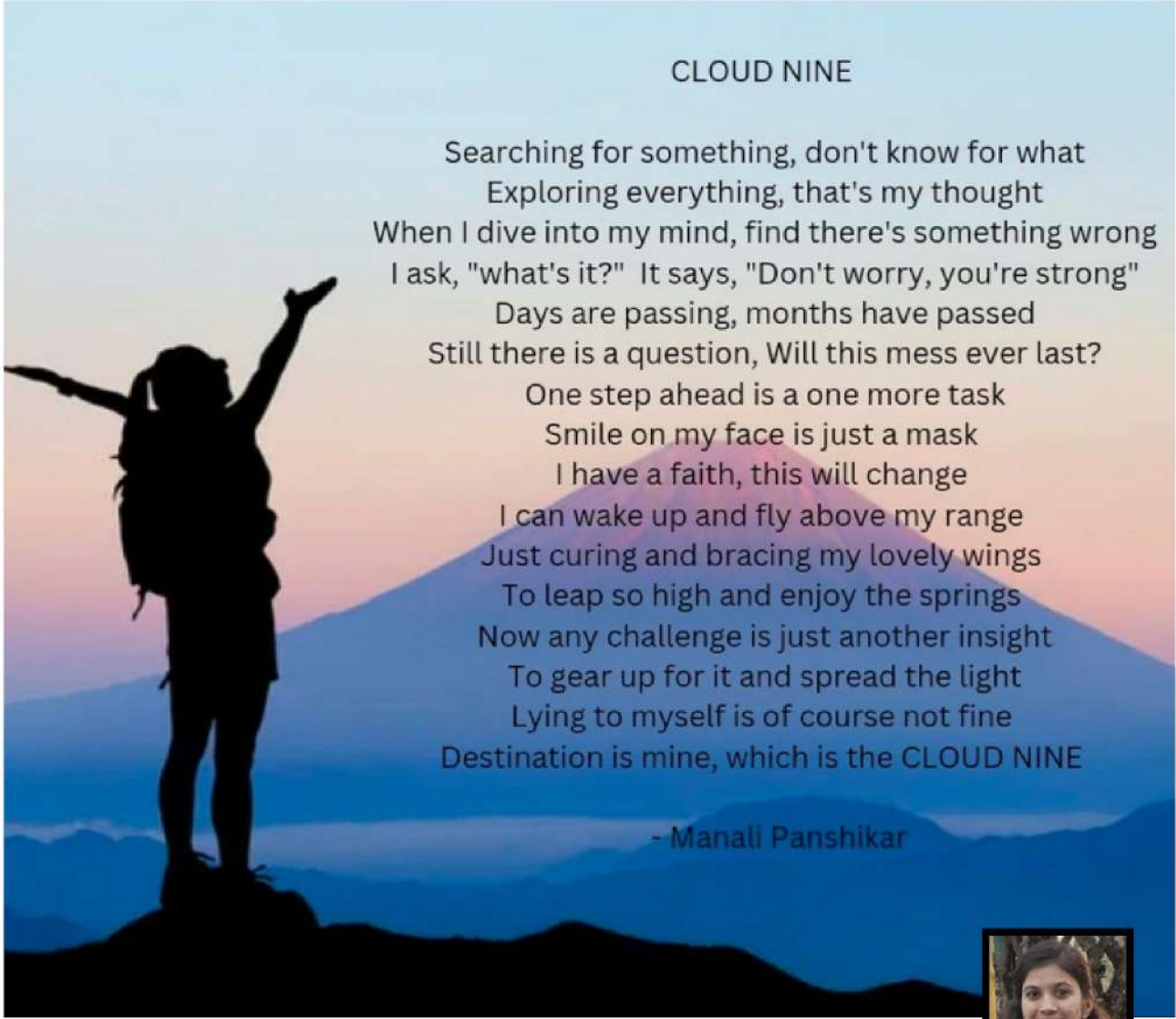
The center of existence,  
The end of infinite distance,  
The purview within it is, though,  
Just a single zero.

There is freedom,  
There is transformation,  
When there is a pro,  
The signature zero.



**Name - Manali Panshikar**  
**MBA-I**  
**Division - A**

## CLOUD NINE



Searching for something, don't know for what  
Exploring everything, that's my thought  
When I dive into my mind, find there's something wrong  
I ask, "what's it?" It says, "Don't worry, you're strong"  
Days are passing, months have passed  
Still there is a question, Will this mess ever last?  
One step ahead is a one more task  
Smile on my face is just a mask  
I have a faith, this will change  
I can wake up and fly above my range  
Just curing and bracing my lovely wings  
To leap so high and enjoy the springs  
Now any challenge is just another insight  
To gear up for it and spread the light  
Lying to myself is of course not fine  
Destination is mine, which is the CLOUD NINE

- Manali Panshikar



**Name - Manali Panshikar**

**MBA-I**

**Division - A**



## ॥ आयुष्य ॥

आयुष्यहेखुपसुंदरअसतं  
फक्ततेजगताआलेपाहिजे,  
मनातद्वेषनठेवता  
खळखळूनहसताआलेपाहिजे

थोडेरुसवेथोडेफुगवे  
नंतरसारेविसरूनजाणे,  
सर्वांनाआपलसकरूनघेताआलपाहिजे  
चारभिंतींच्याबाहेरचजगजगताआलपाहिजे.

कुणालापरीक्षेचटेंशन  
तरकुणालाबँकेच्याहाप्त्याचे ,  
वेगवेगळ्यापरिस्थितीतआशेचाकिरणशोधताआलापाहिजे  
आयुष्याच्यावाटेवरनिर्धास्तचालताआलेपाहिजे.

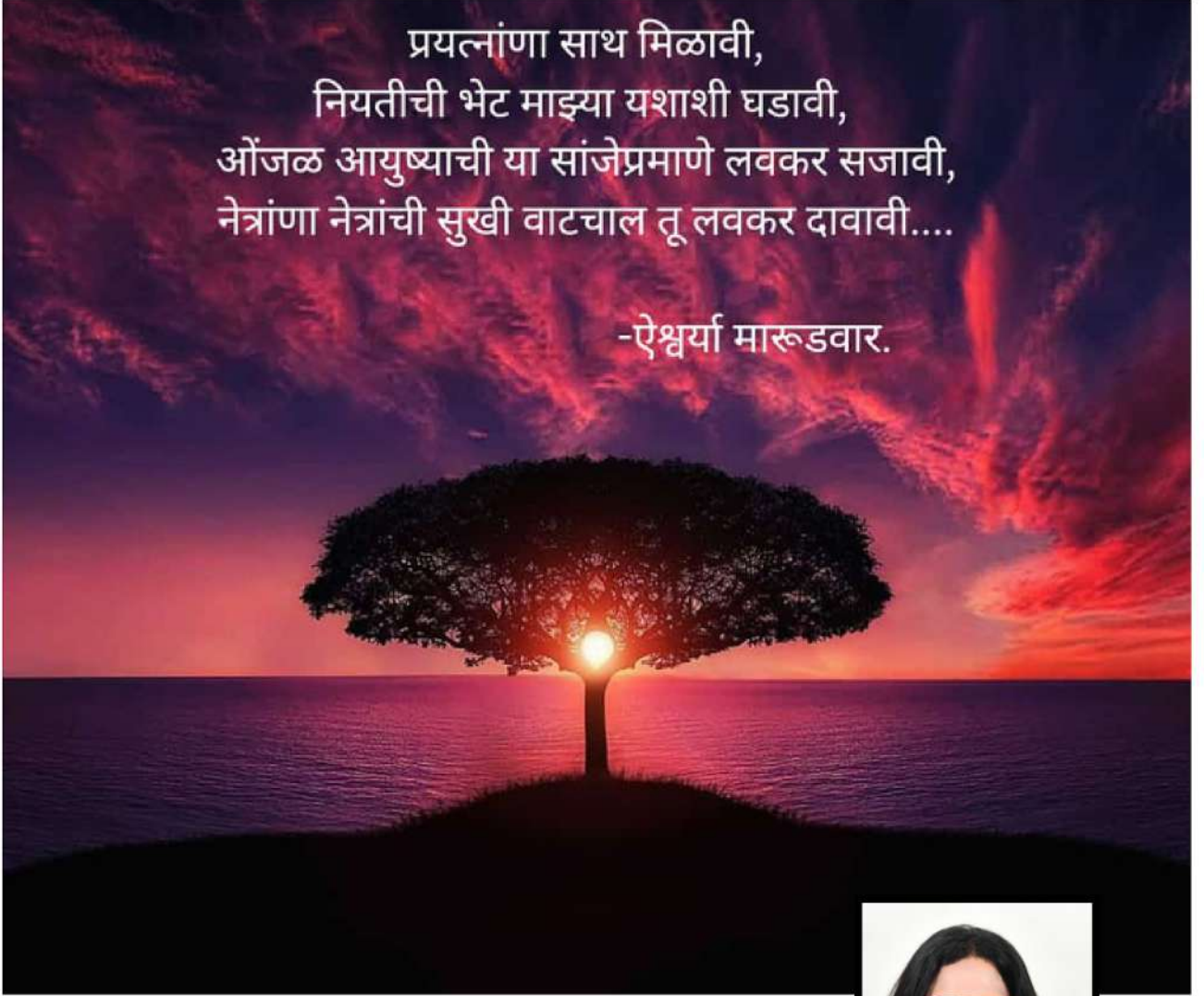
आयुष्यातीलचढउतारमागेटाकूनपुढेचालतराहण  
कधीकांहींदुखलखुपलतरथोडासाब्रेकघेण,  
परतनव्यानेप्रवासचालूकरताआलापाहिजे  
उगवणाऱ्याप्रत्येकनवीनदिवसांचेनावीन्यजगताआलेपाहिजे....  
जगताआलेपाहिजे.....  
जगताआलेपाहिजे



**Name - Ruha Joshi**  
**MBA-II**  
**Specialization - HR**

प्रयत्नांणा साथ मिळावी,  
नियतीची भेट माझ्या यशाशी घडावी,  
ओंजळ आयुष्याची या सांजेप्रमाणे लवकर सजावी,  
नेत्रांणा नेत्रांची सुखी वाटचाल तू लवकर दावावी....

-ऐश्वर्या मारूडवार.



**Name - Aishwarya Marudwar**  
**MBA-II**  
**Specialization - Marketing**





## ॥ प्रवास मैत्रीचा ॥

बालपणीच्या मैत्रीची गोष्टच निराळी  
कधीही तुटणार नाही याची खात्री असणारी ,  
छोटयाशा गोष्टीवरून कट्टी होणारी  
आणि एक चॉकलेट देऊन परत बट्टी होणारी.

शाळेतील मैत्रीची गोष्टच न्यारी  
मज्जा-मस्ती आणि धुमाकूळ घालणारी,  
ग्रुप स्टडी च्या नावाखाली टाइमपास करणारी  
परीक्षेच्या वेळेस मात्र सांभाळून घेणारी .

कॉलेज ची मैत्री ही वेगळंच जग दाखवते  
नवीन-नवीन नात्यांशी ओळख करून देते,  
योग्य मैत्री मिळाली तर आयुष्याचे सोने होते  
नाहीतर आयुष्य तिथेच थांबते.

नंतर मैत्री असते ती पोस्ट-ग्रेजुएशन् वाली  
जज ना करता सगळं समजून घेणारी,  
फ्युचर साठी मदतीची ढाल बनणारी  
आयुष्य भर सोबत राहिल याचे आश्वासन देणारी.

या सगळ्या मैत्रीच्या प्रवासानंतर एक मैत्रीच नातं उलगडत ते आई -वाडीलांसोबतच ,  
मनातील सर्व काही मनमोकळ बोलण्याच ,  
कधीही अपेक्षा न केलेल हे मैत्रीच नात  
उजळून टाकत आयुष्य तुमचं, माझ, आणि सर्वांच.....  
आणि सर्वांच.....  
आणि सर्वांच....



**Name - Ruha Joshi**  
**MBA-II**  
**Specialization - HR**

त्या काळोखात हरवले काही, होते ती मी  
 धुसर वाटेवर शोधत होते स्वप्नांची झोळी  
 अंधारावर करत मात आले एका झोपडीपाशी  
 तिथे होती माझी ती स्वप्नांची झोळी  
 ज्या ठिकाणी चार वेळा शोधली  
 तिथेच अखेरीस सापडली ती...

- संजयश्री साठे 🙌



Name - Sanjayshree Sathe  
 MBA-II  
 Specialization - H.R.

खुद का पता ढूढ रही थी,  
 बात कुछ ठाने तक पहुँच गई  
 वो कह रहे थे आसपास हि होगी,  
 हमे क्या पता कमबख्त ऐसे चली जाएगी,  
 न चाहते हुए उस राह पर तलाशी ली  
 जिस जहग अंधेरा था वहा यादे पिरोई रही  
 थी,  
 कुछ इतनी सी बात थीं  
 खुद का पता ढूढ रही थी ।

- संजयश्री साठे 🙌



Name - Sanjayshree Sathe  
 MBA-II  
 Specialization - H.R.



## जीवनाची मेजवानी

विचारांच्या पंक्तीत बसल्यावर एकाहून एक पदार्थ पुढे पानात येतात. चांगले विचार, वाईट विचार, ह्याचे विचार, त्याचे विचार असे नानाप्रकारचे विचार चाखायला मिळतात. मेजवानीच होते जणू, त्यातील कित्येक गुलकंदासारखे गोड असतात.

तर काही चिंचेच्या पाण्यासारखे आंबट तर काही कारल्यासारखे कडवट तर काही चटणी सारखे तिखट; त्यातील आपण सगळे पदार्थ (विचार) थोडे चाखायचे.

गुलकंद स्वतः ही चाखायचा दुसऱ्यांनाही वाटायचा. आंबट पदार्थ आपल्यापुरतेच मर्यादीत ठेवायचे परत चर्चासत्र चालू व्हायला नको लोकांमध्ये, असो! कारलं थोडसं आपण पण घ्यायचे म्हणजे मधूमेह व्हायला नको, कडवट लोकांनाही द्यायचं म्हणने काट्याने काटा काडतात तसचं कडू पदार्थ कडवट लोकांना खायला घालून त्यांच्यातला गोडवा वाढवायचा . आणि थोड गोड, थोडं आंबट, थोडे कडवट, थोड तिखट राहून "जीवनाच्या मेजवानी" चा आनंद घ्यायचा. आणि तृप्त होऊन जायचं!...

- संजयश्री साठे ✍️



Name - Sanjayshree Sathe  
MBA-II  
Specialization - H.R.



नुर .....



इरादों में जो मेरे गुरुर है,  
वही आज मेरा नुर है।  
"उसी ही गुरुर के साथ नुर समाये"  
"जिंदगी के समन्दर में अपनी छोटी नौका  
लेकर "  
चल रही हूं मैं ।

*-Rucha.....*

Name - Rucha Ingle  
MBA-I



## नको देवा मोठेपण, लहानपणच देगा देवा

नको देवा मोठेपण, लहानपणच देगा देवा,  
 मोठे होऊन शोधू नोकरीच्या वाटा कोणी नाही  
 विचारत आता, तरी करतो आम्ही कष्ट आता  
 नको देवा मोठेपण... लहानपणच देगा देवा  
 संपूर्ण शिक्षण गेले आता, नाही वही पुस्तक  
 हाता नाही आता परीक्षेचा ताण, तरी  
 भविष्याचा ताण मात्र खूप सतावतोय देवा...  
 नको देवा मोठेपण, लहानपणच देगा देवा....  
 एकदाची लागली नोकरी देवा आता, अपेक्षा  
 मात्र प्रमोशनची आता, अपेक्षा काही संपत  
 नाही आणि पगार मात्र पुरत नाही, म्हणूनच  
 म्हणतो देवा नको देवा मोठेपण लहानपण  
 देगा देवा....

- नम्रता सुर्यकांत गोणशेट्टी.

Name - Namrata Gonshetti  
 MBA-I  
 Division - A



## पाठकोरा कागद !

हसरा माझा चेहरा,  
 रडतात माझे भाव,  
 कळेना मला आज नियतीचा ठाव,  
 दिशा दिसातात निरंतर,  
 मेहणतही असावी समांतर,  
 मग यशामागे का भेदते अंतर,  
 विचार झाले निक्षीप्त,  
 मृदा मनाची झाली सूप्त,  
 सर्वासाठी सराव माझा अलिप्त,  
 कळेणा मला या नशिबाचे गुपीत,  
 कुठे लपलाय माझा चित्रगुप्त,  
 काढ ना तुझी वही,  
 मजसाठी तरी तू कधीतरी लीही,  
 किती पुराव्यांवर करू मी सही,  
 जवाबदारी पासून सुटका कुणास हवी,  
 रोज मांडतो याचणा माझ्यातला कवी,  
 नेहमी योजतो यशाच्या संघाचाची योजना नवी,  
 उजळते नैराश्य का या उरी,  
 सांगते कहाणी कष्टांची माझ्या खरी,

-ऐश्वर्या मारुडवार.



Name - Aishwarya Marudwar  
 MBA-II  
 Specialization - Marketing



## आयुष्य

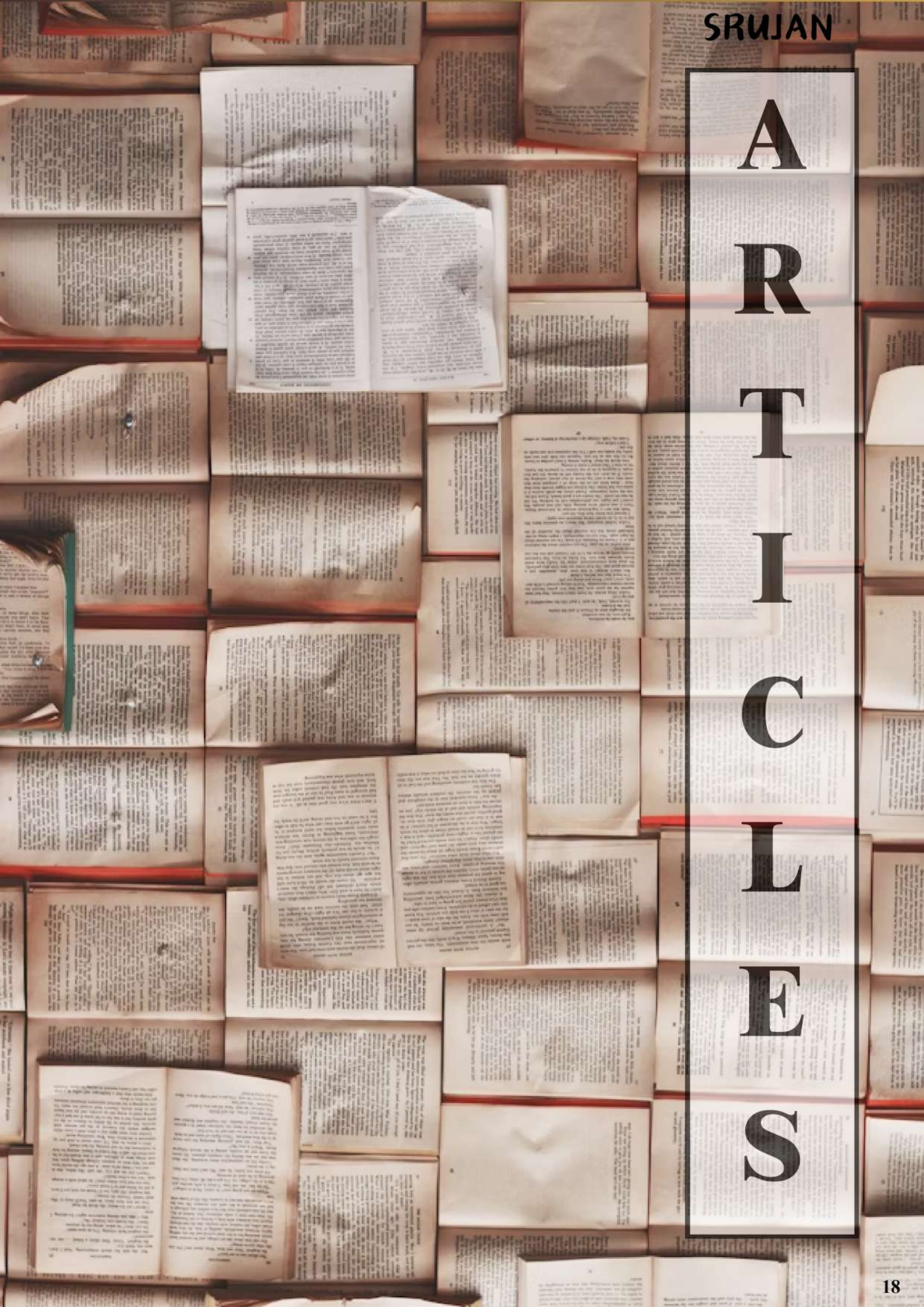
आयुष्यात सगळ काही करा पण जेव्हा तुम्हांला अस वाटेल ना.. आपले अस्तित्व संपत आहे, आपण खचतो आहोत आता आपले भविष्य संपले आहे. तेव्हा फक्त एकट रहायला शिका, आपले दुःख जो मिळेल त्याला सांगत बसू नका, कारण तुम्हीचे दुःख हलके करण्यासाठी जो खांदा निवडता ना ...कधी कधी त्यातली काही माणस तुम्हांला शेवटचा खांदा कसा देता येईल याचा विचार करत असतात... आणि ती संधी आपणच स्वतःहून त्यांना देतो .. बघ आता माझं सगळं काही संपल आहे आपण त्याला आपले सगळं दुःख सांगतो. मात्र काही माणस या गोष्टींचा गैरफायदा घेतील आपल्याला आधार देयचा सोडून ते आपल्या दुःखाची तलवार आपल्याच मानेवर ठेवून आपल्याला अजून संपवण्यासाठी प्रयत्न करतील कारण.. जेव्हा आपण खचललो आहे हे लोकांना कळते ना तेव्हा ते आपल्याला खाण्यासाठी अजुन तयार असतात म्हणून कितीही खचलले असाल ना तर जगाला दाखवू नका, म्हणून वाघ बना मेलो तरी आपल्या जवळ येण्याची कोणी हिम्मत नाही केली पाहिजे. कारण आपण जेव्हा जगासमोर खचतो ना तेव्हा आपण खरोखर अंतिम टप्प्यात असतो

**Name - Sejal Jadhav**  
**MBA-II**  
**Specialization - Business Analytics**





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## SMALL VENTURE JOURNEY

The satisfaction of overcoming fears...

Hello, I'm Himani Limaye. After completing my graduation in Mechanical engineering, I worked as a Production Engineer for about a year and a half. I was not sure about the next step in my career, so I took some time to think, and in between the process of taking an admission for MBA, I started a small business of Handcrafted Macrame Articles. It was a hobby that turned into a small venture, out of nowhere. I started making various macrame products including keychains, wall hangings, candle holders, sling bags, coasters, chandeliers, lamp shades, etc. All these art pieces were entirely handmade by me, with much hard work and effort.

After college started, I could not make as many products and sell them, due to submissions and exams. But, during the 2nd semester, our college gave us a platform of "E-Bazaar" where students got an opportunity to introduce their small ventures. I would like to thank our institute for giving us such empowering opportunities to showcase our products. I kept macrame keychains of various designs and colors, on my stall. Due to E-Bazaar, when I thought hardly 2-3 keychains would be sold on D-day, I sold 21 keychains and got many more customized/personalized orders. I posted photos of that day on my Instagram and started getting more orders every day. I feel proud to have sold about 60-65 keychains in total after E-Bazaar. This event motivated me to keep on going ahead with my small venture and not doubt myself.

I feel people are hesitant to start their venture out of sheer fear of failure. For me, it was just a little bit of fear of failure but more of interacting with unknown people at first. I feel proud to have overcome this fear through my small business. So even though I might not make a substantial amount of money in the future through this business, my success has been measured by overcoming my fears! Thank you!



**Name - Himani Limaye**  
**MBA-II**  
**Specialization - OSCM**





# DECODING UNIFORM CIVIL CODE

## **Introduction**

India is a secular country. Every individual has a right to follow his own religion. This right is mentioned in the Constitution of India as a fundamental right under Articles 25 and 26. Every religion has its own set of personal laws governing matters like marriage, divorce, inheritance, maintenance, etc. However, these personal laws were very discriminatory and against women in past. To cause a change in society and to confer equal rights to women, the Uniform Civil Code was brought to the forefront. Our Prime Minister, Narendra Modi, has strongly backed the Uniform Civil Code. According to the Government, the Uniform Civil Code is the need of the hour and within the national interest. It is currently implemented in the state of Uttarakhand along with Goa.

## **Meaning**

The Uniform Civil Code is the set of rules governing all the citizens of India which refers to replacing the personal laws based on religious scriptures and customs. It simply means uniformity in personal laws and a neutral law that does not have anything to do with religion. It also means “One Country One Law.” It covers areas such as marriage, divorce, inheritance, maintenance, etc. The code comes under the Constitution’s Article 44 of Directive Principles of State Policy. It states that “The state shall endeavor to secure for all the citizens a Uniform Civil Code throughout the territory of India.” The main objective of the Civil Code is to promote equal status for all citizens and promote gender equality.

## **What is One Country, One Law?**

Currently, all major religions have own personal laws. With the adoption of Uniform Civil Code, all Indians will benefit from one law on matters such as marriage, divorce, inheritance, maintenance, adoption, etc. The government made the decision to implement the Uniform Civil Code because, even in the 21st – century, women still have to go to the courts to defend their basic rights, that shows it is the need of the hour.

If personal laws exist in our country, women are going to face many problems and equal rights are going to be a distant dream. For instance, if a Hindu woman who elopes with her husband will be able to sue him in court because Hinduism is based on monogamy. However, a Muslim man who marries another woman even though his first wife is still alive will not be able to get justice for her because Islam allows polygamy. This clearly shows women in our country do not possess equal rights. There have been many instances where India needs the Uniform Civil Code.

**Case Law**

In the case of *Sarla Mudgal v Union of India*, the question was whether a Hindu husband married under Hindu Law, by embracing Islam, can solemnize a second marriage. The court held that Hindu marriage solemnized under the Hindu Law can only be dissolved on any of the grounds specified under the Hindu Marriage Act, 1955. Conversion to Islam and marrying again would not by itself dissolve the Hindu Marriage under the act and thus a second marriage solemnized after converting to Islam would be an offense under Section 494 (Bigamy) of the Indian Penal Code.

**Do you know about the Uniform Civil Code in Goa?**

Goa is a shining example of the Uniform Civil Code. After independence, the Portuguese Civil Code was adopted by the State of Goa, which established a uniform civil code for all its citizens. Goa is governed by the common family law. Thus, it is the first Indian state to have the Uniform Civil Code. The same law governing marriage, divorce and succession applies in Goa to all Hindus, Muslims, or Christians. Under this code, a married couple maintains joint ownership of all the assets owned and acquired by each spouse. A Muslim man is not allowed polygamy.

**Pros of Uniform Civil Code**

- It will provide equal status to all citizens irrespective of caste, class, religion, gender, etc.
- It will help society to move forward and make India a truly developed nation.

**Cons of Uniform Civil Code**

- It is difficult to come up with a uniform set of rules.
- Many minority communities feel that the Uniform Civil Code will encroach on their right to religious freedom.
- It is a sensitive and tough task.

**Conclusion**

A Uniform Civil Code is extremely necessary to be implemented as early as possible. The personal laws of our country have at times caused many problems, riots, etc. India is known for “Unity in Diversity,” but this diversity is imposing a threat to our unity. The discrimination against women, triple talaq, and the recent case of love jihad are all examples where unity is being threatened. The Uniform Civil Code offers a single solution to all the myriad problems of many religions based on personal laws in India. I strongly feel that for a country to progress, social development is as important as economic development. It will not only help in eliminating gender discrimination, but will also promote national integration.

**Name - Samriddhi Thakar**

**MBA-I**



## JOY OF LIFE

Although the subject of happiness of life seems simple, but the essence of life is hidden in these two words. We all must have heard and spoken this word in our life. But who has spoken this word in our life. But who has experienced this joy till date?

Don't you know, because your life is lost in this modern world. We see the true joy of life in mobile phone and in others. How many of us think that the other person is better and intelligent than us and we are nothing in front of them? Listen, if a beggar is given a piece of food, he becomes very happy. You have a lot too, just look around and you will believe it. Even though you are nothing to this world, but to your parents you are the whole world. Life is our karma; our struggle and joy are a fruit of struggle just as karma and fruit are two words that go hand in hand. Life and joy also go hand in hand. Just as a chariot has four legs two in front and two behind, the front legs represent our karma, the back two legs turn as our karma turns happens and these two behind legs are our happiness, so if we find the meaning of life in a good way, we can experience the joy of the journey, so find happiness in your life, talk about your journey make people happy, share small moments of happiness with them and cherish it. Our life is like water, water has three parts. First fresh water, salty water and muddy water like sweet water, even if you learn to give something, your life will remain happy, like salty water, if you hold anger and suspicion instead of giving to others, your life will also be like salty water and like muddy water, if you stop giving, you will be useless. You choose whatever water you want to be. But in order to live the cycle of life you have to go to that peak, where no one has explored till now and that is our 'mind'. How many struggles are there in our mind for our education, for our world, for our happiness, but if our mind is tired than what? Then listen to your little native baby he fights hard and stand on his feet, because he does not lose with his mind, so people say that the war is played in the mind, before it is played on the battlefield. People who lose on the battlefield will eventually get another chance, but not those who lose in the heart and it is necessary to be humble in some things in order to preserve and experience the pleasant joy of life. First, if you have the six-fold measure of hard work, patience, self-sacrifice, consistent, discipline and self-confidence, then you will experience the real joy of life.

**Name - Pratiksha Giri**  
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## "RADHA AND KRISHNA: THE DIVINE CONNECTION OF SOUL AND ETERNITY"

Throughout history, people have often misunderstood the significance of the Raasleela. Many fail to grasp its spiritual importance. In simple terms, the Raasleela symbolizes the coming together of the soul and the divine. It's like a intricate dance between Radha and Krishna. Some even believe that Radha is basically Krishna in a female form, showing that our soul and the divine are essentially one and the same. Indeed, the divine is nothing but our higher self, a truth we can find through different paths in our holy texts. One such path is Bhakti, which is all about devotion to God. For those following the Bhakti path, the Raasleela is incredibly important. It's like a spiritual map for those who want to connect with God through love and devotion. In this special story, Radha represents the soul, Krishna represents the Divine, and the gopis represent our inner consciousness. In the timeless verses of 'Raaspanchadhyayi' from the Bhagwat Mahapuran, the Raasleela begins with Krishna's sweet flute music, calling the gopis to him. The melodious sound of the flute is like a beautiful, unending melody within us which is called "Anhad naad", bringing our scattered thoughts and feelings into focus. The dance that follows shows the deep joy we can feel when we discover our true selves, our higher selves. Every part of Krishna's divine play has a profound meaning and purpose, but sometimes we don't see it because we're too focused on the material world.

As a wise saint once said, "God is present in everything that happens in the world. It's all like divine games and activities." So, let's open our eyes and see beyond the material world. Let's appreciate the depth of the Raasleela and understand it as a beautiful story that teaches us about the soul's journey to unite with the divine.

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# MY ENTREPRENEURIAL JOURNEY IN CAKE ARTISTRY

Growing up, my love for cooking sparked with playful attempts at baking cakes during the 2019-20 lockdown, marking the sweet beginning of my cake artistry journey.

Amidst the trend of cake making, I delved into YouTube tutorials, perfecting my skills through trial and error. The joy of creating the perfect cake sparked a self-taught baking adventure, initially filled with delightful mistakes.

What began as birthday treats for family and friends evolved into a demand for my unique designs. Handling 30-40 monthly orders, with a record-breaking seven orders in a single day, became both challenging and exciting. My journey started with basic supplies from my father and transformed into a self-funded endeavor.

Venturing into the digital world, I created my Instagram page, "Cakecious," to showcase and advertise my delicious creations. This added an extra layer of sweetness to my entrepreneurial journey, allowing me to connect with a wider audience, attract more cake enthusiasts, and spread the joy of Cakecious creations far and wide.

With rising demand, I invested in more inventory and proudly acquired my own oven. Each order became a chance to reinvest, nurturing my entrepreneurial spirit. Having crafted over 700 cakes, each one embodies determination, passion, and the joy of spreading smiles through edible art.

At the age of 16, I ventured into entrepreneurship, a decision influenced by my mother's wisdom. She believed in having diverse skills to navigate through any situation, encouraging me to go beyond my passion for baking.

From a girl experimenting with cakes, this is my sweet journey – a tale of learning, growing, and turning a simple passion into a thriving entrepreneurial venture, all starting at the tender age of 16.



**Name - Rutuja Babaso Pawar**  
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# UNDERSTANDING THE CONCEPT OF VUCA: NAVIGATING UNCERTAINTY IN TODAY'S WORLD

Today's business world is dynamic in nature as it is undergoing rapid and unpredictable changes due to technological innovation, shift in consumer behavior and globalization. And this changes indicates both opportunities as well as challenges for business organization. Every business organization tries to adapt to this changes for the growth of organization. But some time business face uncertain challenges that require adaptability, agility and strategic foresight to be successful. And this situation faced by business organization can be explained with help of concept known as "VUCA". VUCA is an acronym for the words Volatility, Uncertainty, Complexities and Ambiguity.

The concept of VUCA originated in the 1980s within the U.S. military as a framework for understanding and responding to the challenges of a rapidly changing global landscape following the end of the Cold War. It was first used by military strategists and scholars to describe the unpredictable nature of modern warfare. But the Warren Bennis and Burt Nanus introduced the application of VUCA into business world through their book, "Leaders: Strategies for Taking Charge", in 1985. They used VUCA to describe the increasingly turbulent and unpredictable business environment characterized by rapid technological changes and globalization. Since then VUCA is used as framework for understanding complex and uncertain environment in various field including business as well as management and organizational development.

As the VUCA try to explain different situation in business world such as Volatility which refers to the rapid and unpredictable change in the economic environment, market conditions, prices, consumer behaviour. This situation requires organization to make proper decision to mitigate the risk and loss as well as grabbing available opportunities. The second situation which have to be taken care of business organization as per VUCA is Uncertainty which arises from the lack of predictability and clarity in business environment. Factors such as Technological advancement, regulatory changes makes it hard for business organization to make the long- term decision. In phase of uncertainty business can adapt the flexible and adaptive strategies to make timely adjustments to changing environment.

Another important phase explained by VUCA is Complexity, which refers to the interdependence of business operations. Due to this interdependence organizations finds it difficult make decision as it may influence the other factors in adversely. So the organizations are need to do holistic and systematic approach which consider the interdependence of all business variables.

The last situation indicated by VUCA is Ambiguity in which there is lack of clarity which make it difficult to make informed and strategic decisions for organization. This situation can arise from the contradictory signals from market, unclear goals and objectives.

In this case organization can approach towards adaptability, innovation, alteration in plans to uncover new insights to create clarity in achieving growth and success.

To survive in this VUCA world businesses can use the combination of various strategies such as risk management, agility and resilience. Also they should embrace the change in right time with the help of growth mind set. They should also focus on embracing technological advancements to enhance operational efficiency. By adopting these strategies, organizations can not only survive but also thrive in today's VUCA business world, turning challenges into opportunities for growth, innovation, and sustainable success.

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## ZUDIO: A JOURNEY OF CREATIVITY, ENGAGEMENT, AND SUCCESS

Embarking on a unique fusion of creativity and firsthand exploration, our team proudly presents the culmination of our Zudio project. Our team embarked on an exciting venture by not only becoming models for our own magazine but also delving into the immersive world of Zudio. The heart of our project lay in crafting a captivating poster presentation that encapsulated our experiences and achievements.

One of the key highlights was the creation of a dynamic QR code, seamlessly integrating technology with our traditional poster. This QR code provided direct access to customer reviews, adding a layer of interactivity to our presentation and allowing viewers to engage with firsthand experiences of Zudio patrons.

To ensure the authenticity of our research, we personally interacted with the store manager, gaining valuable insights into the brand ethos, customer preferences, and the essence of Zudio's unique offerings. This hands-on approach not only enriched our understanding but also contributed to the depth and authenticity of our project.

The culmination of our efforts was marked by the honour of receiving the 2nd prize. This recognition underscores the dedication, creativity, and meticulous research invested in our poster presentation. Our journey with Zudio not only allowed us to showcase our modelling skills but also provided a platform to celebrate the brand's essence and connect with the audience on a profound level.

In summary, our project was a testament to the synergy of creativity, technological innovation, and insightful research, resulting in a successful and rewarding experience with Zudio.



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## WOMEN EMPOWERMENT THROUGH CO-OPERATIVE SECTOR

In the book written by 'Prakash M Tayade', he has mentioned that women play the roles of daughters, wives and mothers obediently in the society, but they also act as Women Entrepreneurs in the modern society to make themselves independent support family in the economic background and to keep social prestige. I agree with the author that everyone should have a significant role in the society. Additionally, empowering women helps providing them independent role in Indian Society. Women are also recognized as good 'decision-makers', due to their empathy, risk management skills, analytical abilities, multitasking skills, leadership abilities which helps them for more success in various sectors. Empowering women through the co-operative sector involves providing them with opportunities for leadership, economic participation and social inclusion. Co-operatives often promote values such as equity and solidarity as well & initiate a series of economic, social empowerment and increase the well-being for women and their families. The author has talked about various sectors in co-operatives such as Agriculture Sector, Handicrafts and Artisanal Products Sectors, Textile and Garments Sector, Dairy Sector, Banking Sector, Industry Sector, etc. Hence, by actively participating in these cooperative sectors, women can not only overcome socio-economic barriers but also contribute to the sustainable development of their communities.

My Learnings from this book are that empowering women leads to greater economic growth, which also help them with equal opportunities, resources and rights to fully participate in society. When women are empowered, it makes the families and communities as well stronger as everyone gets a fair shot at success, no matter their gender. We should create a future where women are free to pursue their aspirations and can also lead with confidence. This journey of empowerment should be continuously nurtured which can help to build an inclusive society.

“Empower Women, Empower The Human Community, The Base On Which The World Stands Is A Women!”

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# AI : REVOLUTIONIZING BUSINESS LANDSCAPES

In today's dynamic business environment, one term stands out as a game-changer: ARTIFICIAL INTELLIGENCE(AI). With its ever-evolving capabilities, AI is reshaping industries, driving innovation, and revolutionizing traditional business practices.

Startups are at the forefront of leveraging AI to disrupt markets and drive growth. Take, for instance, Google's DeepMind, which has pioneered breakthroughs in AI research, from defeating human champions in complex games like Go to advance healthcare through predictive analytics. Tesla, led by Elon Musk, is another standout example, integrating AI into electric vehicles to enhance autonomy and safety.

The impact of AI extends beyond individual companies to entire industries. With AI-driven automation, manufacturing processes are becoming more efficient and cost-effective, leading to increased productivity. The healthcare sector is witnessing significant transformations, with AI facilitating diagnosis, personalized treatments, and drug discovery.

In India, AI adoption is rapidly gaining momentum, propelling the country's economic growth and global competitiveness. Startups like ZOMATO and SWIGGY leverage AI algorithms to optimize food delivery routes, predict customer preferences, and enhance user experiences. Byju's, an online learning platform, employs AI for personalized learning journeys, catering to the diverse needs of students.

Chatbots, mobile apps, and AI-powered tools have become ubiquitous in simplifying tasks and enhancing productivity across various industries. From virtual assistants streamlining customer support to predictive analytics guiding strategic decisions, AI is transforming businesses into agile, data-driven enterprises.

As India embraces AI technologies, the nation is poised to compete on a global scale, harnessing innovation to drive economic growth and foster entrepreneurship. India is carving its niche in the AI landscape, paving the way for a future where technology fuels prosperity and progress.

In conclusion, the era of AI in business is here to stay, reshaping industries, empowering startups, and driving economic growth. As businesses continue to harness the power of AI, the possibilities for innovation and advancement are limitless, heralding a new era of possibilities in the global business landscape.

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## FINTECH

From swapping toys with friends to talking to your phone, fintech has transformed how we handle money. Fintech stands for financial technology, representing the use of technology to enhance and streamline financial services. It is all about using modern technology to make financial services better, faster, and more accessible. It includes things like online banking, mobile payments, investment apps, and even cryptocurrencies. Fintech is changing the way we handle money, making financial tasks easier and more convenient for everyone.

- 1st era describes about Barter system such as trading goods between two parties and exchanging. Before money was a thing, people traded things directly.
- 2nd era describes about Offline era such as paper money, cheque. The evolution of money entered a new phase with the introduction of paper currency and cheques. This offline era provided a tangible representation of financial value, facilitating smoother and more secure transactions.
- 3rd era describes about Digital era such as patym, phonepe. The technological advancements, the rise of cryptocurrencies like Bitcoins
- 4th era describes about Future of fintech unfolds with remarkable innovations. Voice commands emerge as a novel way to interact with financial systems, offering hands-free control. Biometric authentication, including thumbprints and advanced features like facial or iris recognition, elevates security standards.

There are TOP FINTECH COMPANIES IN INDIA such as

- PAYTM offers a wide range of services, including mobile recharge, bill payments, online shopping, and digital wallet services.
- ZestMoney specializes in providing digital EMI options for online purchases. ZestMoney addresses the credit accessibility gap for those without traditional credit histories.
- RAZORPAY is known for its user-friendly payment solutions catering to the needs of both small and large enterprises.
- SHIKSHA FINANCE focuses on providing financial solutions for education-related expenses. It offers education loans and other financial products to support students and their families. fintech is like the coolest superhero for our money.

Fintech making everything easier and more fun, so we can all enjoy our money adventures

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## THE RIDE HAILING GIANT - "OLA'S SUCCESS STORY"

Imagine the last time you got stuck in a heavy rain without an umbrella, desperately looking for a taxi. You got all wet, felt frustrated, and it seemed like the whole world was against you. But what if I told you that there is a story that begins just like that rainy evening and ends with a fantastic technology?

Back in 2010, in the busy streets of Mumbai, a city known for its exciting chaos, two young business-minded guys, Bhavish Aggarwal and Ankit Bhati, found themselves soaked in the pouring rain. They could not find a taxi, and that made them really annoyed. But in that very moment of frustration and determination, they dreamed of a future where anyone, no matter where they are, could easily call for a ride with just a simple tap of a button. This determination led to the creation of Ola, a company that transformed the way people travel in India and all over the world.

Please 'buckle up' as we take a ride through the inspiring success stories of Ola, navigating innovation and entrepreneurial spirit.

Year: 2010

"In 2010, Ola started because Bhavish Agarwal and Ankit Bhati got wet and frustrated in the rain in Mumbai. They wanted a better way for everyone to find rides, so no one else would get soaked like they did."

Year: 2011

"In 2011, Ola got \$500,000 from an investor named Kunal Bahl. This money was super important because it helped Ola make their idea real. It was the very beginning of their big plan to change how people travel."

Year: 2012

"In 2012, Ola got \$5 million from a company called Tiger Global Management. With this money, Ola could do more and do it better. They made their technology better, got more drivers, and gave a great experience to their customers."

Year: 2013

"In 2013, Ola got a lot of money - \$20 million – from Matrix Partners and Tiger Global Management. This money helped Ola grow really fast. They could offer their service in more cities, and their app became even easier to use."

Year: 2014

Raised a significant \$210 million in a funding round led by SoftBank. Introduced Ola Auto, a service for booking auto-rickshaws.

Acquired TaxiForSure, a rival ride-hailing service.

Year: 2015

“In 2015, something special happened for Ola. They became what is called a ‘unicorn.’ No, not the mythical horse, but a start-up worth over \$1 billion! They did this by getting more than \$900 million from different investors during their Series E and F funding rounds. It was like a big vote of confidence from investors who believed in Ola’s idea to make transportation better for everyone. Not only that, they also got bigger by acquiring another company called Taxi for Sure, which made their service even stronger

Year 2016

“In 2016, Ola tried something new. They added 2-wheeler rides in Bangalore. But it wasn’t easy. They had some problems with the prices, but they learned from it and made their service better.”

Year: 2017

“In 2017, Ola did big things. They bought a food delivery company called Food panda, so they could do more than just rides. Ola got a massive \$1.1 billion from Tencent Holdings and SoftBank, and more than \$300 million from others. This made Ola one of the top players in the industry.”

Year: 2019

“In 2019, Ola cared about the planet. They got \$250 million from SoftBank to make electric vehicles and reduce pollution. Ola also started giving rides in London, going international for the first time.”

Year: 2020

“In 2020, Ola kept growing. They added even more rides in London, showing they wanted to help people all around the world. Ola Electric got another \$250 million from SoftBank to make eco-friendly transportation a big deal.”

Year: 2021

Ola Electric unveiled the Ola S1 Pro electric scooter. The company continued to expand its electric vehicle offerings. Entered the electric two-wheeler market in multiple countries.

Ola App

they have the Ola app. It is like a magic wand on your phone. You tap a few things, and boom! A ride comes to pick you up. You can watch the driver coming, and it makes your travel easy from start to finish.

Ola Electric Scotty

They have cool electric scooters. They do not make pollution, and they are like a glimpse into the future of how we will get around.



So, we have reached our destination of innovation and entrepreneurial spirit. there you have it. Ola's story from a smart idea by Bhavish to the clever app we use every day and the eco-friendly scooters. Ola is changing how we travel, and it all started with a dream.

Conclusion - A Dream Realized: Ola's journey, from a frustrated moment in the rain to a global success, is a testament to innovation and determination. The Ola app and electric scooters are changing how we travel, all starting with a dream.

Learning from Ola's Story: This journey taught us the power of determination and innovation. Transformative ideas often stem from personal frustrations. Ola's success, from startup to global player, showcases the importance of adaptability and continuous improvement in achieving dreams.

**Name - Shruti Bugade**  
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## EMBRACING CULTURAL DIVERSITY IN WORKPLACE

Embracing cultural diversity in the globalized workplace is super important for businesses today. Having a mix of people from different backgrounds can bring lots of benefits. First off, it sparks creativity and innovation because everyone thinks in unique ways. This helps the company come up with cool ideas and products that make them stand out. Also, understanding different cultures is crucial for companies that want to sell their products worldwide. Diverse teams can give insights into what people in other countries like and want. This helps the company make products that really click with different markets.

When it comes to people, being inclusive and welcoming to everyone, no matter where they're from, makes the company more attractive to talented individuals. It also helps keep employees happy and sticking around. Diverse teams also make better decisions because they consider more perspectives. This is super important for solving complex problems and making the right choices.

Now, to make all this work, good communication between people from different cultures is key. People should learn about each other's ways of communicating, like language, body language, and how they express themselves. This helps build trust and prevents misunderstandings. If there's a good understanding between everyone, it leads to a happy and successful workplace where people from all walks of life feel valued and heard. So, it's not just about being nice; it's about making a company stronger and more awesome by embracing the rich tapestry of cultures in today's world.

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# UNLOCKING THE POTENTIAL OF AI ACROSS INDUSTRIES

Artificial intelligence (AI) is a real force that is changing industries all over the world, not just a sci-fi fantasy. Artificial intelligence (AI) is transforming a wide range of industries, including manufacturing, interior design, medicines, and agriculture. It is ushering in a new era of efficiency and innovation.

Artificial Intelligence is changing the way we grow crops. With the help of AI algorithms, farmers may increase yields, reduce waste, and optimize resource utilization using precision farming practices. Utilizing real-time data and predictive analytics, intelligent irrigation systems guarantee effective water management, hence supporting sustainable farming methods.

AI-driven solutions are causing a paradigm shift in the pharmaceutical business. AI improves decision-making and speeds up research procedures, from medication development to clinical trials. A new era of patient-centric care is expected to be ushered in by personalized medicine, which is based on each patient's unique genetic profile and medical history and promises more effective therapies and better healthcare results.

AI is bringing in Industry 4.0 in manufacturing. Algorithms for predictive maintenance foresee equipment breakdowns before they happen, reducing downtime and streamlining production schedules. AI-powered image recognition systems help quality control operations by lowering flaws and guaranteeing consistent product quality. AI-guided automation improves productivity, optimizes workflows, frees up employees to concentrate on high-value work.

**Name - Shraddha Khokrale**  
**MBA-I**



# DIGITAL MARKETING: A GATEWAY TO SUCCESS

Welcome to the world of Digital Marketing: A Gateway to Success!

Digital marketing is the key to unlocking the full potential of your business by allowing you to connect with your customers in ways never before possible. With a range of channels at your disposal, you can increase brand visibility and engage with your target audience like never before. In today's cut-throat business environment, digital technology plays a crucial role in capturing and retaining customer attention. Therefore, it's not just important but essential for businesses of all sizes to embrace marketing and take full advantage of the opportunities it presents. Don't miss out on the chance to thrive in the digital age.

In the digital age, digital marketing has become an integral part of any business. It is a powerful tool that allows businesses to connect with their customers through various strategies like social media marketing, search engine optimization, content marketing, and email marketing. By implementing these strategies successfully, businesses can achieve a comprehensive digital approach that is customer-focused, data-savvy, and creative. To succeed in digital marketing, execute effective strategies.

By implementing effective digital marketing strategies, businesses can elevate their brand to new heights and stand out on the crowded online platform. The success story of Airbnb serves as a testament to the power of digital marketing in transforming a company from an unknown entity to a global phenomenon and a household name. With the help of digital marketing, businesses can significantly expand their reach and build a loyal customer base, thus driving long-term success.

Digital marketing is not just about technology, it's about connecting, engaging, and succeeding.

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# UNLEASING THE POTENTIAL : HARNESSING THE POWER OF YOUR SUBCONCIOUS MIND FOR PERSONAL GROWTH AND SUCCESS

The human mind is a vast and intricate landscape, where conscious thoughts and beliefs intersect with the subconscious realm, influencing our perceptions, decisions, and actions. In this poster presentation, we delve into the fascinating realm of the subconscious mind and explore its profound impact on our lives. By understanding and harnessing the power of our subconscious, we can unlock new avenues for personal growth, achievement, and fulfillment.

## Key Points:

- **Understanding the Subconscious Mind:**

The subconscious mind operates below the level of conscious awareness, storing memories, beliefs, and emotions that shape our behavior. It acts as a powerful reservoir of potential, influencing our thoughts, habits, and responses to the world around us.

- **Influence on Thoughts and Behaviors:**

Our subconscious beliefs and programming play a significant role in shaping our thoughts and behaviors. Negative thought patterns and limiting beliefs stored in the subconscious can hinder personal growth and success, while positive affirmations and visualization techniques can reprogram the mind for success.

- **Techniques for Harnessing the Power:**

**Visualization:** Utilizing the power of mental imagery to visualize desired outcomes and goals, effectively programming the subconscious mind for success.

**Affirmations:** Consistent repetition of positive affirmations to rewire subconscious beliefs and foster a mindset of abundance and empowerment.

By tapping into the power of our subconscious mind, we can overcome self-limiting beliefs, break through barriers, and unlock our full potential.

Through mindfulness practices, self-reflection, and intentional living, we can cultivate a deeper connection with our subconscious and align our thoughts and actions with our goals and aspirations.

In conclusion, the power of the subconscious mind is a potent force that shapes our reality and influences every aspect of our lives. By cultivating awareness, utilizing proven techniques, and embracing a mindset of possibility, we can harness the power of our subconscious to achieve personal growth, success, and fulfillment beyond our wildest dreams.

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**Division - C**





## स्वतःच मत मांडता आल पाहीजे.

आभाळभर दुःख घेवुन जगता आलं पाहीजे. त्या दुःखातून खरचं काही शिकता आल पाहिजे. आणि झालेलं हे आभाळभर दुःख का झालं हे जाणवता आलं पाहिजे. खरतरं मनुष्याला दुःख होतच नाही, मनुष्य दुःख करुण घेत असतो. हा सर्व मनाचा मानसिक खेळचं म्हणायला हवे. इतरांचा विचार करुण, इतरांना रागावूण स्वतः दुःखी होणं म्हणजे ही एक प्रकारचं दुःखच ना! काही काळ स्वतःला स्वतःचा वेळ देणं आत्मबळ वाढवण आणि विस्मरीत झालेल्या चुकांणा पुन्हा उजाळा देणं म्हणजेच भुतकाळात झालेल्या जखमा उगाळणे, या जखमा पुन्हा उजाळण म्हणजे देखील दुःखच म्हणायला हवे. तिरस्कार, कुरूपता, निरपेक्षता, निस्वार्थता, चेष्टा, अपमान, अराजकता ही शब्द सकारात्मकता आणि नकारात्मकता होवून जन्माला आलीत, पण या मानवी मेंदूला या कुशाग्र बुद्धीला विचार करण्याची त्या विचारांवर अमल करण्याची इच्छाशक्ती या ब्रम्हांडाणे या मानवी मेंदूला दिलेली आहे म्हणूनच या मानवजातीला या पृथ्वीतलावर सर्व शक्तीशाली आणि बुद्धीमान ही पदवी दिलेली आहे. म्हणून दुःख व्यक्त करायचं का नाही ? या अगोदर दुःख जाणवुन घ्यायचं का नाही हेचं या माणव देहाला समजायला हवं । आणि खरचं दुःख जाणवत असेल आणि त्या दुःखाची निलांत गरज असेल तरचं दुःख यथोचित व्यक्तींसमोर व्यक्त करा आणि खरच गरज नसेल तर दुःख जाणवुच देवू नका मग अपोआप दुःख व्यक्त- करण्याची वेळच येणार नाही. यासाठीच स्वतःच्या गरजांणा, इच्छा-आंकांक्षांना, भावनांना, विचारांना स्वतःच मत असायला पाहिजे आणि योग्य वेळेला, योग्य व्यक्तीजवळ ते मत मांडताही आलचं पाहीजे. स्वतःची ओळख स्वतःच्या मतांचा आराखडा आणि स्वतःच्या, उपलब्धी या सर्वांवर स्वतःच आयुष्य कुटूंबात, समाजात वावरत असतं म्हणून स्वतः ला स्वतःच योग्य वाखव्याजोग मन असायलाच पाहीजे म्हणजे आभाळभर दुःखतर संपणार नाही पण निश्चितच ते थोडंसं कमी करता येईल.

लेखिका-ऐश्वर्या महेश मारूडवार.

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## आजची स्त्री अजूनही असुरक्षितच का ?

आजची स्त्री अजूनही असुरक्षितच का ?

दिल्लीमधील निर्भया आणि हैदराबाद मधील प्रियंका रेड्डी या घटनेनंतर मनात हाच प्रश्न येतो की खरच आजची स्त्री सुरक्षित आहे का ? त्या घटनेनंतर अनेकजण मुलींच्या पेहरावावरून असं घडतं असा आपला निकष लावून मोकळे झाले. पण हेच कारण होतं का त्यामात्री विनयभंग, अत्याचार, बलात्कार असे प्रकार तर साडी नेसलेल्या स्त्रीच्या किंवा जन्म घेऊन एक वर्ष न झालेल्या मुलीच्या बाबतीत सुद्धा होतो तेव्हा खरच हे सगळे प्रकार त्यांच्या पेहरावावरून होतात का पी नाही ना । दोष स्त्रीच्या पेहरावात नसतो तर तो असती. तिच्या बदल एखादया व्यक्तीच्या मनात असलेल्या वाईट विचारांमध्ये. त्या विचारांमध्ये बदल करणे हे ज्याच्या त्याच्या हातात असतं परस्त्री मातेसमान माननाऱ्या छत्रपती शिवाजी महाराज यांचा हा सद्गुण आत्मसात करतो हे तितकही अवघड काम नाही.

"छत्रपती शिवाजी महाराज

नमस्कार,

छत्रपती शिवाजी महाराज नमस्कार,

नाही. माफ करा, मला करता येणार नाही मुजरा

कारण मुजरा करायला वाकन

आणि माझ्यावर पडतील नजरा.

वाचतांना थोडं खटकेल, वाचतांना थोडं खटकेल

वाटेल हे राज्यात चाल्लंय काय;

पण दुर्दैवाने इथे नाही सुरक्षित

कोणाची बहीण, तर कोणाची माय .....

आपल्याच मातीत चालतांना, आपल्याच मातीत चालतांना

स्वतःची माती होताना पहावं लागतं

एकटा आला तर नडता येईल

पण, झुंडीपुढे नमावचं लागतं

सगळे उपभोग तर घेतातचं, सगळे उपभोग तर घेतातच

'नंतर जिवानिशी मारतात, नंतर जिवानिशी मारतात.....

स्त्री ही भोगवस्तू नाही

तसं बघितलं तर स्त्री ही फुठेच सुरक्षित नाही. आपल्या आई- वडिलांच्या घरापासून ते नवऱ्याच्या घरापर्यंत. प्रत्येक घरातल्या स्त्रीने आपल्या घरातल्या पुरुषाला मग तो मुलगा, नवरा, दीर, भाऊ, सासरा असो. त्यांना इतकी जबरदस्त ताकीद दिली पाहिजे की स्त्री कोणत्याही वयाची असो तिच्याकडे बघण्याचा दृष्टिकोन बदलला पाहिजे. तसे झाल्यास लैंगिक अत्याचार होण्यास आळा बसेल. पुरुषाला घरातूनच महिलांशी चांगले वर्तन करण्याची शिकवण मिळाली तर, तो लैंगिक . अत्याचार करण्याचे धाडस करणार नाही. साहजिकच कायदयापर्यंत जाण्याची गरज भासणार नाही..

नजीकच्या काळात घडलेल्या स्त्रियांवरील अत्याचाराच्या वाढत्या घटना पाहता आपला भारत देश हा स्त्रियांकरिता अत्यंत असुरक्षित बनला आहे. नातेवाईक, भाऊ, काका, सख्खा बापच आपल्या मुलींवर बलात्कार करू लागला म्हणजेच जाणीव, संवेदना व माणुसकी किती बोथट झाली आहे, याचा प्रत्यय यावा. प्रसार माध्यमांतून होणारे स्त्री देहाचे प्रदर्शन, सर्रास उपलब्ध होणाऱ्या ब्लू फिल्मस, लवकर वयात येणारी तरुणाई, स्त्रीला दुय्यम वागणूक देण्याची पुरुषप्रधान मनोवृत्ती, कुसंगत या कारणांमुळे अल्पवयीन मुले बलात्कारासारखे गंभीर गुन्हे करत आहेत.

बलात्कार हा केवळ शरीरावरच होत नसतो, तर तो स्त्रीच्या व्यक्ती म्हणून असणाऱ्या अस्तित्वावर झालेला आघात असतो. त्यामुळे आरोपीला सात वर्षांची शिक्षा पुरेशी नाही. आजही कित्येक कुटुंबांमध्ये वंशाला दिवा न दिल्यामुळे सुनेचा छळ केला जातो. आपल्या मुलीचे लग्न तिचे आईवडिल ती सुखात राहिल अशा घरात लावून देतात पण या मानसिकतेमुळे खरचं ती मुलगी मनाने सुरक्षित आहे का आई-वडिलांनी त्यांच्या मुलीला एखादं कुटुंब फक्त ते हुंडा त्यांना हवा ते देत आहेत म्हणून पसंत करतात, तेव्हा त्या आई- वडिलांनी हा विचार जरूर करावा की जिथे त्यांच्या मुलीचे चांगले. गुण: न बघता त्यांनी दिलेला हुंडा बघून स्थळ पसंत केलं जातं, तिथे खरचं तुमची मुलगी आनंदी आणि सुरक्षित असेल का... ?

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## अक्षभरं स्वतःसाठी दक्षं व्हा!

स्वतःला दररोज जास्त नाही पण एक अर्धातास वेळ द्या. स्वतःला स्वतःशीच विचारा तू खरचं आनंदी आहेस का, का तु इतरांना आनंदी ठेवण्यात स्वतःला आनंदी ठेवायला विसरलीस का? क्षणभर विचारा तुमच्या मनाला तु निरोगी आहेस का ? आत्मीक भावणा, तुझ्या स्वप्नांचा खुलासा, इच्छाअकांक्षांसाठी झटणारी वाटचाल 'आजवर जपलेलं आणि सांभाळण्याजोगं असलेलं तुझं औदार्य जरा भिंगात पाहुण आत्मीक हो...! का? कुठे? कसे? असे प्रश्न स्वतःला विचारत राहा म्हणजे तुमचं मन, तुमची बुद्धी, तुमची आत्मा शाबूत राहिल आणि या सर्व भावना तुम्हाला अधिक सुंदर जिवण जगण्यासाठी प्रोत्साहित करतील.

'चांगल, वाईट, जय-पराजय, सुख-दुःख या सर्वांना सोडता स्वतःला स्वताशी भेट करूण द्या आणि स्वतःला स्वतःशीच तुलाणात्म प्रश्नांची वाटचाल दावा म्हणजे तुम्हाला तुमची प्रगती अधोगती तुमच्याचं नजरेत रेखाटता येईल आणि सभोवतालचे वातावरण स्वतःप्रमाणे बदलता येईल. भगवंताने दिलेल्या या कुशाग्र, बुद्धीला वरदान म्हणून आचरणात आणा आणि मुख्य म्हणजे सर्वात आधी स्वतःवर प्रेम करायला शिका, स्वतःसाठी स्वार्थी व्हायला शिका, स्वावलंबी विचार ठेवा, निरपेक्ष भावना प्रत्यक्षात येऊ द्या आणि रोज पाहाटे स्वतःसाठी आवर्जून वेळ काढा तो वेळ स्वतःला मुल्यांकण करण्यासाठी द्या. पाच मिनीट देवाचं नामस्मरण करा त्या भगवंताचे डोळे मिटून आभार माणा. आपल्या पुर्वजांचे आपल्या कुळाचे आभार माणा आणि या धरती आईचे पृथ्वीतलावरील असंख्य ऊर्जास्त्रांचे आणि भारत मातेचे ऋण लक्षात घ्या आणि नेहमी सकारात्मक आणि आनंदी राहण्याचा संकल्प करा.

या जिवणावर या जगण्यावर शतदा प्रेम करा... मुख्य म्हणजे स्वतःला स्वतःशी आणि स्वतःसाठी स्वतःच अस्तीत्व स्वतःपुढे निर्माण करा.

लेखिका-कु.ऐश्वर्या महेश मारूडवार.

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# PSYCHOLOGY OF MONEY

**-Morgan Housel**

The Psychology of Money by Morgan Housel is a fascinating exploration of how our emotions and behaviors influence our financial decisions. In the first part of the book, Housel delves into various psychological principles that shape our relationship with money:

- **The Importance of Understanding Yourself:** Housel emphasizes the significance of self-awareness in financial decision-making. Knowing your own values, biases, and goals can help you make more informed choices about money.
- **The Role of Luck and Risk:** He discusses the role of luck and risk in financial success, highlighting that while we often attribute success solely to skill, luck plays a significant role. Understanding the difference between luck and skill can help us manage risk better.
- **The Power of Compounding:** Housel illustrates the power of compounding, showing how small, consistent actions over time can lead to significant wealth accumulation. He emphasizes the importance of patience and long-term thinking in achieving financial goals.
- **The Influence of Environment:** Housel explores how our environment and social circles shape our attitudes towards money. Being aware of the influence of peer pressure and societal norms can help us make more independent financial decisions.
- **The Psychology of Risk:** He delves into the psychology of risk, explaining why humans are often risk-averse despite the potential rewards. Understanding our aversion to loss and the concept of "mental accounting" can help us navigate risk more effectively.

Here's a brief explanation of each chapter in "The Psychology of Money":

- **No One's Crazy:** This chapter introduces the idea that different people have varying approaches to money, none of which are inherently "crazy." It explores the diversity of financial behaviors and attitudes.
- **Luck & Risk:** It discusses the profound impact of luck on financial success and the often-underestimated role of risk in decision-making.
- **Never Enough:** This chapter delves into the concept of "enough" in personal finance, emphasizing that defining what is "enough" is crucial for financial contentment.
- **Confounding Compounding:** It explores the powerful effects of compounding interest over time and how patience is essential for reaping its benefits.
- **Getting Wealthy vs. Staying Wealthy:** This chapter distinguishes between the strategies for accumulating wealth and those for preserving it, highlighting the importance of risk management and behavior in maintaining financial security.
- **Tails, You Win:** It discusses the role of rare but significant events, or "tail events," in financial markets and how they can shape long-term outcomes.
- **Freedom:** This chapter explores the relationship between money and freedom, emphasizing that financial independence is not just about wealth accumulation but also about having control over one's time and choices.

- **Man in the Car Paradox:** It explores the paradox of wealth, where individuals may prioritize status symbols over financial security, often leading to unwise financial decisions.
- **Wealth is What You Don't See:** This chapter emphasizes the importance of understanding the opportunity costs of financial decisions and recognizing that true wealth is often invisible, such as financial security and peace of mind.
- **Save Money:** It emphasizes the fundamental importance of saving money as a cornerstone of financial success, regardless of income level.
- **Reasonable > Rational:** It distinguishes between being reasonable, which involves making decisions that are pragmatic and suitable for one's circumstances, and being rational, which often entails unrealistic expectations and behaviors.
- **Surprise!:** This chapter discusses the inevitability of unexpected events and the importance of resilience and adaptability in navigating financial challenges.

Each chapter offers valuable insights into the psychological aspects of money management and investment decisions, providing readers with practical wisdom for achieving financial well-being.

Overall, the first part of "The Psychology of Money" sets the stage for understanding the complex interplay between psychology and finance. It underscores the importance of self-awareness, patience, and rational decision-making in achieving financial well-being.

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**MBA-I**  
**Division - C**





# THE ALCHEMIST

**-Paulo Coelho**

I am fond of reading books and always wanted to have the collection of good books and I also annotate by adding my own thoughts.

So, I issued this book by Paulo Coelho named as The Alchemist from the Library.

Nevertheless this book was hyped and as soon as I saw it in the Library I thought of reading.

The storyline is all about an Andulasian sheperd boy of Santiago who travels in search of unknown treasure. The inspiring story of the boy makes everyone believe that its the simple thing in life that is the most extraordinary.

This book is for the entire bibliophile and for all generations. This tale is about discovering destiny and to never lose faith. This story is of Adventure and Bravery.

Two Quotes from the author of this book that I liked the most are :

1.“There is only one way to learn.. It’s through action. Everything you need to know you have learned through your journey”.

2.“It’s the possibility og having a dream come true that makes life interesting”.

**-Paul Coelho**

This book embarks the beautiful journey and engages you throughout by inspiring and motivating. It makes one realize Dream Big, Have Faith in Yourself and You will Achieve your Destiny.

**Name - Sonali Kulkarni**

**MBA-II**

**Specialization - Business Analytics**

## THE FINE PRINT OF LIFE

- P. S. Vasu

P. S. Vasu is the author of 'The Fine Print Of Life'. This book is the finest for teaching life lessons through humorous tales and roles performed by 4 to 5 characters (like Pannalal, MishriDevi, Jalebi Devi) in various chapters. A person's mindset is analysed so effectively and configured in 5 ½ wheels, each wheel represents different components like minding it, finding it, seeing it, being it, walking it, playing it. Sub-wheels within each wheel provide further information on those key areas. The majority of the characters in those stories are relatable to most of the people and they can all remind how they could have behaved in related situations.

It helps you to be curious and start dreaming like a child. Since as we get older we are often concerned with the 'reason or result' rather than the enjoying the process. It teaches you that it is beneficial to analyse difficult problems with the optimistic attitude in order to identify the solution rather than concentrating on the issue. So you develop the mindset to see the 'other side of the coin'. Along with helping you grow emotionally aware, it teaches you that even sometimes it is okay to 'not to be okay' and not to be guilty about it. You finally relate to those experiences and take away the lessons about life. It broadens your perspective and gives you the ability to see the bird's-eye view of your life, along with introspecting yourself.

It teaches you to let go of your current negative thoughts and also to be firm on your values. It covers range of circumstances, various lifespans and dynamic emotions. It provokes thoughts and laughter while also allowing you to have fun and learn. This book helps those who think they are overthinkers by pointing out the primary issue and providing a remedy.

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# DAILY DRUCKER: 366 DAYS OF INSIGHT AND MOTIVATION

- Peter Drucker

As Peter drucker said "There is a service waiting to be born" now a days we use IT in various sectors but our new normal is use of AI and industry 4.0

Peter Drucker was a renowned Austrian-born American management Consultant, educator & author. He is often referred as the "Father of modern management"

Book titled as "Daily Drucker: 366 days of insight and motivation for getting the right things done" is a compilation of the teachings, insights & wisdom of Peter Drucker. Each day of the year offers a thought provoking quote or extract from Drucker's writings.

It provides Timeless insights, reflection & action and the management philosophy.

Drucker's insights were sought after by leaders worldwide, and his teachings have become fundamental principles in the field of management. It explores topics like effective communication, decision-making and fostering innovation. Drucker's emphasis on understanding customers, embracing change, and building a culture of responsibility is woven throughout the book. With his unique ability to forecast social, economic, and political trends and their impact on businesses, Drucker's works continue to be relevant and insightful even years after his passing in 2005.

Few concepts from this book can help me in getting into the world of Business.

**Name - Vidula Patwardhan**  
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# DABAWALAS

- Shrinivas Pandit

The book Dabawalas is a story of Mumbai's ubiquitous homemade food delivery men.

The book is written in an interview format. The conversation is between 4 characters: Raghu(R), Ganga(G), Anita(A) and Shrinivas(S). Raghu and Ganga belong to the Dabawala Association. Anita is the reporter and Shrinivas, the author. The book gives us a live feeling of the interview happening in front of us.

The formal name of "The Dabawalas" is "Nutan Mumbai Tiffin Box Supplier Association". What the dabawalas do is they carry homemade cooked food from a person's house to his office before lunch time and after the lunch is over they carry the tiffin box back to the person's house. So basically, it is a logistic service. The tiffin reaches the office by sharp 12:30 without fail. Their delivery default rate is one in 16 million deliveries. The delivery is done everywhere in Mumbai and hence they received a Six Sigma Certification that too without an application.

The book gives a glimpse of the overall management of the association. There is Employee-Employee relationship wherein all the members are stock holders. They have excellent Time Management and Work Management skills. The dabawalas depict honesty, discipline and hard work. Their attributes have made them famous and kept them together in spite of their low earnings.

The book reveals many interesting facts regarding the BBB Documentaries, Case studies, a Royal visit by Prince Charles and also about Prince Charles Wedding.

There are total 12 chapters in the book. Each chapter gives some practical situation the Dabawalas faced and how they dealt with it. At the end of every chapter there are TAKE ALWAYS decrypted by the author. Also, the learnings are explained in comparison between Current Practices and Current Opportunities related to the concept in every chapter. Some chapter headings which are also the one line summaries that are talked about are

Chapter 6: Savor the old but enjoy the changing.

Chapter 11: The success secret of any business is to make its service humane.

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# THE ICE-CREAM MAKER

- Subir Chowdhury

The ice cream maker: an inspiring tales about making quality the key ingredient in everything” you do and thinking creatively about Human Relation.

This is a story in which the protagonist is a manager in-charge of an Ice-Cream manufacturing unit which is a profit centre on its own and is responsible for sales and marketing as well. The unit is not doing well and the owner is contemplating to sell it off or shut it down. Everything seems to be going wrong with the Ice-Cream factory. Their sales were dropping. Their quality was bad. The people were de-motivated. That is when the protagonist finds a mentor, who is the manager of a large retail store in their town. He visits him and asks for his guidance. The subsequent story is about how the Ice-Cream Factory is turned around and finally sales soar and our protagonist gets a promotion.

A very lovable acronym - LEO is introduced in the book:

L stands for Listen. Listen to your customers ( and employees as well).

E stands for Enrich. Enrich your products and services (innovate).

O stands for Optimize. Optimize the customer experience

Learning from this book:

Learning to Listen is the Most important element of creating a quality culture in the organization.

Without passion, nothing is fun.

Profits are the by-product of great service.

Turn everything you do everyday out of necessity in to something you love to do.

Encourage employees and make the people responsible.

Positive points of the book:

If you sell something, you have customers.

Most companies are better at delivering "excitement" than at serving customers' "basic" needs.

Instill a passion for perfection in your team.

The real measure of performance is not how you do at your best, but how you do at your worst.

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# ANGER MANAGEMENT

- Swati Y. Bhawe

Anger can have negative impact on how people see you, impair your judgment and hijack your relationships and life.

Anger is an adrenaline fueled response to a threatening situation. It alerts you to something that maybe unjust, upsetting hurtful or frightening that needs attention. Interpretation of the message is based on how we navigate the emotional world. And how we act on that interpretation is called Anger Management, or the lack of it.

The first section of the book explains Causes, Expressions, And Types of Anger. Anger is frequently occurring emotion that may be experienced several times a day by any individual. It may be evoked by a variety of external stimuli (e.g., persons, objects, and situations) or internal sensations (e.g., anger-laden memories, feelings of rejection, humiliation, and anxiety). Anger experienced both internally and outwardly can be harmful, leading to physiological problems.

The second section of the book explains various Effect of Anger on People. We see that anger has a widespread impact in every sphere of life. Traffic, Accidents, Material Conflicts, Dating violent, Sports Aggression, Work place aggression are the major problems in today's fast growing industrialize society. Anger is root cause of all such problems, therefore, anger management at every stage of life is very much important for a healthy and wealthy life.

The last section of the book explains how to deal with anger.

Numerous anger management interventions have been address by the researchers and practiced by professions have been address by professionals in school, family, and workplace. Yet every day media is filled with stories of family conflicts, school bullying, and workplace aggression, which shows that people have not understood that anger is an evil emotion and we need to keep it under control if we want peace and harmony in our life and this world.

## POSITIVE POINTS OF THE BOOK:-

Anger management reduces your angry outburst

Anger management improves your physical health

Anger management helps you connect with your love ones

Anger management teaches you about yourself.

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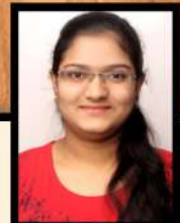
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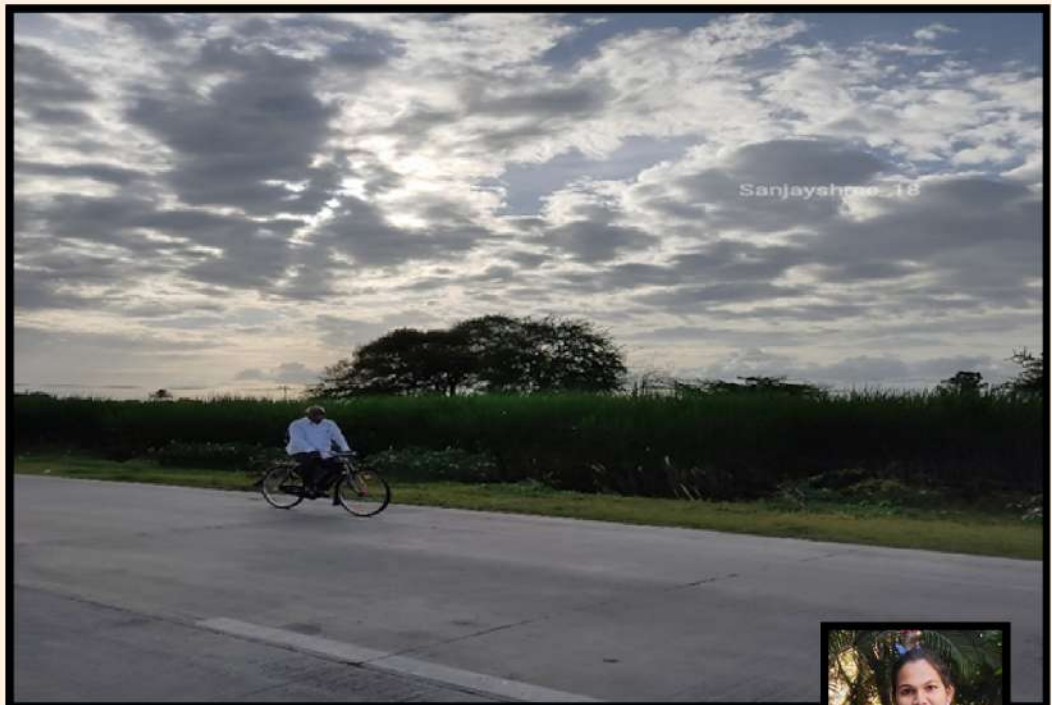


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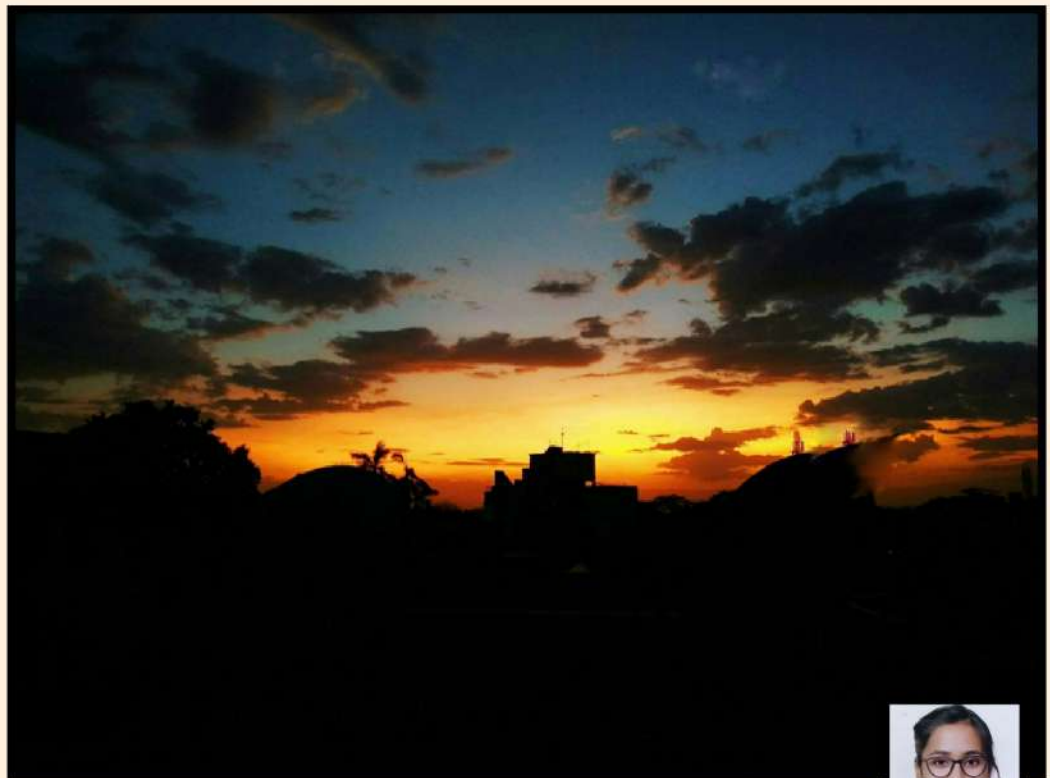


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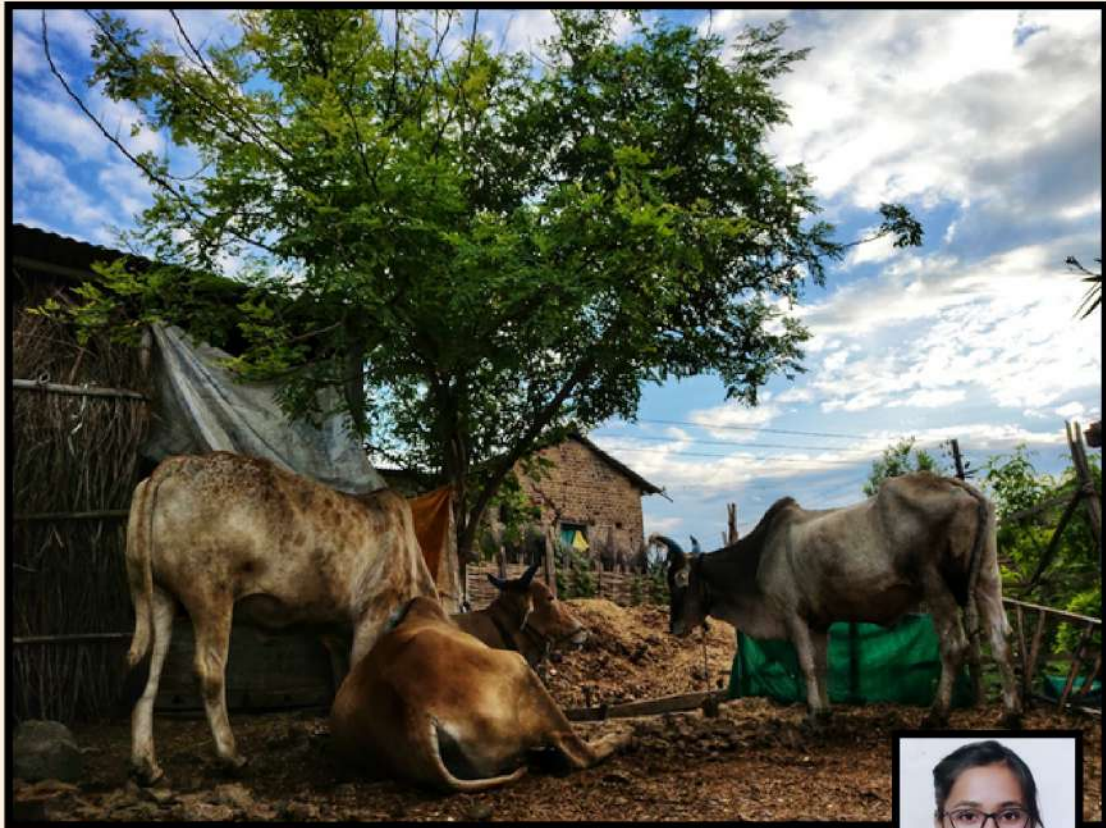
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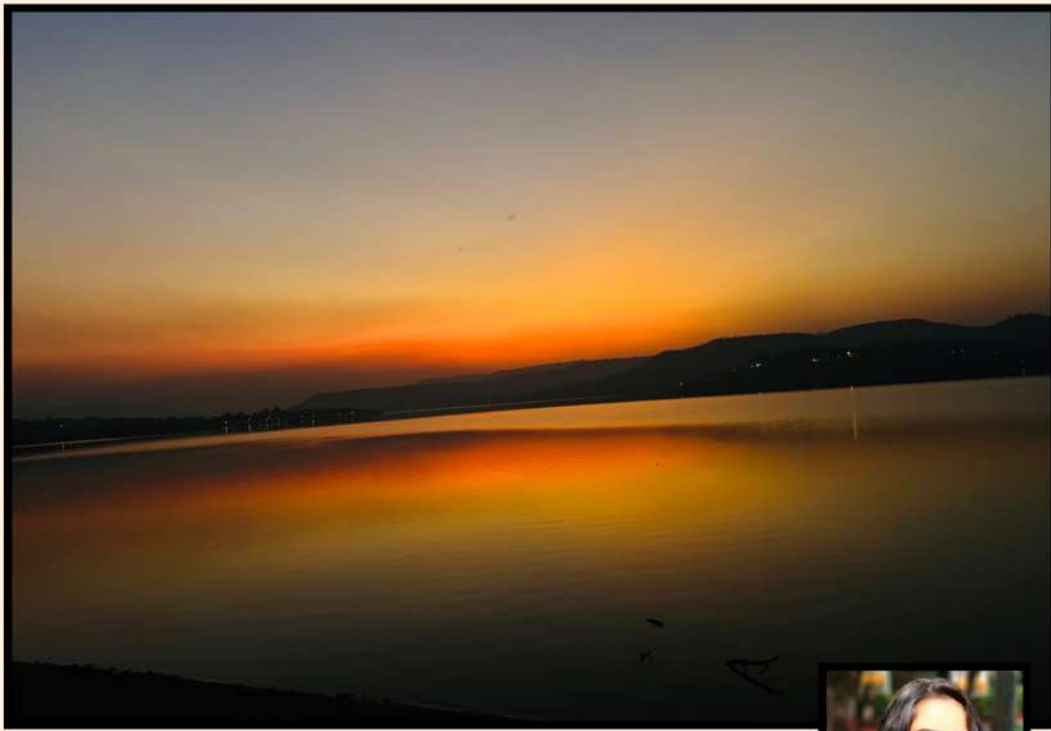
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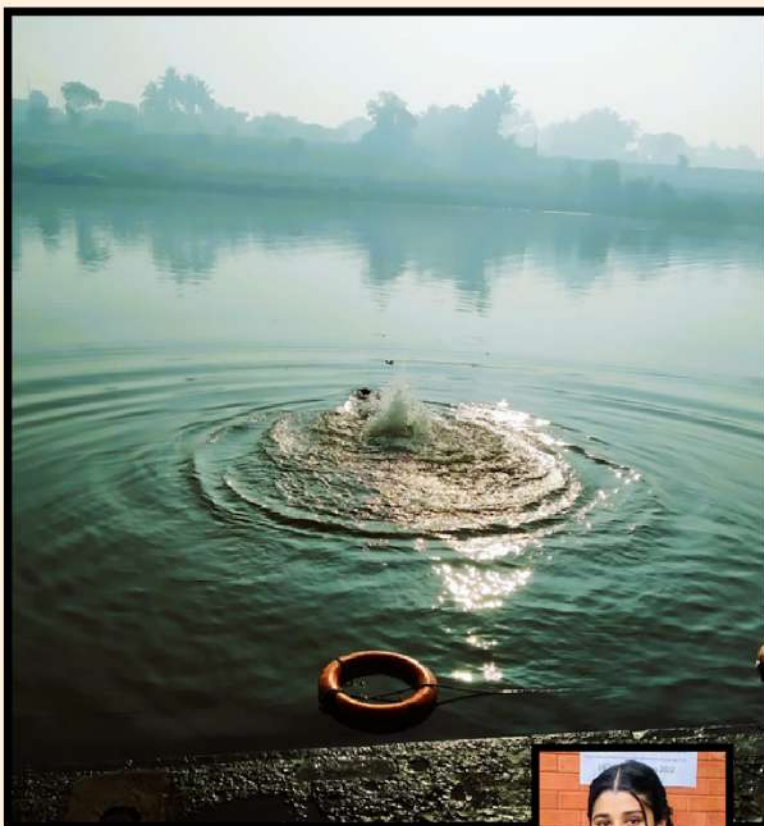
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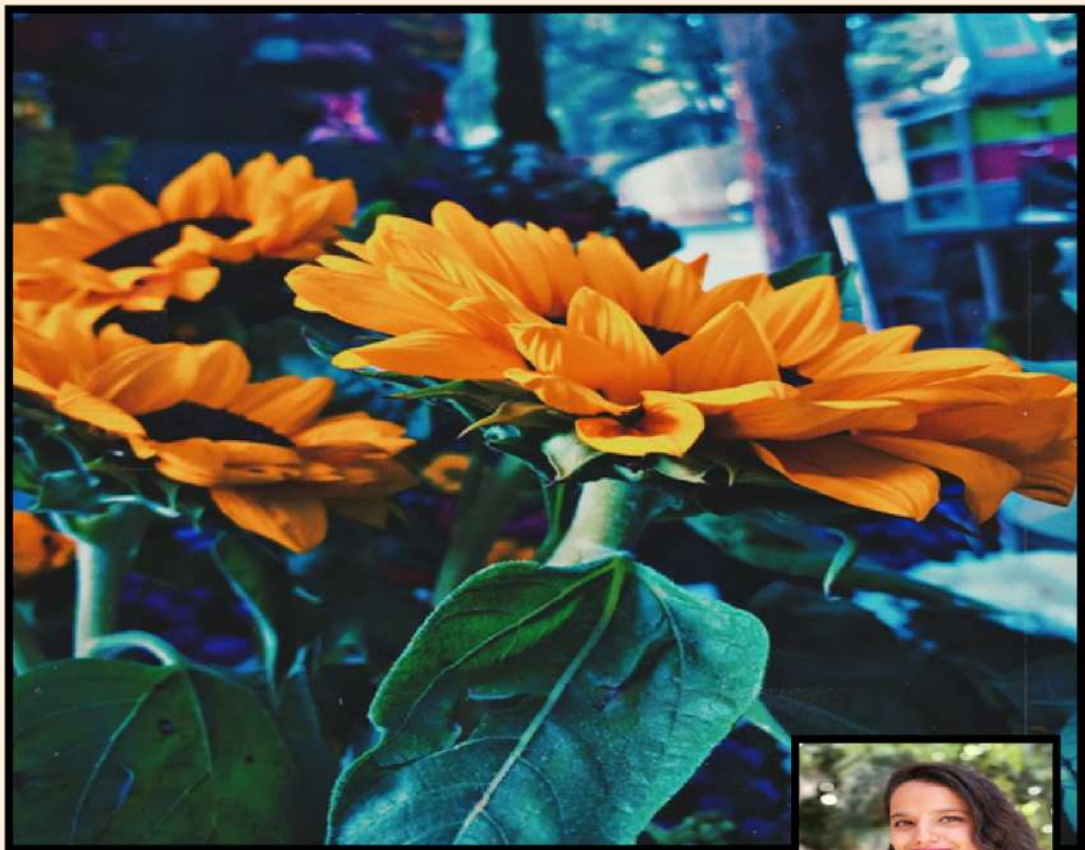
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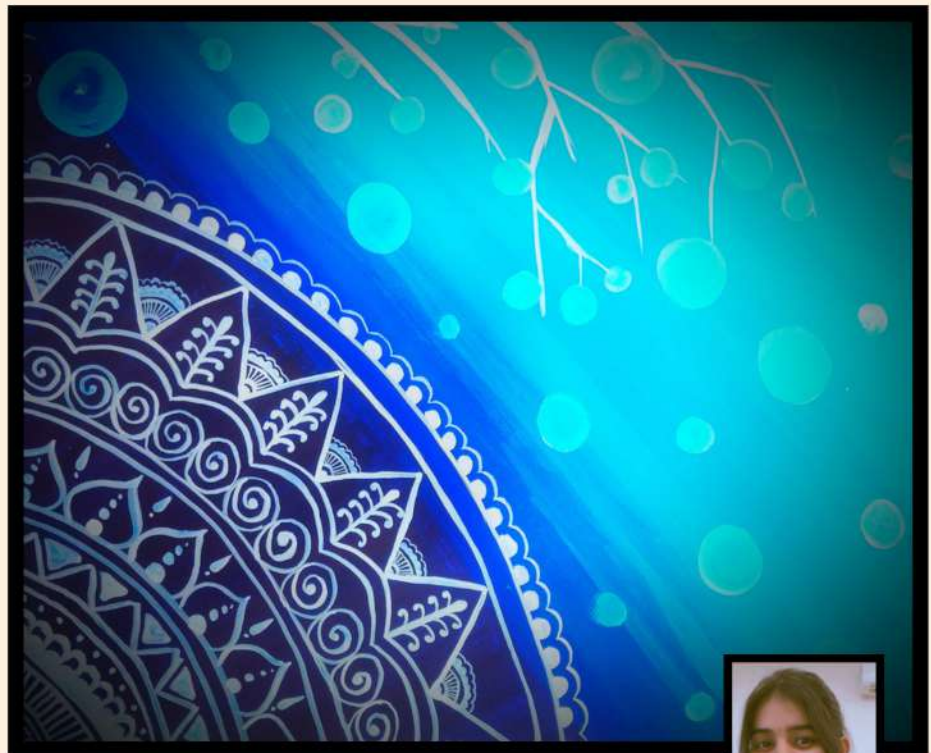
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# SRUJAN

**We hope that you enjoyed this edition  
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**HAPPY READING !!**

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