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Pt. MOHAN LAL S.D. COLLEGE FOR WOMEN, GURDASPUR

A MULTI FACULTY POST GRADUATE INSTITUTE

Re - accredited with 'A' grade by NAAC (3rd cycle 2024)

IIC Ranking '3 Star' Rating by Ministry of Education 2024

Listed in the Tribune Guide to best colleges (25th April, 2025)

MANAGED BY: GGDSD COLLEGE SOCIETY, CHANDIGARH

AFFILIATED TO: GURU NANAK DEV UNIVERSITY. AMRITSAR

OUR INSPIRING SPIRIT

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FORMER EDUCATION, HOME AND FINANCE MINISTER, PUNJAB
FOUNDER PRESIDENT OF GGDSD COLLEGE SEC-32, CHANDIGARH
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E-MAGAZINE

'DARPAN'

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Chief Editor : Principal

Er. Surkhab Shelly
Editor

Dr. Khushboo
Editor

Mr. Ashwani
Technical Expert

Dear Sdians…

It gives me immense sense of fulfilment when I look at the monthly edition of college e-Magazine ‘DARPAN’. The essential purpose of e-magazine ‘DARPAN’ is to inform, engage and inspire faculty, students, parents, alumni and our stakeholders. This e-magazine endeavors to reflect the values and the long tradition of excellence of the institution itself. Throughout the year campus buzzes with various activities that makes learning experience at SD Gurdaspur, a unique one. The perpetual efforts of the faculty, students and clubs/societies of the college in keeping the campus alive are commendable. Workshops, conferences, competitions, rallies, sports, guest lectures, FDPs, PDPs and a great variety of activities that corroborate academic learning help our students to grow in the real sense.

I congratulate Er. Surkhab Shelly and Dr. Khushboo (editors) for giving practical shape to my idea of e-magazine and wish all the best for inspired and result oriented session.

Dr. (Mrs.) Neeru Sharma

Principal

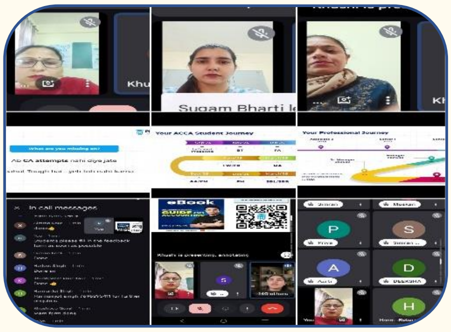
TWO-DAY WORKSHOP ON 'REQUISITES OF INCOME TAX AND E-FILING'

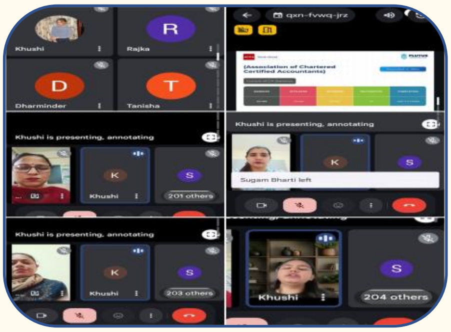
The Commerce department organized two-day workshop on 'Requisites of Income Tax and E-filing'. The resource person of the workshop was Mrs. Heena Mahajan, (Chartered Accountant) who is also our Alumna. In her sessions, she discussed the process of applying for the PAN card and the official site of the income tax department i.e. eportal.gov. in. Then she talked about Form 15G and 15 H in detail. Afterwards the difference between both the forms was shared with examples. Form 26 AIS (Annual Information Statement) was discussed. AIS is a comprehensive view of information for a taxpayer displayed in Form 26AS. Taxpayers can provide feedback on information displayed in AIS. e-pay tax (challans) was also discussed. ITR-1 and ITR-4 were also discussed. She calculated the tax under the new tax regime and old tax regime and cleared the difference between both of them by practically filing the returns in both regimes. She gave the information about the different forms we have to fill while filing the returns. She also cleared the difference between TDS and TCS. The resource person demonstrated everything practically and even applied pan card of the students online. Principal Dr. (Mrs.) Neeru Sharma thanked the resource person CA Heena Mahajan for sparing her precious time from her busy schedule. This workshop really gave an opportunity to the students to learn practical aspects of income tax and E-filing.

PROUD MOMENT

It is a matter of pride that the students achieved 100% results in the +2 examinations declared by the Punjab School Education Board. In the Science stream, Prabhjot Kaur secured 96.2%, Pavneet Kaur scored 95% and Nandita obtained 94.4%, securing the first, second and third positions in the class respectively. Divya and Manmeet Kaur scored 93.8% to take fourth place, while Jasmine Kaur scored 93.3%, Himanshi 90.2% and Suneha 90%. Similarly, in the +2 Commerce stream, Karmanpreet Kaur stood first in the class with 95.4%, followed by Aishspreet Kaur with 91.2%. Manpreet Kaur scored 90.8% and Mahima 90.2%, securing the third and fourth positions respectively. Additionally, Ramandeep Kaur, Sharanpreet Kaur and Kiranjit Kaur scored 90%, bringing pride to the college. In the Humanities stream, Manpreet Kaur secured 90.2%, Harseerat Kaur 87.4% and Divya Bhushan 82.6%, achieving first, second and third positions in the class respectively. The college management committee, including the President Ms. Vaishali Sharma, General Secretary Dr. P.K. Bajaj, Chairman of the Local Management Committee Shri Hira Mani Aggarwal and Principal Dr. Neeru Sharma, congratulated these students for excellent performance. Afterwards, all these students were honoured by College Principal and faculty by adorning them with garlands. College announced special scholarship coupons for these students.

WEBINAR 'GETTING JOBS IN BIG 4S AND MNCS'



The Post Graduate Department of Commerce organized a webinar on 'Getting Jobs in Big 4s and MNCs'. The resource person for the webinar was Ms. Khushi Gera, an ACCA Affiliate, Finance Educator, CFA, and ex-Audit Professional, who provided valuable guidance on how students can prepare for and secure roles in leading global firms. The webinar aimed to equip students with the skills and knowledge necessary for lucrative careers in Accountancy and Finance. It will also help in enhancing the placement rates by preparing students for positions in top accounting firms worldwide.

WORKSHOP ON 'COOKING WITHOUT FIRE'



The Home Science department in collaboration with IIC organized a workshop on 'Cooking Without Fire'. The purpose of this workshop is to train students for preparing dishes without using gas or fire emphasizing safety and creativity in the kitchen. Students prepared Coconut Ladoo, Corn Flakes Snacks, Paan Shots and Cucumber Shots. Ms. Jyoti, Head of the Home Science Department, assisted the students in the preparation process, honing their skills in cutting, chopping, and assembling ingredients. Their enthusiasm and hands-on involvement made the workshop both engaging and educational.

SPORTS BONANZA SPIRIT 2025



The Sports Club organized the ‘Sports Bonanza Spirit 2025’ for students, celebrating sportsmanship and wellness. The event began with a rejuvenating session of yoga and meditation, setting a positive tone for the day. Students actively participated in games like Badminton, Chess, Ludo, Hula Hoop, Carrom, and Rope Skipping. The college Principal commended the incharges and all participants for their commendable efforts and contribution towards making the event a grand success.

CELEBRATING WORLD TECHNOLOGY DAY



To mark World Technology Day, the Eco Club and Celebration Cell IIC organized an educational visit to the Punjab Agricultural University (PAU) Regional Campus, Gurdaspur. Dr. Harpal Singh Randhawa, Director of the Regional Station familiarizes students with emerging technologies in agriculture. During the visit, students explored various laboratories and gained insights into soil testing techniques, meteorological forecasting and environment friendly pest control through bio-pesticides. Dr. Vivek Pandey shared knowledge on innovative farming techniques such as hydroponics and aeroponics, emphasizing their role in sustainable agriculture. The visit offered students valuable hands-on exposure to modern agricultural practices and eco-conscious technologies.

CELEBRATION OF WORLD INTELLECTUAL DAY

The Celebration Cell of IIC organized an interactive session to mark World Intellectual Day. The session aimed to foster critical thinking, promote knowledge sharing, and highlight the significance of intellectual growth in the modern era. Dr. Ravneet Kaur, IIC Convener led an inspiring session emphasizing critical thinking and lifelong learning.

JOY OF HAPPINESS WEEK CELEBRATION

The Central Association and Home Science department celebrated Labour Day in alignment with the inspiring initiative introduced by Mr. Samarth Sharma, CEO of the National EduTrust of India, called the ‘Joy of Happiness Week’. On the first day, gifts were arranged for the support staff. On the second day, Home Science department served them idli-sambar. On the third day, cold lassi was offered to them as a gesture of gratitude for their dedication throughout the year. The College Principal Dr. (Mrs.) Neeru Sharma highlighted contribution and dedication of each support staff and also appreciated the vital role they play in the smooth functioning of the college. She acknowledged unique contribution of Home Science department and Central Association.

SANITARY PAD DISTRIBUTION

Rotaract Club in collaboration with RID 3070 organized a Sanitary pad distribution in slum areas. Rotractors gave a brief awareness talk on menstrual hygiene and proper disposal methods. To bring smiles on the faces of children, snacks were also distributed in these underprivileged slum areas.

AWARENESS LECTURE ON ANTI-TOBACCO DAY

The Science Department and NSS unit under the direction of the Red Ribbon Club, organized an awareness lecture on ‘Anti-Tobacco Day’. Dr. Rajwant Kaur, Assistant Professor in Botany, delivered an insightful lecture on the topic ‘Happy Lungs, Healthy Lungs, Say No to Tobacco,’ highlighting the severe health risks associated with tobacco use, including cancer, heart disease, and respiratory problems. The session aimed to educate and empower students to adopt and promote a tobacco-free lifestyle.

THE IMPACT OF FINANCIAL INCLUSION ON ECONOMIC GROWTH IN DEVELOPING COUNTRIES

Why Financial Inclusion Matters

In many developing countries, large segments of the population remain outside the formal financial system. According to the World Bank's Global Findex Database, over 1.4 billion adults globally were unbanked as of 2021. Without access to financial services like savings accounts, credit, insurance, and digital payments, people face significant barriers to entrepreneurship, investment, and long-term planning.

By providing individuals and small businesses with access to financial resources, financial inclusion enables:

- Increased savings and investments
- Job creation and business expansion
- Improved household resilience to economic shocks
- Greater participation in the formal economy

These outcomes, in turn, contribute to higher GDP growth, reduced poverty, and more stable economies.

Introduction

In recent years, financial inclusion has emerged as a powerful tool for fostering economic growth, particularly in developing countries. Financial inclusion refers to the availability and accessibility of affordable financial services to all segments of the population, especially the underserved and low-income groups. In many developing countries, large portions of the

population remain unbanked, limiting their ability to participate in economic growth.

As global organizations like the World Bank and the IMF emphasize inclusive finance, governments and financial institutions are increasingly focusing on initiatives that extend financial services to rural areas, women, and marginalized groups. This paper explores how financial inclusion contributes to economic growth in developing countries and identifies the factors that enhance or hinder this relationship.

In India, financial inclusion has been pivotal for poverty alleviation, bridging the income divide, and supporting national economic objectives. By fostering financial literacy, promoting digital banking, and improving access to formal banking channels, financial inclusion aims to achieve sustainable economic and social equity.

Financial Inclusion Initiatives in India

The Government of India has implemented various financial inclusion initiatives to enhance access to banking and financial services, such as PMJDY, PM Mudra Yojana, UPI, and Kisan Credit Card, ensuring financial empowerment for all citizens.

- **Pradhan Mantri Jan Dhan Yojana (PMJDY): Launched in 2014, PMJDY is the world's largest financial inclusion initiative, aiming to provide bank accounts to every household in India.**

The scheme offers zero-balance accounts, accident insurance up to Rs 1 lakh, and overdraft facilities of up to Rs 10,000, providing financial security and emergency support to eligible holders.

Under PMJDY, over 53 crore bank accounts have been opened by August 2024, ensuring basic savings, overdraft facilities, and accidental insurance.

This ambitious program forms a crucial pillar of the JAM trinity (Jan Dhan-Aadhaar-Mobile), which serves as a powerful tool for direct benefit transfers and financial inclusion

- **Pradhan Mantri Mudra Yojana: This scheme provides loans to micro and small enterprises to help them start or expand their businesses. Since its inception, as of April 2023, MUDRA has disbursed over ₹23 lakh crore to MSMEs, fuelling entrepreneurship and employment in low-income communities.**
- **Unified Payments Interface (UPI): UPI revolutionised digital transactions in India by providing a real-time payment system through smartphones.**

By 2023, UPI processed over 14 billion transactions per month.

- **Banking Correspondents Model: It promotes financial inclusion by deploying representatives to offer banking services in remote, unbanked areas. These agents handle deposits, withdrawals, microfinance loans, and essential banking functions.**
- **Kisan Credit Card: The Kisan Credit Card (KCC) scheme is a financial inclusion initiative launched by the Government of India in 1998 to provide easy and hassle-free credit to farmers to meet their short-term and medium-term credit needs.**

The scheme allows farmers to access credit from banks and financial institutions through a simple and convenient process, eliminating the need for collateral or other guarantees.

Insurance Schemes:

PM Suraksha Bima Yojana (2015) provides accidental insurance coverage to the account holders of Jan Dhan Yojana.

Pradhan Mantri Jeevan Jyoti Bima Yojana (2015) provides term insurance coverage to the account holders of Jan Dhan Yojana.

Digital Literacy Programs: The government has launched the Digital India program to enhance digital literacy, particularly in rural areas, ensuring citizens can access online financial services and benefit from them effectively.

National Strategy for Financial Inclusion

The National Strategy for Financial Inclusion (NSFI) 2019-2024, developed by the Reserve Bank of India, aims to create a robust, accessible, and inclusive financial ecosystem in India. It sets forth the vision and key objectives of financial inclusion policies in India.

Financial Inclusion Importance

Financial inclusion is crucial for economic growth, poverty reduction, and social equity. It empowers marginalised communities, especially women, supports entrepreneurship, and promotes digital and social inclusion, contributing to a more inclusive, resilient society.

- **Economic Growth: Financial inclusion fuels economic growth by enabling all individuals, especially the underserved, to engage in economic activities. It promotes savings, investments, and productivity, which in turn boost national GDP.**
- **Poverty Reduction: Access to financial services allows low-income individuals to save, borrow, and manage risks, breaking the cycle of poverty. It provides a safety net, helping people build assets and reduce economic vulnerability.**
- **Women Empowerment: Financial inclusion empowers women by granting them financial independence and improving their social and economic status. It opens avenues for them to save, invest, and contribute to household income.**

- **Entrepreneurship and Employment:** Inclusive financial access supports MSMEs by providing essential credit and fostering entrepreneurship and employment. This not only strengthens local economies but also contributes to job creation and innovation.
- **Social Inclusion:** Financial inclusion bridges societal divides by ensuring everyone has equal access to financial services. It promotes social equity and reduces disparities between urban and rural populations, fostering a more inclusive society.
- **Digital Inclusion:** Because technology plays an important role in financial inclusion, increasing access to digital financial services contributes to digital inclusion by allowing more people to participate in the digital economy.

Conclusion

Financial inclusion has a significant and positive impact on economic growth in developing countries. By expanding access to financial services, promoting digital finance, and supporting small enterprises, governments can foster inclusive growth and reduce poverty. However, achieving full financial inclusion requires coordinated efforts across policy, infrastructure, and education sectors.

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THE IMPACT OF POSITIVE PSYCHOLOGY INTERVENTIONS ON BODY IMAGE ISSUES IN TEENAGERS: A STRENGTHS-BASED APPROACH TO ENHANCING SELF-WORTH AND WELL-BEING

Abstract

Body image dissatisfaction is a pervasive issue among teenagers, often contributing to low self-worth, anxiety, and diminished well-being. Traditional interventions have focused on mitigating negative thoughts and behaviors, but positive psychology interventions (PPIs) offer a promising alternative by emphasizing strengths, resilience, and positive emotions. This article explores the efficacy of PPIs in addressing body image issues in adolescents, highlighting how a strengths-based approach can foster self-worth and improve overall well-being. Drawing on empirical evidence, theoretical frameworks, and practical applications, we propose that PPIs can empower teenagers to reframe their self-perception and build resilience against societal pressures.

Introduction

Adolescence is a critical developmental period marked by heightened self-consciousness and susceptibility to societal influences, particularly regarding physical appearance. Body image issues, characterized by dissatisfaction with one's physical self, affect a significant portion of teenagers, with studies indicating that up to 50–70% of adolescents experience some form of body dissatisfaction. This can lead to adverse outcomes, including low self-esteem, eating disorders, and mental health challenges. While traditional interventions often focus on correcting distorted thoughts or addressing negative behaviors, positive psychology interventions (PPIs) shift the focus to cultivating positive traits, such as gratitude, self-compassion, and optimism, to enhance well-being.

Positive psychology, rooted in the work of Seligman and Csikszentmihalyi, emphasizes leveraging individual strengths to promote flourishing. A strengths-based approach aligns naturally with addressing body image issues, as it encourages teenagers to focus on their unique qualities and intrinsic worth rather than external appearance. This article examines the impact of PPIs on body image concerns in teenagers, exploring their theoretical foundations, empirical support, and practical implications for fostering self-worth and well-being.

Theoretical Foundations

Positive psychology interventions are grounded in theories that prioritize positive emotions, character strengths, and meaning-making. Key frameworks relevant to body image include:

Broaden-and-Build Theory (Fredrickson, 2001): **Positive emotions broaden thought-action repertoires, enabling individuals to develop more adaptive coping strategies. For teenagers struggling with body image, fostering emotions like gratitude or self-compassion can counteract negative self-perceptions and promote resilience.**

Self-Determination Theory (Ryan & Deci, 2000): **This theory emphasizes the importance of autonomy, competence, and relatedness in fostering intrinsic motivation and well-being. PPIs that enhance these psychological needs can help teenagers develop a sense of self-worth independent of physical appearance.**

Character Strengths Framework (Peterson & Seligman, 2004): **By identifying and utilizing personal strengths (e.g., kindness, creativity), teenagers can shift focus from appearance-based self-evaluation to a broader, strengths-based self-concept.**

These frameworks provide a robust foundation for applying PPIs to body image issues, emphasizing the cultivation of positive attributes to enhance self-worth.

Empirical Evidence

Research supports the efficacy of PPIs in improving body image and related outcomes in adolescents. Several studies highlight the following interventions:

Gratitude Interventions: Gratitude exercises, such as writing gratitude letters or keeping gratitude journals, have been shown to reduce body dissatisfaction by shifting focus from perceived flaws to positive aspects of life. A study by Geraghty et al. (2010) found that gratitude journaling led to significant improvements in body image among adolescents over a 6-week period.

Self-Compassion Practices: Self-compassion, which involves treating oneself with kindness and understanding, has been linked to reduced body shame and improved self-esteem. Neff and Germer (2013) demonstrated that self-compassion training decreased negative body image in adolescents, fostering acceptance of perceived imperfections.

Strengths-Based Activities: Interventions that encourage teenagers to identify and apply their character strengths (e.g., through strengths-spotting exercises) have been associated with increased self-worth and reduced appearance-related anxiety. A randomized controlled trial by Proctor et al. (2011) found that strengths-based interventions improved adolescents' self-esteem and well-being over an 8-week period.

These studies suggest that PPIs can effectively address body image concerns by promoting positive emotions and self-perceptions, offering a viable alternative to deficit-focused approaches.

Practical Applications

Implementing PPIs in settings such as schools, clinics, or community programs can provide teenagers with tools to navigate body image challenges. Key strategies include:

Gratitude Workshops: Structured programs where teenagers practice gratitude exercises, such as writing about things they appreciate about their bodies or lives, can foster a positive self-image. These workshops can be integrated into school curricula or counseling sessions.

Self-Compassion Training: Mindfulness-based self-compassion programs, adapted for adolescents, can teach teenagers to respond to body-related criticism with kindness and understanding. Techniques like self-compassionate letter-writing can be particularly effective.

Strengths-Based Counseling: Counselors can guide teenagers in identifying their character strengths and applying them in daily life. For example, a teenager with a strength in creativity might be encouraged to express their self-worth through art or writing, shifting focus from appearance to personal talents.

Peer Support Groups: Creating safe spaces where teenagers can share positive experiences and strengths can enhance relatedness and reduce feelings of isolation related to body image concerns.

These interventions are cost-effective, scalable, and adaptable to diverse populations, making them suitable for widespread implementation.

Challenges and Considerations

While PPIs show promise, several challenges must be addressed. First, cultural and societal influences, such as media portrayals of idealized bodies, can undermine the effectiveness of PPIs. Interventions must be tailored to acknowledge and counteract these pressures. Second, individual differences, such as gender, socioeconomic status, or pre-existing mental health conditions, may influence outcomes and require customized approaches. Finally, long-term effects of PPIs on body image remain understudied, necessitating further research to establish sustained benefits.

Conclusion

Positive psychology interventions offer a strengths-based approach to addressing body image issues in teenagers, promoting self-worth and well-being through the cultivation of positive emotions and personal strengths. By leveraging theoretical frameworks like the broaden-and-build theory and self-determination theory, PPIs empower adolescents to reframe their self-perceptions and build resilience against societal pressures. Empirical evidence supports their efficacy, and practical applications in schools and counseling settings highlight their accessibility. While challenges remain, PPIs represent a promising avenue for enhancing adolescent well-being, with potential implications for mental health prevention and intervention. Future research should explore long-term outcomes and culturally sensitive adaptations to maximize their impact.

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